

THE SECULAR CITIZEN

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To Make a Joyful Symphony

The need to celebrate days designated to create awareness of the need to protect earth or to conserve nature, is either lost in the din of Christian devotion or ignored for want of directives from above.

Shout to the LORD, all the earth;
break out in praise and sing for joy!
Sing your praise to the LORD with the harp,
with the harp and melodious song,
with trumpets and the sound of the ram's horn.
Make a joyful symphony before the LORD, the King!
Let the sea and everything in it shout his praise!
Let the earth and all living things join in.
Let the rivers clap their hands in glee!
Let the hills sing out their songs of joy
before the LORD,
for he is coming to judge the earth.
He will judge the world with justice,
and the nations with fairness. Psalm 98:4-9

4 million await Church hospital in India's eastern extreme

Miao: More than 4 million people in India's north-eastern extreme are expected to benefit from a hospital the Catholic Church is building at Injan village in the Changlang district of Arunachal Pradesh.

"The beautiful hospital building is ready. The Sisters are moved in and ready. Now all we need to purchase the necessary medical equipment and beds," says Bishop George Palliparambil, the first prelate of Miao Catholic diocese that covers the eastern region of the northeastern Indian state.

The Salesian prelate says the Krick and Bourry Hospital "will be the only hospital in a region of 16,971 sq. miles with a population of 4 million."

The hospital is named after the first two

Catholic missionaries to enter the region. Fathers Krick and Bourry, who were on their way to Tibet, were killed in Somme village in Arunachal Pradesh by the Mishmi Chief Kaisha on August 2, 1854. The process of their canonization has already started and they are now called the Servants of God.

Sisters of the Sacred Heart from Palai, Kerala have already arrived to manage the hospital. Their convent was blessed on April 14.

Bishop Palliparambil says the opening of the hospital, which has been under construction for the past few years, will be a landmark event in the history of Miao diocese. The 64-year-old bishops says they hope to open the hospital in 2016.



Bishop George Palliparambil

Longri, a member of Zilla Parishad, Kharsang, who was present for the opening of the convent, said lack of proper medical facility has been a great concern for the local people. "I am very happy the convent is inaugurated today and we all hope that the new hospital will be a reality soon," she added.

The woman leader said people are eagerly waiting for the opening of the hospital.

People from Miao and Neotan also attended the convent opening ceremonies.

Bishop Palliparambil says the hospital requires another US\$200,000 to buy equipment.



Pope Francis meets with the 23 priests from China who were introduced by Father Jeroom Heyndrickx. (Photo courtesy of the Verbiest Institute)

Courtesy: mattersindia

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'Thought for the week'

The essence of wisdom is using what we know and confessing to what we do not know.

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To make a Joyful Symphony
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MOTHER....

by Don Aguiar

Mother's Day is a celebration honoring the mother of the family, as well as motherhood, maternal bonds, and the influence of mothers in society. It is celebrated on various days in many parts of the world; out here it is celebrated on 8th May.

The moment a child is born, the mother is also born. She never existed before. The woman existed, but the mother, never. A mother is something absolutely new. And so in you the child your mother lives on and through your family continues to live...

Just to give birth to a child is one thing – to be a mother is totally different. Any woman can give birth to a child; that's a very common phenomenon. But to be a mother needs great art, needs great under-standing

Mothers are not rare to find. Good mothers are. Have you ever wondered what goes on to make a good mother? What makes good mothers? It is a pertinent question whose answer cannot be contained within a few words. Mothers comprise of a bundle of emotions that sometimes defy reason. So this goes out to all the mothers who have kept awake all night with their sick toddlers in their arms, constantly uttering those compassionate words, "It's OK honey, Mommy's here."

She is the only woman whose sacrifices are bigger than her expectations, but still dreams for her child's success and happiness

Our first relationship in life is with our mother. She is our foundation and the relationship to her is the most important one for all children. We learn about relating from the intimate interaction and bond (or lack thereof) that we have with our mother. Many of our subsequent patterns have their roots in that first relationship and keep repeating.

To have a healthy relationship with our mother and be at peace with her has a profound effect on our lives and our other relationships. In fact, I have observed that people who hate their mothers, or do not have a good relationship with them, will have difficulties in all other relationships. Often we complain about our mothers. We have the feeling that we should have received something from them, that we have missed something, and we feel angry.

In a way we are right, because there are many things that we could not get from our parents, just because parents have their own traumas and limitations. The problem is that feeling lack and being angry keeps us on the evolutionary level of a small child; we are stuck in demands and unable to move forward in life. Most importantly, we separate ourselves from life and say 'No' to existence, blaming and saying, "My mother should have been different." But parents are not perfect and life doesn't always give us what we want. That is
(Contd.. on p. 4)

(Contd.. from p. 3)

reality. We have to learn to let go of unrealistic demands and be more in tune with life as it is—and that means to be more accepting of our parents just the way they are.

Creating and sustaining a human being – that is the greatest! A painter paints a picture; we call it great art. Picasso – we call him a great artist. But what about the mother who created Picasso? A poet writes beautiful poems, but what about the mother who created Shakespeare?

We don't think about mothers as the greatest creative people on the earth. That is one of the reasons why women are not great painters and great poets – they need not be: they can be great mothers.

A mother's love for her child is like nothing else in the world. It knows no law, no pity. It dares all things and crushes down remorselessly all that stands in its path.

The story goes that it was just the two girls, ages seven and five, and their three-year-old brother watching from their car window. They couldn't wait to go out and officially kick start the vacation.

It was at that moment when, despite their mom having the keys in her possession, and was in the hotel, that the car suddenly knocked into gear and began rolling towards the cliff. Miraculously, and without hesitation, the mother sprang into action by jumping in front of the rolling SUV in an attempt to slow it down. The car would not be stopped, however, and they were forced to witness their mother roll under, and then felt the thump of her body below.

Her sacrifice slowed the car down enough for Grandpa to get in to stop the car and save them from rolling off the cliff, but the damage was done. What happened to their mother has to be seen to be believed, she is paralyzed from waist down.

As the saying goes – The only love I believe in is a mother's love for her children

Nothing can be compared to a love a mother has for her children. Her love is incomparable, unconditional and inseparable. No matter where I go or what I do, at the end of the day I always find myself finding solace in her advice.

I love you mommy.

Happy Mother's Day

Church's Alternatives on Legalizing Narcotics

The Holy See's Permanent Observer to the UN at New York, Archbishop Bernardito Auza on 21 April, 2016, "firmly rejected" the 'recreational use' of narcotics. He was addressing a UN General Assembly Special Session on the 'World Drug Problem' – (Brief extracts).

He recalled how Pope Francis had cautioned that drugs are 'evil', and that there can be neither surrender or compromise. In saying 'no' to drugs, we must alternatively say 'yes' to life, 'yes' to love 'yes' to others, 'yes' to education, 'yes' to job opportunities. If we say 'yes' to all these things, there will be no room for illicit drugs, for alcohol abuse, and for others forms of addictions and improper behavior.

The Holy See emphasizes the importance of the 'family' and the 'Church' as the cornerstones of prevention, treatment, rehabilitation and reintegration. For example, in promoting greater social justice; educating the youth in the values that build up life in society; warning them on the harmful effects of drug abuse; and offering them comprehensive health and social services that are accessible, effective and affordable.

And if I may supplement, the Church also provides vital religious support through the Sacraments: "Urging us to present ourselves to God as instruments of righteousness, and not as instruments of wickedness; for we have been brought forth from death to life ... which is through the mercies of God bestowed upon our bodies, so as to make us a living and spiritually holy sacrifice of service acceptable to God" (cf. Romans 6:13 ... 12:1).

—Dr Trevor Colaso,
Bandra

Analysis: Religion and Race

Oxford University Press has just published a book, "Social Mates: Religion, Sex, Love, and Marriage Among African-Americans and Latinos", by Bradford Wilcox and Nicholas Wolfinger. It has also been analysed by Fr. John Flynn (April 21, 2016). Its results are indeed interesting and applicable for the Christian minority community of India living among a secular majority. So I have collated them into four positive outcomes:

1. Religion is a force for the 'good' in the lives of many Afros and Latinos. Not only does it foster a strong family orientation, but it also deepens their own faith and that of their respective communities.
2. Religion helps them lead 'decent lives', making them to steer clear off street temptations. They become more work adapted, less crime prone, and less addicted to drugs and alcohol. Thus, they enjoy improved spiritual, mental and physical health.
3. The authors especially commended Catholic Churches which posted the 'Ten Commandments' in English and Spanish, inside and outside their Churches. In addition, faith-based massages of hope, mercy and redemption, coupled with marriage preparation courses and retreats, are comforting and inspiring for the laity especially the youth.
4. Regarding happiness in marriage, the benefits of religion applies above all when 'both' husband and wife attend Church services. They thus serve as role models in their conduct and behavior.

And if I may conclude: "Religion that is pure and undefiled is this – to care for orphans and widows in distress, and to keep oneself unstained by the world" (James 1:27).

—Dr. Trevor Colaso, Bandra



Article 'Obedience' Focusing On Priests Is Not True For Majority

I want to thank you for sending regularly the copies of the Secular Citizen. I read it and provide it to the community of retired priests here (Soverdia House, Andheri East, Mumbai 93). Most of the material you print is inspiring and informative. Some times, it does not appeal to me, for example, article titled 'Obedience' by Don Aguiar in the issue dated 25 April 2016, focusing on priests. What the article says may be true of some clergy, definitely not majority. When there is a shortage of vocations such remarks are damaging leading to discouragement of new vocations.

I noticed that very often you publish some pictures of people, especially families and youth with fair complexion like Europeans and Americans. They don't appear to be Indian people. Hardly you publish any picture of black people or mongoloids (like Chinese, Japanese, Filipinos and Indonesians). Black can be beauti-

ful, as the Bible says, "I am black but comely" (Song of Songs 1:5). This is something for you to pay attention to, according to my opinion.

—Fr. Edward D'Mello SVD
(Eddie)

Future Problems With Refugees

The courageous and generous stand taken by Pope Francis on refugees (Secular Citizen, 25 April) is indeed praiseworthy and a sterling example to the whole world of how all nations have a duty to offer shelter to homeless people, as Christ had taught humanity more than 2000 years ago. However, it is the duty of all who readily offer asylum to refugees to dialogue with them and try to understand their religious beliefs and customs, before deciding where and how to offer them succour in the best possible way. They should not be shocked and surprised, if very soon, they learn that their respected guests start making more and more demands in the name of their own religion and traditions. It is not unexpected that some of these refugees begin to demand to live under their

own law, which is sacred to them and should, ultimately, be accepted even by the hosts (who, for them, are unbelievers), since it is the universal law given by God. According to them, all the prophets, including Jesus Christ, actually practised their religion, which is the only true religion from the beginning. Their belief would also imply that any land or property they come to occupy becomes a "holy land" for them, which they cannot leave, even if it be inside the Vatican! As a matter of fact, they believe, that the asylum is actually given to them by God, who saved their lives, and not by anyone else. The history of many nations shows that this scenario is not imaginary. How will the asylum-givers then respond to the situation which will begin to unfold? Christ had told his disciples: "I am sending you out like sheep in the midst of wolves. So be wise as serpents and simple as doves".

—Joseph M. Dias, S.J.

Andheri (E), Mumbai

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The Bliss Of The Printed Word Vs. The Convenience Of E-Books: Avid Readers Pick Sides

by Amrita Singh

Ease Of Publishing

TV replaced radios, long walks with friends were substituted with solitary ones on treadmills, face to face conversations were replaced with chatting on Facebook. Technology has always fed off our need for advancement – no matter how much you enjoy your iPhone 6, you will replace it with an iPhone 7 if you have the means to do so. Hungry for ‘the new and the better’, this is just how we are wired.

But there has been one peculiar exception to this rule and that is with books. E-books were first released in 2011 and have definitely gained popularity but even so, I see people with traditional books everywhere.

To take the pulse of the readers and understand whether they prefer reading e-books or the ‘real deal’, I did a little Sherlock Holmes stint – by which I mean pestered readers on all social media platforms – and here’s what I found out.

e Experience Of Reading A Book

“The typical smell of a book, picking out suitable bookmarks for every book you own, writing the date and place of the purchase on each book – there’s no amount of convenience that can give me as much pleasure as the experience of reading a real book does.”

– *Ashish Bedi, avid reader*

“Words come to life only when they are read off of the old and dusted pages of a book. The way you turn the pages in anticipation of where the story will take you next is akin to the pleasures of poetry. It cannot be experienced otherwise.”

– *Naomi Hazarika, political science student at JNU*



Prioritising Convenience Over Romanticism

“I’m a big fan of real, raw books, but I can’t blatantly disregard how E-books have revolutionized reading. We all love the enchanting smell of an old book, but do you want to read it or smell it? With an E-book, I don’t have to bother bookmarking it or search desperately for a tiny source of light at night when I can’t turn the lights on.”

– *Ameya, an active blogger*

“We’ve moved past the age of carrying 600 pages in our bags for entertainment purposes. At the end of the day, it’s about adaptability.”

– *Kanak Kataria, 2nd-year student of Psychology*

Beauty Of Real Bookshelves Over Virtual Ones

“You know the feeling you get when you arrange new books on your bookshelf, stand back for a few moments and gaze lovingly at your most prized possessions? Yeah. Never got that feeling after downloading a book.”

– *Shimona Agarwal, class 12 student Eco-friendly E-Books*

“I much prefer the real thing. But I am willing to make the switch, to save trees. Also, better royalties.”

– *Anuja Chauhan, author of ‘The Zoya Factor’, ‘Those Pricey Thakur Girls’ and more*

“I am a paper book romantic to the core, yet as a reader I find e-books easy on the pocket and while on the move. As a writer, I believe an e-book is like a Genie for anyone who wants to be published; I understand that e-books are here for good, and that they [are] perfect for any storyteller, writer or not.”

– *Himani Rawat Nayal, Author of ‘She Was’ Solely In It For The Stories!*

“I think books should be read in any and every form – whether it’s an electronic or a physical copy. To me, it’s the content of the book that matters, not the form.”

– *Rohini Banerjee, features writer,*

“I love books because they are traditional and smell wonderful but the convenience of e-books can’t be denied. I used to lug around three books around at all times. Finally, it is the story and the words that do it for me, not the medium.”

– *Madhura Mukhopadhyay, Ph.D. student in Paris*

Electronic screens haven’t defeated the smell of new books and the sound of flipping pages just yet. In today’s day and age, whether you are a designer, an engineer or a writer, you have to be glued to a screen 24×7 and that’s probably why a larger section isn’t ready to let go of traditional books just yet. Now, no matter which side the readers’ ultimately advocated for, most of them started by expressing their love for real books. That just shows that traditional books might fade away someday, but e-books will always remain a substitute of real books, and present-day readers will get to enjoy the advantages of both the mediums!

To Make a Joyful Symphony

Except for some rare instances, the need to celebrate days designated to create awareness of the need to protect earth or to conserve nature, is either lost in the din of Christian devotion or ignored for want of directives from above. It seems the Christian journey to Calvary does not pass through the barren strips of land or through the huddle of dirty slums. Our way to Golgotha does not provide us a glimpse of drying and polluted rivers or littered beaches. We have no time to intervene, voice and feel for the wonton destruction of the environment around us, for we are lost within the monuments of our Faith, shouting praises to the creator and maker of all things. While we chant our words, there is darkness around us, in the shanties around the mines, around bone-dry wells and ponds, amidst the stumps of trees we call a jungle, around the funeral pyres of farmers who commit suicide and in the homes of our brethren keeping a vigil around the dry water taps! But is that any concern of mine or yours?

Recently, in the dark world of this apathy a ray of hope appeared in the form of a new 'Via Dolorosa', (way of grief) lit by the Parish of St. Andrews that nestles among the humble homes of the sons of the soil of this city on the shores of the Arabian sea. One of the oldest churches, it is known to be a hub of religious activity uplifting the needy from all communities, creeds and classes. This ray of hope turned out to be blazing torch lighting up the grief we cause not only to our saviour, but also to Mother Earth.

The bright light from this blaze should be used to fire up hearts of Christians that beat for all relevant causes that effect people and their livelihood around us. During the period of Lent this year a novel, trend-setting and thought-provoking "Way of the Cross" was conducted by this parish, known for it's healthy, vibrating Faith



BY VERA ALVARES



combined with effective action. This new Via Dolorosa, the way to Calvary, wend its way through the lives of people, lifting up to the Cross the humdrum details of human negligence and apathy. The Stations of the Cross of our Lord Jesus Christ were redefined to touch the much neglected aspect of Christianity-Caring for creation! It was but most appropriate that this Via Dolorosa should originate at the 'Door of Mercy' of the Basilica on the Mount. Skirting the sea shore, it continued its winding way behind the church and along the sea-front. The filth generated and strewn across the once silvery sands, formed a perfect backdrop for the novel 'Way of Grief', once of our Saviour, now of our Mother. The culmination of it was the greatest act of mercy, by followers of Christ the most merciful.

Jesus laid his life down to convert sinners to saints and in acknowledgement, the motley crowd of parishioners, running into hundreds willingly converted the beach into a clean shore, gathering truthful of bags of waste and garbage. Along the way, stations were picked with care and concern, to reflect the grief caused to Mother Earth through air, land and water pollution, the materialism and consumerism of humans and

humanity's utter disregard for all creation. Meditations on these sorrows were admissions of our guilt and sinfulness. All along the way of the Cross, these were contemplated upon and linked to the sufferings of Jesus; in the shadow of the Cross, these sins took on a new meaning that day adding to humanity's burden.

Christians under the patronage of St. Andrew have explored the uncharted territory and marked the road ahead for the Catholic community to follow. As citizens of India and the world, it is time to step out of not only the concrete structures but also the straight-jackets that make the talk or actions of social and cultural welfare forbidden. Civic and political duties are neither mentioned nor taken seriously. Meaningless rituals and empty prayers without action cannot be our vehicles of redemption. We learn a forgotten lesson- using one's time, talents and resources for the sake of another is indeed living the Gospel way of life.

The Holy Bible spells it out in no uncertain terms, when the Psalmist addresses us as "All the Earth". All of God's creation is included in this exhortation to praise the Lord, just as one instrument cannot make a joyful symphony, humans alone do not complete the beautiful setting God created out of nothing.

*Shout to the LORD, all the earth;
break out in praise and sing for joy!
Sing your praise to the LORD with the harp,
with the harp and melodious song,
with trumpets and the sound of the ram's horn.
Make a joyful symphony before the LORD, the King!
Let the sea and everything in it shout his praise!
Let the earth and all living things join in.
Let the rivers clap their hands in glee!
Let the hills sing out their songs of joy
before the LORD,
for he is coming to judge the earth.
He will judge the world with justice,
and the nations with fairness. **Psalm 98:4-9***

Citizens Ask For IPL Ban



KANPUR 27th April: The Kanpur Nagrik Manch (KNM) which takes up several public interest and civic issues in Kanpur, submitted a memorandum to Sri Kaushal Raj Sharma IAS, District Magistrate, Kanpur, requesting him to not permit the IPL matches scheduled for 19th & 21st May, in Kanpur.

Kanpur's historic Green Park is one of the oldest test playing centres in India, having hosted several international matches. However, this year, eventhough Kanpur is situated on the banks of the river Ganga, there is an acute water crisis. Thousands of citizens are being deprived of potable water. As a precautionary measure the DM himself has invoked Sec 144, to pre-empt water riots. In such circumstances it would be a travesty of justice to expend lakhs of litres of water a day for irrigating the Green Park, a process that will continue for over a month, if not halted immediately.

To this end the KNM delegation, led by its Convenor, Chhotebhai Noronha, submitted its Memorandum to the DM. The Memorandum states that besides the water crisis there was also an acute shortage of electricity and security personnel. In such adverse circumstances there was no need of the IPL that would strain or divert scant resources. Attention was drawn to 2009, when the Central Govt had refused permission to the IPL because security forces were required

for the general elections, and could not be diverted to the IPL.

The Memorandum also referred to the recent judgment of the Bombay High Court banishing the IPL from Maharashtra State. The same grim circumstances now prevail in Kanpur; hence the remedy should be the same.

Sri Sharma graciously accepted the Memorandum. He said that till date no decision had been taken on the IPL. Even the stadium floodlights had not yet been tested. He assured the delegation that he would forward the Memorandum to the State Govt, which would take the final call.

Chhotebhai took the opportunity to draw the DM's attention to the wastewater generated by RO systems. Wastage is 4 times more than output. He also requested the DM to strictly enforce the ban on plastic carry bags.

On his part the DM expressed appreciation for the social and civic campaigns launched by the KNM. He sought their co-operation for the forthcoming campaign on rainwater harvesting, to which the KNM members enthusiastically agreed.

The delegation consisted of Suresh Gupta, Jagdambabhai, Manoj Sengar, Kuldeep Saxena, Sapan Bagchi, Rita Gupta, Rashid Alig, Ashok Gaur and Rajnikant Misra.

AFJ Dedicates Kolkata To Mother Mary



The God of the universe and Creator of all things has given us this beautiful earth, to marvel at its wonders, to seek His message in every stone unturned and in every depth of ocean unknown. Earth is truly a gift from our Merciful Father. We are His guests, and His instruments to cradle earth for the better good of all.

Today the purpose of God has been mutilated by man's greed, lust and inhumanity. Today, we need to protect in every way what we still have. In Kolkata the AFJ has taken the initiative.

Mary Mother of God, has been chosen by the Ambassadors For Jesus and the Catholic Women United to be Kolkata's Patroness, Mother and Protector to all people living within the confines of this remarkable city. This dedication has been inspired under the direction of AFJ Founder Melvyn Brown. It is his vision that every city in India should be dedicated to a spiritual guide and protector.

A dedication dinner and souvenir pray cards will highlight the day's event on Sunday 8th May 2016.

—Melvyn Brown

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A far cry from Jamdoli: Mother Teresa Home

by: Rosamma Thomas

Jaipur: At a time when a five-member team from New Delhi is set to aid investigation into the cause of death of 12 inmates in the last fortnight at the rehabilitation home for the mentally challenged at Jamdoli, Jaipur, here is reason to peek into the daily routine of inmates at the Mother Teresa Home for the Destitute and Dying at C-Scheme.

Many of the 200 inmates at this home are also mentally unwell. Several have physical disabilities. Many of those here arrived at the home after being found abandoned and alone, sometimes with maggot-infested wounds.

Sister Molly, who leads the team of nuns at this home, is busy distributing gifts on May 1, after workers and inmates played a game of musical chairs. The gifts are wrapped in newspaper, no expensive gift wrapping. The winners peel off the wrapper to find a pair of rubber chappals or a T-shirt – inexpensive things of daily use.

The Mother Teresa Home is Spartan and tidy. There is an air of lightness and joy, and one can see the occasional visitor dropping off a donation – of cooking oil, fruits or wheat flour.

The inmates stop to greet visitors and sometimes shake hands with them. If one is keen on seeing the rooms inmates occupy, one is offered a chance, provided inmates are not resting and in need of quiet or privacy. There are several beds laid out in rows, all neatly made.

“Ours is a home for the destitute. Perhaps Jamdoli cannot be compared to this, because all our people are not mentally disabled. But they are given a good diet and kept clean. General physician JD Parekh arrives every week to conduct check-ups. We also



have Dr Pradeep Sharma, a psychiatrist, examine our people,” says Sr Molly.

A surprised Dr Parekh told Times of India, “Jamdoli, I think, cannot at all be compared to the home run by the nuns. I see them at work, and I know that they work with dedication and selflessness. There are people unable to eat, and they feed them.

They clean those who cannot clean up after themselves. They accompany the sick to hospital and get them medicines. They work not just efficiently, but with love. How can you compare the two?”

The five-member team from Delhi arriving in Jaipur comprises a pediatrician, epidemiologist and microbiologist. Will they notice the difference that love might make?

Courtesy: mattersindia

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'Housing and Greenery must Co-exist'



Our cities are nothing but unplanned concrete jungles and promoting and maintaining greenery by planting trees and plants and building more gardens and specialized gardens like botanical gardens along with preserving marshes and salt pans is very necessary to curb pollution.

No factories must be allowed to discard their waste materials into rivers, lakes the sea and marshes and they must not be allowed to function unless they set up water purification/treatment plants and if they refuse to do so they must be shut down permanently and be prevented from re-starting under any new name.

Vehicular pollution must be curbed by encouraging hybrid CNG-cum -electric vehicles or hydrogen gas -cum-electric vehicles or solar powered vehicles with back up battery systems.

Houses must not be constructed on marsh lands as they lands are highly prone to sinking.

Reality rates for housing must be brought down to make them affordable to one and all .

Developers and housing societies must be exempted from taxes to encourage them to maintain gardens.

Green spaces can be preserved by creating yet another new Bombay across the western suburbs beyond Mira road.

Thus a small but genuine start can be made to ensure that housing and greenery co-exist.

—Peter Castellino

Genesis of The Model Bank

The genesis of Model Co-op. Bank Ltd. was in the form of a Credit Society, which was formed on 26.04.1916 as Mangalorean Catholic Co-op. Credit Society Ltd., and had a very humble beginning.

Mr. Francis Anthony Cyril Rebello, known as F.A.C. Rebello was the Founder President of the Mangalorean Catholic Co-op. Credit Society Ltd. from 1916 - 1925. He was a 'pioneer' among the Mangalorean community in Bombay. He rose to be Accountant General but he is best remembered as a founder of the Catholic Cooperative Credit Societies, which have been of great benefit, not just to the Mangaloreans, but also to the entire Catholic population of Bombay.

The Other Founder Committee Members of the Bank were Mr. Jose L. Sequeira, Mr. S. V. D'Silva and Mr. J. P. Rego.

Mr. John D'Silva the President of the Society from 1993 - 1998, along with some other prominent Members of the Committee joined together to convert 'The Mangalorean Catholic Co-op. Credit Society Ltd.' into a Bank on 31.10.1993. They started enrolling Community Members as Members of the Society.

"In 1993, Mangalorean Catholic Co-op Credit Society Ltd. had total funds of around Rs 1 lac. It was almost in dormant state without many activities. Mangaloreans who were aware of the enthusiasm of Mr. John D'Silva in Co-operative Banking, particularly Citizen Credit Co-op Bank Ltd, had requested Mr. John D'Silva to take leadership of the Society as a mark of respect to the memory of stalwarts who had founded it in 1916 and make it a Bank for the benefit of our Community.

As a tribute to the Founders of 'The Mangalorean Catholic Co-op. Credit Society Ltd.' Mr. John D'Silva accepted the request of the community and at the General Body Meeting held in October 1993, the Members unanimously elected Mr. John D'Silva as its President with full charge of the Society.

Thereafter, Reserve Bank of India gave an approval for inclusion of the Bank in the list of Primary Co-opera-



tive Bank's under the Banking Regulation Act, 1949 (As applicable to Co-operative Societies) on 15.06.1998. The name of the Bank was changed to "The Mangalorean Catholic Co-operative Bank Ltd." on 02.09.1998 and as "Model Co-operative Bank Ltd." on 14.12.1998.

In March 1999, Four Branches were opened at Kanjur Marg, Vashi, Malad and Borivli and thereafter, eight more Branches were opened at Andheri (E), Fort, Mira Road, Ghatkopar (E), Mulund (W), Mahim, Vasai (E) and Thane (W).

Mr. John D'Silva was the Chairman of the Bank till 2003, thereafter Mr. Albert W. D'Souza took over as Chairman of the Bank and continues to hold this position till date.

The Bank is presently professionally managed and fully computerized with Core Banking Facility having 16 Branches at prime locations in Mumbai and Thane Districts of Maharashtra and has completed 100 years of service today.

The Bank is honoured to be among the top 3 Financially Sound & Well Managed Co-operative Banks in Mumbai by 'The Brihan Mumbai Nagari Sahakari Banks Association Ltd., Mumbai in the category of Deposits above Rs.300 crores to Rs.1500 crores and 1st Prize for Best Bank among Co-operative Banks in Mumbai Region in the category of Deposits above Rs.500 crores awarded by the Maharashtra State Co-operative Banks Association Ltd., Mumbai.

During the Financial Year 2015 - 16 Bank has opened four Branches at Dahisar, Amboli, CBD Belapur and Kalina. At present Bank is having 16 Branches in Mumbai, Thane & Palghar Districts and will be shortly opening five more Branches at Palghar(W),Virar(W),Vasai (W),Bhayander(W) & Dombivli (E).

Wide range of services are provided to our customers which includes ATM, SMS Alerts, Pan Card, Reliance Electricity Bill Collection, Bancassurance, RTGS / NEFT, E - Tax Payment and various Deposit and Loan Products. The Bank is also a Member of Direct Clearing House of Reserve Bank of India. We have also launched our website : www.modelbank.in

The total business of the Bank has crossed Rs.1179.00 crs. with Deposits of Rs.764.00 crs and Advances Rs.415.00 crs.

It goes to the credit of Mr. Albert W. D'Souza, Chairman of the Bank for the 3rd consecutive time to elect cohesive Board without contest.

The present Board of Directors have a desire to elevate the Bank as a Scheduled Bank so that it can expand its Branches in other States especially Mangalore, Udupi to provide employment opportunities to the Community's younger generation.

May, the Month of Mary, Mother of Jesus and Our Mother

by Lissy Maruthanakuzhy, fsp

“Mother of Jesus” is the oft used title for Mary, the humble woman of Nazareth. In fact devotion to her under that title traces itself to the inception of Christianity. This is so because God Himself has shown through many signs that Momma Mary, as she is popularly known, is the greatest of all saints ever born, and rightly so as we shall see below.

As a teenager, Mary, a Jew by birth, had the privilege of being visited by God’s angel. This was no ordinary visit but one with a special message from God Almighty: “God has chosen you, Mary, to be the mother of His Son.” With fear [“I am a virgin. How can this be?”] giving way to surrender [“Fiat”] the significant journey of Mary’s life had begun.

We are told that Mary set out to be of help to her cousin Elizabeth, as soon as she heard of her old-age pregnancy.

Her commitment to God’s Salvific plan strengthened her to walk the massive distance between her home in Nazareth and that of her cousin Elizabeth and then trek way of the Cross along with her Son right up to the Calvary where Jesus completed his mission by dying on the cross but not before he had entrusted his disciple John to the care of his mother and that of his mother to John, thus making Mary a mother to each one of us. As such, she is at our side to help us, her needy children.

For her part, Mary confirmed her love for us her children with her apparitions at different places in the world, to lowly, insignificant people. Her apparition at Lourdes, France in 1858 to a teenage girl named Bernadette was one of those great proofs of her care and love for humankind. Incidentally, Lourdes happens to be of special significance to the Church in the light of the fact



that it was there that she declared: “I am the Immaculate Conception” (04 March 1858). Our observance of devotion to her during the month of May can be greatly enriched by focusing on a place of pilgrimage commemorating Lourdes in our own country, viz., the Grotto of Our Lady of Lourdes (Lourde Matha), Seminary Hills, Nagpur, Maharashtra.

In 1890, during the bishopric of Monsignor Alexis Riccaz, MSFS, the then Vicar General of Nagpur, Father Charles Felix Pevat, MSFS, obtained a plot of 18 acres from the Bhonsle estate on Takli Hill as a first step towards the projected building of Saint Charles’ Seminary. The following year Mr G.B. Heysmond of Harda, an employee of the railways, had vowed to go

on pilgrimage to Our Lady’s grotto at Lourdes in France in thanksgiving for a special favour received through her intercession. With the railway authorities failing to sanction the necessary leave for the journey, Mr Heysmond’s representations to the ecclesiastical authorities had his vow commuted to one of performing a religious work entailing a sacrifice more or less equal to the burden of fulfilling his original promise. He was told of the possibility of building a Grotto of Our Lady of Lourdes in the recently acquired valley of Takli Hill. Accordingly he donated the funds needed for erecting the Grotto.

Around the same time a pious lady from Marseilles in France sent Bishop Riccaz the then princely sum of 3000 Indian Rupees for the Grotto chapel, work for which com-

menced with the sinking of a well in the valley. From the well, which yielded plenty of delicious water, a road with a gentle slope reaches the top of the hill. However, at that time, Seminary Hills being a lonely place, surrounded by thick forest, there was neither Mass nor Novena nor the celebration of a feast at the Grotto, though a few people used to come there on Saturdays to pray the Rosary. Sometime in 1925, the Grotto was broken open into and the contents of the offering box stolen.

A violent death that took place at the Grotto had the facility promptly closed by Bishop Coppel, MSFS and the statue of Our Lady shifted to the Seminary. Ten years later, in 1935, the Grotto chapel was renovated by order of Bishop Gayet, MSFS, then Bishop of Nagpur, and reopened to the faithful on 24 April, the ceremony of the solemn blessing and installation of the statue



of Our Lady of Lourdes in the chapel by the Bishop at Saint Francis de Sales Cathedral coinciding with the grand Triduum at Lourdes where Our Blessed Mother appeared to Bernadette, in France, on the occasion of the closing of the year of the Jubilee to commemorate the 19th centenary of our Redemption.

Annual Services begin

In the year 1962, on his return from a visit to Europe, His Grace, Most Reverend Eugene D’Souza, MSFS, the first Indian Archbishop of Nagpur, celebrated a Mass of Thanksgiving in the open space in front of the Grotto on Saturday 17 February, preaching both in Hindi and in English. With this commenced the annual pilgrimage which is now held on the Sunday closest to 11 February.



(Contd.. on p. 15)

Model Bank Mumbai Celebrated Hundred Years in Service

With an humble beginning in the year 1916 today after 100 years, Model Bank is one of the fastest growing financial institution. The institution is on its way to become a scheduled bank status soon.

Serving since 100 years is itself a grate achievement and it needs to be celebrated. And that's what exactly was the occasion held at Kalina on 26th of April 2016. Thanksgiving Eucharist was celebrated at Our Lady of Egypt Church, Kalina by His Lordship Rt. Rev. Dr. Aloysius Paul D'Souza, Bishop of Mangalore, and concelebrated by His Lordship Bishop Henry D'Souza, Bishop of Bellary, His Lordship Bishop Gerald Almeida, Bishop



Dignitaries and Special Guests. The Programme commenced with the lighting of the lamp by His Lordship Bishop Right Rev Dr Aloysius Paul D'Souza, His Lordship Bishop Gerald Almeida, His Lordship Bishop Henry D'Souza, John D'Silva, Founder Chairman of the Bank, Albert W. D'Souza Chairman, William Sequeira, Vice Chairman, William D'Souza General Manager & CEO of the Bank and Ryan Branco 1st Staff of Model Co-op Bank.

(Past Professional Director), Felix Barnes (Past Director), Henry D'Silva (Past Director), Late Francis Aranha, through his wife Mrs. Josephine Aranha, and Francis J Vaz Ex General Manager. Others who felicitated include: Dr. Fr. Charles Vas, S.V.D, Sangeet Abhinay Academy and Herald Reginald Alva, of Maria Advertisers Mangalore.

As a mark of appreciation and respect



of Jabalpur, His Lordship Bishop John Rodrigues, Auxiliary Bishop of Mumbai Archdiocese and eight other Priests. Followed by a Fellowship at St. Mary's Junior College Hall, Santa-cruz East, Mumbai.

The MC for the occasion Jude Lobo welcomed the Shareholders, Guests,

There after the founder of the institution Late Francis Anthony Cyril Rebello, (1916 – 1925) was honoured with the garlanding of his portrait by the Chairman Albert W. D'Souza, Vice Chairman William J. Sequeira and John D'Silva.

The Special Guests were felicitated with Floral Tributes and Plaques. The Chairman also Felicitated the past Directors Prof. A.P D'Souza (Past Vice Chairman and Director), Philip Pinto



the Management and Staff of the Bank felicitated the Chairman Albert D'Souza at the hands of His Lordship Bishop Right Rev. Dr. Aloysius Paul D'Souza.

William D'Souza, General Manager & CEO read out the congratulatory messages received from His Eminence Cardinal Oswald Gracias and others.

In his welcome address Albert D'Souza, Chairman congratulated the Shareholders for their trust and





leading the bank towards the growth in business and excellence in the Banking industry. He gave credit to the Founders and all those who have worked hard for the growth of the Bank over the years.

His Lordship Bishop Henry D'Souza, also addressed the gathering and praised growth, congratulated and wished every success in the future. He also advised on the use of latest technology to continue to grow. His Lordship Bishop Gerald Almeida, in his address congratulated the bank and management for growth in the society and Bank and saluted the Founders for their determination to succeed in the growth of the Society. His Lordship Bishop Right Rev Dr Aloysius Paul D'souza, congratulated and extended his good wishes to Chairman and Board of Directors of the Bank. He said that the Lord has showered great blessings on this institution which is a Model for other Co-operative Banks.

Founder Chairman John D'Silva shared the genesis of the Bank He

mentioned that in the early 20th Century many Mangaloreans had come to Bombay for employment. Some of them became Entrepreneurs and there was need for finance. It was a good time to start Credit Societies and Late Francis Anthony Cryil Rebello founded Mangalorean Catholic Co-op. Credit Society Ltd. on 26.04.1916 along with other Founder Committee Members. Reserve Bank of India gave approval on 15.06.1998 to convert the Mangalorean Catholic Co-op. Credit Society into a Bank.

The Directors present on the dais: Vincent Mathias, Director, Ronald H. Mendonca, George Castelino, Sanjay Shinde, Abraham C. Lobo, Mrs. Bene-

dicta Rebello, Mrs. Marita D'Mello, Pius Vas, Lawrence D'Souza, Thomas Lobo, Gerald Cardoza and Ancy S. D'Souza.

Present on the occasion were Additional General Manager, Harold M. Serrao as well as Dignitaries Henry Lobo, Johnson Therathil, Justice Aloysius Aguiar, Anthony Sequeira, Lawrence Coelho and Mrs. Susan Coelho.

Vice Chairman, William Sequeira proposed the Vote of Thanks. Dr. Fr. Charles Vas presented the cultural programme. National Anthem was sung at the end which is followed by Dinner and Fellowship.



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Believe And The Search Is Over



BY MELVYN BROWN

In searching for God in my arid soul I discovered a love for my almighty creator and merciful Lord.

The psalmist had said, "O God, you are my God whom I seek; for you my flesh pines and my soul thirsts like the earth, parched, lifeless and without water..." (Ps.62:2,4).

Experiencing God comes from patience, prayer and moral goodness. You might have heard this statement, read it somewhere, or been told it in conversation. But how is it possible to reach out to the Lord, to feel the closeness of His divine presence?

Patience, prayer and moral goodness do not come in wrapped packages. To encompass all three I was told, it was not possible. Why not? I can speak about a way to experience God if you let me uncover a very simple solution: To begin with, attend the celebration of Holy Mass; plug your ears from every possible sound.

Now, stay calm, focus your mind on the Lord Jesus...He is the Christ, the Messiah, the Son of God, the Redeemer, the Creator. Look directly at the altar and follow the actions of the priest. In your mind say the Lord's Prayer (slowly), going over every word. Try to understand what you are saying, and bring your mind down to your heart (you can do it.) do not stop watching the actions and movements of the priest at the altar.

Next, say the Hail Mary prayer (slowly). And then, pray the I Believe prayer. Look towards the altar. Remember, the breath of life in you, is His. He lives in you through baptism. You will now feel an inner yearning, an innocent desire to know the Lord as never before. The desert in your soul will flood with the tears flowing inside you. In the flash of a second your spiritual encounter with God has happened. You will know the truth of belief, and the truth will set you free.

Man has been in search of his creator ever since the beginning of time. God's plan probably was meant to be

Christianity is not a replica theology. It is unique, documented, truthful, well balanced, self-explained and enables her faithful to believe, trust and live in obedience to the Word of God.

dramatic to the point of being a powerful brainstorming act, set to inspire men to create their own comforts and visions in a universe of infinite possibilities and then, the challenge given to seek his Maker.

In the Gospel of Mark it is written, "Everyone is searching for you". (Mk.1:37). The triumphal image of the resurrection shows Christ as history's greatest soul. Ever since, the search has grown and moved forward in every direction. Reformers, saints, mystics and philosophers have tried to read into the legitimate doctrines in their quest for God.

When Jesus walked with his people, he had tried to reveal truths to both followers and apostles in scriptural actions and words, that he was One with the Father and the Holy Spirit. That he was the single ultimate answer to humanity's search. He was God. Only a few believed He was the Messiah. One day, Jesus asked, "Why were you searching for me?" (Lk.2:49). In other words, I am here with you and always will be.

Christianity is not a replica theology. It is unique, documented, truthful, well balanced, self-explained and enables her faithful to believe, trust and live in obedience to the Word of God. Holy

Mother the Church guides her sheep through the passage of this life. I have often reflected on the presence of God and on the Biblical truth of the Word in the Gospels.

I have never had to search for Him outside the realms of my soul. My testimony on true faith is having known from young that God is in Christ and Jesus is His Son. In my body, as in all men, women and children, is His breath. Therefore, I live.

In fact, searching for God has often been a state-of-mind with most people. If suffering leads to salvation it is not exactly surprising. But perhaps that is the point. No pain no gain. The search ends when one is reconciled to the truth that God is within you, and everywhere.

I am actually incredibly dedicated to the fact that God is for real and must be accepted, trusted and loved as a merciful Father.

The true love of a person in search of God will be that precious oil which was used by Mary Magdalene to anoint the Lord's feet and God will accept his search, making His presence known to the pure of heart. This, you must believe and the search will be over.

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(Contd.. from p. 11)

In 1975 the Grotto was entrusted to the newly erected Rosary Parish run by the Dominican Fathers and Brothers, under the Vicarship of Father C.J. Sebastian, OP. But with the arrival of the Most Reverend Abraham Viruthakulangara as Archbishop on the scene, things started to take shape in quick succession around the Grotto. On 13 February 2000, Archbishop Abraham declared Lourde Mata the Patroness of the Archdiocese of Nagpur and ther a pilgrim centre and even as his dynamism and drive brought about the aura of grandeur and grace presently in evidence at the centre.

The celebration of the Eucharist at 5 every Saturday evening followed by the recitation of the Novena draws thousands of individuals and groups of individuals alike to both petition and thank Mary, larger numbers thronging the place for the grand annual festive celebration.

The Lourde Mata grotto in Nagpur, nestling at the foot of Seminary Hill, is a welcome getaway for anyone seeking a quiet corner to relax or meditate. Probably this is the only grotto in the world that is reminiscent of the natural settings of Lourdes: hills, trees, bushes and water, all of which impart a soothing, fragrant touch to the weary mind and broken heart. The calm of the lake facing the grotto adds to the serenity, inviting the devout to linger a while with pleasant thoughts derived from the visit, the ambience of the place being such as to comfort and console, reassure and motivate, making for a total healing experience for both mind and body.

Do listen to the promptings of the Spirit and come into the beatific presence of our Heavenly Mother who constantly strives to guide us lovingly to her Son even as she patiently listens to our pains, sorrows and difficulties, her smile of maternal warmth over those who kneel before her with hands folded in prayer, gratitude and love an experience in itself.

Come! Visit Lourde Mata and obtain from her heavenly blessings in abundant measure!

Watching too much T.V. isn't good!

It is hard to avoid television if you are a kid. People in the house are usually tuned in to T.V. --- siblings as well as parents. In some homes, television is perpetually 'on' even without anyone watching it.

In a culture where most people have at least two television sets in their homes and are obsessed with watching T.V., it is almost impossible to neglect pointing out the possible harmful effects of watching too much television.

Television certainly has much to offer, and without a doubt is a great innovation. But when it comes to relying on it, whether to be informed or entertained, it can certainly affect people negatively.

Here are the main harmful effects of watching too much television that you should always keep in mind.

Television is bad for your health.

Watching television means inactivity, and inactivity has been linked with obesity and heart diseases.

Television feeds you with false information.

One of the most harmful effects of watching television is that television appears to portray or report reality. In fact, it just allows us to get a small glimpse of what's really going on. This particularly happens when watching news. When we watch a 30 minutes newscast, we usually believe that what it is showing us is all that there is to see. After all, if there was more to see, wouldn't television show us more? Unfortunately most people accept whatever television is feeding them, without ever casting a doubt on its truthfulness.

One of the main reasons why we so readily believe what television is showing us is the fact that we prefer ignorance over knowledge because, as the saying goes, 'ignorance is bliss'.

Another amazingly harmful effect of watching television is the fact that it can hinder our ability to think. Certainly there are a few programmes that are educational and interesting, but the majority of television programmes are simply trash. And so we rarely find a programme on T.V. that requires us to think. Television programming is de-

signed in such a way so as to match our attention span, and that is why almost all programmes are 30 to 60 minutes long. In addition, television programmes rarely dedicate the entire programme to a single topic. Hence, not only cannot television programmes provide any decent thought to stimulate discussion, but they present information in such a way that we cannot digest it properly. And so we can easily form opinions without allowing the information to be first filtered through our minds, and while we might think that we become more knowledgeable, in reality we become dumb.

Television wastes your time.

Life is short, but we choose to spend it watching television. Just think of how many hours of our day we waste watching television --- soaps, serials, movies! Surveys reveal that people in the Western world spend 5 to 10 hours a day watching television.

Instead of living our life to the fullest, we sit in front of a dead, though 'entertaining' device, which we have chosen as a substitute for true living. Instead of going out to play football and cricket, we are so obsessed with watching these games on T.V. and admiring our favourite sport players, as if they are some kind of heroes or gods. Instead of going to our kitchen and cooking a healthy meal, we prefer to sit on the sofa, watching special cooking shows where people are relishing all kinds of delicious food, while we fill our bodies with junk. Instead of going out to meet people, converse and have fun with them, we choose to enclose ourselves within the four walls of our home and be all alone, so as to watch with full attention adventure movies, reality shows, and soap operas.

But I am asking you, is this living? A time will come when your physical and mental energy will be dissipated, and you will come to realize that you have not yet actually lived. But then it will be too late, and you will be filled with resentment.

T.V. is Satan; Satan is T.V.

— Jubel D'Cruz, Dombivili



the Catholicos had made the same direction, The New Indian Express reported.

Bishop tells of being kidnaped and assaulted

New Delhi: A Catholic bishop in southern India was kidnaped and assaulted by unknown attackers demanding money.

Bishop Prasad Gallela of Cuddapah in Andhra Pradesh state was blindfolded, handcuffed and forcibly taken away while he was travelling home after celebrating Mass at Karunagiri Shrine April 25.

The 54-year-old said that unidentified kidnapers came in two vehicles and took "me to an undisclosed location."

"They hit me and punched me resulting in injuries all over my body. I did not resist," Bishop Gallela told ucanews.

Youth Coaching for UPSC Exams by KROSS

The Karnataka Region Catholic Bishops' Council has started KROSS Institute for Civil Service to extensively coach graduate and post graduate Catholics Youth for a period of 11 months to make them proficient to appear for KPSC and UPSC exams. Intensive coaching is provided for Mains cum Prelims so that the youth can take up exams like IAS, IPS, IFS, KAS, KPS, CDS, SSB, SSC, CPF, RBI, IB, Railways and many more competitive examinations.

The student will be selected for the full time course on the basis of their performance in the Entrance Exam and Personality Test.

The 2015 figure showed that there are 70 bishops for the open church community, 11 more than in 2014. For the underground community, there are 29, a drop of 13 compared to 2014.

According to reports, only Coadjutor Bishop Joseph Zhang Yinlin of An-yang was ordained and Bishop Martin Wu Qinjing of Zhouzhi was installed in the open church in 2015.

Some of the other nine bishops newly counted as open bishops previously belong to the underground church, Lam explained.

"Some bishops no longer think they are underground, so we count them as belonging to the open community," he said. However, he refused to disclose who they were.

An underground bishop getting government recognition means they have agreed to be managed by the government.

Mainland China has 112 bishops, 99 in active ministry

Hong Kong: The latest statistics of the Catholic Church in China compiled by Hong Kong Diocese's Holy Spirit Study Centre shows the number of "open" bishops or those recognized by the government is more than double that of those from the unrecognized or "underground" community.

The 2016 Spring issue of Tripod, the center's quarterly journal, has released a series of statistics on the Catholic Church in China for 2015.

According to Tripod, there are 112 bishops in mainland China. Among them, 99 are in ministry while 13 are not.

"Not in ministry means the bishop has retired or was forced to retire," Anthony Lam Sui-ki, executive editor of Tripod, told ucanews.com.

Jacobite Syrian Christian Church calls for vegetarianism

Kochi: It appears that the Jacobite Syrian Christian Church is taking the vegetarian way. Catholicos Baselios Thomas I, head of the Church, has asked the believers not to use meat for 'nercha sadya' (feast) in churches under it.

The circular gains significance in the wake of the country-wide debate over eating beef. Though the Catholicos has not specified the meat, it is pointed out that beef has widely been used for the 'nercha sadya' in churches across the state.

In a circular on April 18, the Catholicos asked the faithful to avoid using meat and liquor in churches for feasts. In a previous circular on July 28, 2015,

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Coulrophobia: Fear Of Clowns

Coulrophobia is a relatively common phobia and usually present in children according to various surveys. The 'scary clown' has often been used in popular culture, for instance in the form of the joker in Batman comics and film adaptations. Nonetheless, very little scientific research has been performed on coulrophobia, so it is difficult to say exactly how common this fear is. However, a January 2008 report from a popular news agency suggests that clown phobia may be more ingrained than was previously assumed. Scientists and doctors agree that it is a result of not knowing who lies behind the excessive makeup, red nose and hair colour. Some researchers believe that coulrophobia cases increased after the 90's, when Steven Spielberg classic horror film 'IT' depicting a murderous clown was released and the portrayal of joker as an evil character in Batman movies did not help the matter either.

Can you make seawater drinkable?

Anyone who has ever seen a great, or even not so good movie about life on the ocean knows that humans just can't drink seawater. After all, it's full of salt that typically dehydrates the human body. But what if we could make seawater safer to drink? It turns out that we can and the process is called desalination. Desalination is a process that removes dissolved minerals (including but not limited to salt) from seawater, brackish water, or treated wastewater. A number of technologies have been developed for desalination, including reverse osmosis (RO), distillation, electrodialysis, and vacuum freezing. So why is seawater such an attractive water resource?

Knowledge



Page

What are aviator sunglasses?

In 1937, the eyewear company Ray-Ban developed a style of sunglasses known as aviator sunglasses, or 'aviators' for short. They are characterised by their thin wire frames, often black or gold in colour and large dark lenses that are approximately three times larger than the average human eye socket. Some versions actually have reflective lenses instead of simply having dark lenses. Another traditional feature of aviator sunglasses is their bulging lenses. While traditional glasses and sunglasses are fitted with flat lenses, aviators have lenses that bluge outward slightly.

What is activated charcoal?

Activated charcoal is a form of charcoal that has been specially treated to create an especially high surface area. Technically, any form of carbon, not just charcoal, can be used to make activated carbon products but charcoal is one of the most common sources for activated carbon. There are a wide range of uses for it, ranging from water filtration to the treatment of poisoning. Activated charcoal is often included in products like filters which can be bought in the store and it is also possible to buy it alone in bulk.

What Is A Muscle Shirt?

A muscle shirt is a type of sleeveless T-shirt that first became popular in the 1960s. As the name implies, the goal of the style is to showcase the physique of especially the male body. To this end, it clings closely to the body and has no sleeves. The neckline of the muscle shirt was and still is very similar in make to the standard T-shirt. The difference was mainly in how the shirt was worn. It needed to be tight to feature the body's pectoral muscles and sleeveless to feature the biceps and triceps. When message T-shirt became popular in the 2000s, these shirts bearing messages were made as well.

Macromarketing

The effect that marketing policies and strategies have on the economy and society as a whole is known as macromarketing. Specifically, macromarketing refers to how product, price, place and promotion strategies the four P's of marketing – create demand for goods and services and thus influence what is produced and sold in an economy. Over the centuries, businesses have become more adept at reaching potential consumers through an expanding set of mediums. Marketing therefore, has become a part of the daily life of a consumer, since consumers are exposed to advertisements for products and services.

An Ascot

An ascot, as I so called an 'ascot tie' is a kind of necktie that became popular in late 19th century. It still is in use today, principally in England, for formal and semi-formal dress occasions. It soon was an essential part of the formal attire known as 'morning dress', worn around the world by the very fashion-conscious. The ascot is shorter than a standard necktie, secured at the throat with a knot or pin, with wide ends that sometimes are secured under a shirt for formal occasions.

Inspiration!

loving your life is about trusting your intuition, taking chances, losing and finding happiness, cherishing the memories, and learning through experience. You might not end up exactly where you intended to

When things are going wrong

Happiness is not the absence of problems but the ability to deal with them. Always look at what you have, instead of what you have lost. Because it's not what the world takes away from you that counts; it's what you do with what you have left. Here are a few things that you should remember when things go wrong

Problems in life are inevitable. However, there are some things to remember when you're right in the thick of it that can help you get through it. When everything seems to be going wrong, practice telling yourself these things

Pain is part of growing: Sometimes life closes doors because it's time to move forward. And that's a good thing because we often won't move unless circumstances force us to. When times are tough, remind yourself that no pain comes without a purpose. Move on from what hurt you, but never forget what it taught you. Just because you're struggling doesn't mean you're failing. Every great success requires some type of worthy struggle to get there. Good things take time. Stay patient and stay positive. Everything is going to come together; maybe not immediately, but eventually. Remember that there are two kinds of pain: pain that hurts and pain that changes you.

Every little struggle is a step forward: In life, patience is not about waiting; it's the ability to keep a good attitude while working hard on your dreams, knowing that the work is worth it. So if you're going to try, put in the time and go all the way. Otherwise, there's no point in starting. Solitude, is the gift that makes great things possible. It gives you the space you need. Everything else is a test of your determination, of how much you really want it.

Everything in life is temporary: Every time it rains, it stops raining. After darkness there is always light – you are reminded of



this every morning, but still you often forget, and instead choose to believe that the night will last forever. It won't. Nothing lasts forever. So if things are good right now, enjoy it. It won't last forever. If things are bad, don't worry because it won't last forever either.

Worrying and complaining changes nothing: Those who complain the most, accomplish the least. It's always better to attempt to do something great and fail than to attempt to do nothing and succeed. It's not over if you've lost; it's over when you do nothing but complain about it. If you believe in something, keep trying. Don't let the shadows of the past darken the doorstep of your future. Spending today complaining about yesterday won't make tomorrow any brighter. Take action instead. Let what you've learned improve how you live.

What's meant to be will eventually, BE : True strength comes when you have so much to cry and complain about, but you prefer to smile and appreciate your life instead. There are blessings hidden in every struggle you face, but you have to be willing to open your heart and mind to see them. You can't force things to happen. You can only drive yourself crazy trying. At some point you have to let go and let what's meant to be, BE. In the end,

go, but you will eventually arrive precisely where you need to be.

The best thing you can do is to keep going: Don't be afraid to get back up – to try again, to love again, Don't let the cracks in your heart to hardened scar tissue. Find the strength to laugh every day. Find the courage to feel different, yet beautiful. Find it in your heart to make others smile too. Remember that you don't need many people in your life, just a few great ones, so don't lower yourself to have more 'friends'. Be strong when things get tough. Remember that the universe is always doing what's right.

Recognise when you're wrong and learn from it: Don't hold on too tightly; always look back and see how much you've grown and be proud of yourself. Don't change for anyone, unless you want to. Give more, give the things you love so others can love them too. Write stories, take photos. Remember the little moments and the way your loved ones look at you.

Ways to bounce back:

- Treat yourself with love and respect.
- Ask for help sooner rather than later.
- Choose one big goal to work on in order to make a lasting change.



MUMBAI: Goan RC Bachelor, aged 33 years, Ht 5' 8", Wt. 69 kgs, Wheatish Complexion, Edn. B.Com., working with Disney Cruise line, Well settled. Contact email : joseph_almeida15@yahoo.in OR 9892581919 / 9833831515 (Regd. No. 6533)

POONA: TAMILIAN Roman Catholic Bachelor, aged 40 years, Ht. 6', Fair Complexion, Handsome, Edn. M.Com., Having well established business. Contact email : tony137@rediffmail.com OR 9552148871 (Regd. No. 6531)

MUMBAI: Mangalorean R.C. Bachelor, aged 29 years, Ht. 5' 5", Wt. 72 kgs, Wheatish Complexion, Edn. B.E. Mechanical, working in Merchant Navy Vessel as 3rd Engineer. Seeks a suitable match. Contact email : ryan2421986@gmail.com OR 9833755448 (Regd. No.6483)

MUMBAI: East Indian Roman Catholic Bachelor, aged 31 years, Ht. 5' 6", Wt. 63 kgs, Wheatish Complexion, Edn. M.Sc., working for MNC. Contact email : j.31784@gmail.com OR 26120397 / 9920074467 (Regd. No.6458)

MUMBAI: Goan Roman Catholic Bachelor, aged 33 years, Ht. 5' 4", Wt. 60 kgs, Fair Complexion, Edn. B.Sc., Physics, working as a Editor in Private Company. Contact email : josephdiniz187@yahoo.com OR 9920845539. (Regd. No. 6477)

MUMBAI: Goan Roman Catholic Bachelor, aged 34 years, Ht. 5' 4", Wt. 74 kgs, Wheatish Complexion, Edn. BE Computer Engineering, working as a Sr. Software Engineer in Mumbai. Seeks a suitable match. Contact email : marysalvation@gmail.com OR 9221079494. (Regd. No. 6413)

MUMBAI: RC Mangalorean, 30 years, 5' 8", MBA working in a financial firm, Mumbai Resident seeks alliance from RC girls, with pleasant personality, decent education and from a respected family. Contact with recent snaps and profile on alliancesjason@gmail.com OR 9619370997 (Regd. No. 6412)

MUMBAI: Mangalorean Roman Catholic Divorcee, Australian Citizen, 47 yrs, Ht 5'11, Wheatish, BCom, Govt. job, seeks suitable march. Reply with photo to christnorbert@outlook.com / sharlet1968@gmail.com (Regd. No. 6411)

KOLAPUR: Roman Catholic, Goan, 31 years, Ht. 5' 8", Wt. 75 kgs, Fair Complexion, Studing M.D., General Medicine. Seeks a suitable match. Contact email : boom_anup_41@yahoo.com OR 9422628636 /

9273337666 (Regd. No. 6407)

MUMBAI: Goan Roman Catholic Bachelor, aged 33 years, Ht. 5' 5", Wheatish Complexion, Edn. HSC / Diploma in Optometry, working as a Sales Professional. Contact email : picardosimon@gmail.com OR 9819403252 (Regd. No. 6404)

MUMBAI: RC Goan Bachelor, fair, 40, Ht. 5' 6", Wt. 74 kgs, B.Sc., Post Graduation in Chemistry from St. Xavier's Mumbai, having own accommodation, working for a reputed company in Mumbai as a section Head, seeks alliance from RC Goan graduate spinsters upto 36 years with good family background and christian values. Pls. reply with details and latest photo to monty_017@rediffmail.com OR 9930904563 / 9619925304 (Regd. No. 6401)

MUMBAI: Goan Roman Catholic Bachelor, aged 38 years, Ht. 5' 7", Wt. 78 kgs, Wheatish Complexion, Edn. BBA, working as an Asst. Manager. Contact email : johnpereira.pereira@gmail.com OR 9820304069 (Regd. No. 6399)

MUMBAI: North Indian R.C. Bachelor, aged 41 years, Ht. 5' 7", Wt. 75 kgs, Wheatish Complexion, Edn. B.Com., working for an MNC in Mumbai as Back Office Executive. Contact email : awr88@rediffmail.com (M) 8976459088 (6 p.m. to 9 p.m) (Regd. No. 6485)

MUMBAI: Goan Roman Catholic Bachelor, aged 45 years, Ht. 5' 7", Wt. 70 kgs, Wheatish Complexion, Edn. B.Sc., (Physics), Green Card Holder. Contact email : florencedsouza07@gmail.com OR 8879718760 / 9820438278

(Regd. No. 6450)

MUMBAI: Mangalorean Roman Catholic Divorcee, aged 35 years, Ht. 5' 10", Wt. 80 kgs, Fair Complexion, Edn. Masters in Computer, working as a Sr. Tech. Anyl in Bank. Contact email : melwyngdsouza@gmail.com OR 9004748881. (Regd. No. 6510)

MUMBAI: Goan Roman Catholic Widower, aged 55 years, Ht. 5' 7", Wt. 77 kgs, Fair Complexion, Edn. High School, Government employee in Bahrain. Contact email : alwyn60rodrigues@gmail.com OR 9733830968 (Regd. No. 6490)

MUMBAI: Goan Roman Catholic Bach-

elor, aged 45 years, Ht. 5' 7", Wt. 72 kgs, Wheatish Complexion, Edn. B.A., having own business. Well settled. Contact email : listv21@yahoo.co.in OR 9821656739 (Regd. No. 6455)

MUMBAI: Mangalorean Roman Catholic Bachelor, aged 32 years, Ht. 5' 6", Wt. 90 kgs, Wheatish Complexion, Edn. B.Sc., (Chemistry), working as a Deputy Manager. Contact email : pradeep.bashyal@gmail.com OR 9819733872 (Regd. No. 6418)

MUMBAI: Mangalorean Roman Catholic Bachelor, aged 33 years, Ht. 5' 7", Wt. 70 kgs, Wheatish Complexion, Edn. Software Diploma, working as an IT Engineer. Seeks a understanding, caring, simple Mangalorean Girl. Contact email : johndmello@rediffmail.com OR 24972108 (Regd. No. 6354)

MUMBAI: Mangalorean Roman Catholic Bachelor, aged 37 years, Ht. 5' 11", Wt. 80 kgs, Fair Complexion, Edn. HSC + Dip. in Catering, working on cruiss line in store department. Handsome, sober, having own house, seeks a simple, godfearing, working Mangalorean girl. Contact email : lewisroyston@yahoo.com OR 7208759704 (Regd. No. 6353)

MUMBAI: Mangalorean Roman Catholic Divorcee, aged 45 years, Ht. 5' 10", Wt. 77 kgs, Fair Complexion, Edn. Graduate + Civil Engineering, having own consultancy business and own accommodation. Contact email : info@richardproperty.net OR 9820324492 (Regd. No. 6352)

MUMBAI: Anglo Indian Roman Catholic Bachelor, aged 34 years, Ht. 5' 10", Wt. 70 kgs, Wheatish Complexion, Edn. B.Com., working as a Duty Manager. Contact email : saviohenry@gmail.com OR 9820267423 (Regd. No. 6349)

MUMBAI: Mangalorean Roman Catholic Bachelor, aged 28 years, Ht. 6' 2", Wt. 82 kgs, Fair Complexion, Edn. Hotel Management, working as a Manager. Contact email : collin.n.dsouza@gmail.com OR 9967286246 (Regd. No. 6336)

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MATRIMONIALS

MUMBAI : Mangalorean Roman Catholic Spinster, aged 26 years, Ht. 5' 3", Wt. 60 kgs, Fair Complexion, Edn. M.A. in Clinical Counselling from USA, working as a Clinical Counsellor in Well known Hospital. Contact email : i_dsa@yahoo.com (Regd. No. 6530)

PUNE : Protestant Christian Spinster, aged 29 years, Ht. 5' 1", Wt. 52 kgs, Fair Complexion, Edn. B.E. (Computer), working in **SYDNEY** (Australia), as a Software Engineer. She has a P.R. Contact email : wilson.pandit@gmail.com OR 9890815206. (Regd. No. 6431)

MUMBAI : Mangalorean RC Spinster, aged 35 years, Ht. 5' 5", Wt. 65 kgs, Wheatish Complexion, Edn. M.Com., PG in Finance, working as a Project Manager. Contact email : smartopt0909@yahoo.co.uk OR 9004788803 (Regd. No. 6499)

MUMBAI : RC Goan Spinster, 38 yrs, 5' 2", slim, Wheatish Complexion, looks young and good looking, holding USA Citizenship. Completed Associate Degree from USA. Presently residing in Mumbai for a short while. Seeking alliance from a well-educated, well-settled, good family background bachelor from USA or someone from UK, Canada, Australia upto 42 yrs. Reply with details and latest photo to senorita_gomes@rediffmail.com or 9769825928. (Regd. No. 6031)

MUMBAI : Mangalorean Roman Catholic spinster 1973 born, 5' 5" tall, fair complexion with qualifications, B.Com. (Mumbai), M.B.A. Finance (Canada), M.B.A., (H.R.) and Diplomas in I.T. (NIIT), Comp. (APTEC), and Cert.Ind Acct. (I.C.A.), working in good position. Graduate / Post Graduate unmarried R.C. Bachelors upto 45 years, employed in good position and well settled in Mumbai or abroad. Contact email : bellwether77@yahoo.com or Mobile No. 9892700617. (Regd. No. 6166)

MUMBAI : Mangalorean RC Spinster, aged 25 years, Ht. 5' 6", Wt. 75 kgs, Tan Complexion, Edn. MMS - HR, working as a Jr. Officer HR. Contact email : michelledsouza1990@gmail.com OR 9820476543 (Regd. No. 6511)

MUMBAI: Parents invite alliance for their daughter RC, 1985 born, Fair, Pretty, BE, MBA, 5', 45 kgs, working for a reputed MNC in Mumbai from a suitable RC bachelor up to 35 years well educated, caring, understanding, well settled in India or abroad. Kindly email complete details with recent photograph to : elilierica7@gmail.com. (Regd. No. 6509)

MUMBAI : Mangalorean Born Again Spinster, aged 28 years, Ht. 5' 3", Wt. 53 kgs, Wheatish Complexion, Edn. MBA in Finance, PGDM., working for a co-op. Bank in Mumbai. Contact email : brinliafernandes@yahoo.com OR

9619445121 (Regd. No. 6492)

MUMBAI : Parents of R.C. Mangalorean Spinster, 27/5' 1", Only daughter, very fair, B.Com., seeks professionally qualified, well settled bachelors of good character and family background, preferably working and living abroad. Contact email : pashana72@gmail.com OR 91- 6759 7766 (Regd. No. 6461)

BANGALORE : Goan Roman Catholic spinster, aged 28 years, Only child, Ht. 5' 4", Wt. 55 kgs, Wheatish Complexion, Edn. Masters in Library & Information Science, working as an Asst., Librarian, seeks a boy preferably working in Bangalore. Contact email : gracefreitas@rediffmail.com OR 9731866341 (Regd. No. 6460)

AURANGABAD: Parents invites alliance for their Roman Catholic spinster daughter aged 31 years, Ht. 5' 2", slim, fair and good looking, B.E. (I.T.), seeks well settled and well educated bachelor. Contact email : timothy.anthony@ymail.com OR 9823891561 (Regd. No. 6457)

MUMBAI : Goan Roman Catholic Spinster, aged 30 years, Ht. 5' 4", Wt. 68 kgs, Wheatish Complexion, Edn. M.A., B.Ed., Teacher by profession. Contact email : valerie.fds@gmail.com OR 9819714445 (Regd. No. 6456)

MUMBAI : Mangalorean Roman Catholic Spinster, aged 23 years, Ht. 5' 5", Wt. 45 kgs, Fair Complexion, Edn. T.Y. B.Com., currently pursuing Travel & Tourism Course from Thomas Cook. Contact email : daisy.diana92@yahoo.com OR 9768964704 (Regd. No. 6453)

MUMBAI : Mangalorean Roman Catholic Spinster, aged 26 years, Ht. 5' 4", Wt. 50 kgs, Wheatish Complexion, Edn. B.Com., PG in Banking, working in a Private Bank. Contact email : paispascal@gmail.com OR 9892921564 (Regd. No. 6452)

MUMBAI : Mangalorean Roman Catholic Spinster, aged 27 years, Ht. 5' 4", Wt. 54 kgs, Wheatish Complexion, Edn. B.A., working as a Financial Analyst in MNC. Seeks a suitable match. Contact email : serraooolinda@gmail.com / natasha_serrao19@yahoo.com OR 9619522154 / 9969114346 (Regd. No. 6451)

MUMBAI : Mangalorean Roman Catholic Spinster, aged 30 years, Ht. 5' 4", Wt. 65 kgs, Wheatish Complexion, beautiful, Edn. B.Com., working as an Asst. HR Officer. Contact email : genesalis@yahoo.com OR 9324515797 (Regd. No. 6448)

MUMBAI : Goan Roman Catholic Spinster, aged 23 years, Ht. 5' 4", Wt. 55 kgs, Fair Complexion, Edn. B.M.S., working in Visa Department. Seeks a suitable match. Contact Email : josephinevf@gmail.com OR Mob : 9930466725 (Regd. No. 6447)

MUMBAI : Born and brought up in Mumbai Tamilian Roman Catholic Spinster, aged 34 years, Ht. 5' 4", Wt. 65 kgs, Wheatish Complexion, Edn. B.Com., Working as a Sales Executive in a reputed diamond jewelry firm. Caste No Bar. Contact email : achari@yahoo.co.in OR 9833838392 (Regd. No. 6445)

MUMBAI : Mangalorean Roman Catholic Spinster, aged 27 years, Ht. 5' 8", Wt. 70 kgs,

Wheatish Complexion, Edn. B.A., Science & Politics, working as a Jr. Officer. Contact email : merlin.dalmeida@gmail.com OR 9820687734 (Regd. No. 6443)

MUMBAI : Mangalorean Roman Catholic Spinster, aged 23 years, Ht. 5' 4", Wt. 60 kgs, Fair Complexion, Edn. M.Sc., in Chemistry, working as a Jr. Chemist. Contact : 9969008104 (Regd. No. 6356)

MUMBAI : Mangalorean Roman Catholic Spinster, aged 28 years, Ht. 5' 3", Wt. 58 kgs, Chocolate Complexion, Edn. B.A., Animation (Dip.). Contact email : profileb9@gmail.com (Regd. No. 6342)

MUMBAI : Protestant Christian spinster, aged 30 years, Ht. 5' 1", Wt. 58 kgs, Wheatish Complexion, Edn. B.A., B.Ed., Teacher by profession Seeks a groom from well settled, educated and good family background. Contact email : georgethomas1353@yahoo.com OR 9819133154 / 9930310549 (Regd. No. 6341)

MUMBAI : Mangalorean Roman Catholic Spinster, aged 25 years, Ht. 5' 2", Wt. 56 kgs, Wheatish Complexion, Edn. B.A., working in Family business. Well settled. Seeks a suitable match. Contact email : grehans.gretel@gmail.com OR 9819727898 / 9869251674 (Regd. No. 6339)

MUMBAI : Goan Roman Catholic Spinster, aged 23 years, Ht. 5' 3", Wt. 45 kgs, Fair Complexion, Edn. Graduate, Management, working as a Travel Consultant. Only Child, good looking. Seeks a well settled bachelor. Contact email : shanice.fernandes@hotmail.com OR 8108468273 (Regd. No. 6338)

MUMBAI : Roman Catholic Spinster, 29 years, Ht. 5', Wt. 47 kgs, Wheatish Complexion, Edn. F.Y. B.A., working for HR Firm. Contact email : janeqothery@gmail.com OR 9867447645 (Regd. No. 6335)

MUMBAI : Goan Roman Catholic Spinster, 27 years, Ht. 5' 11", Wt. 60 kgs, Wheatish Complexion, Edn. MBBS, Doctor by profession. Contact email : crickslick@gmail.com OR 9892629974 (Regd. No. 6331)

MUMBAI : Goan Roman Catholic Spinster, 30 years, Ht. 5' 1", Wt. 56 kgs, Wheatish Complexion, Edn. B.Com., MBA (Finance) working as an Asst. Manager in Bank. Seeks a suitable match. Contact Email : oldgoa2012@gmail.com OR 9869765169 (Regd. No. 6330)

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MUMBAI : Goan Roman Catholic Spinster, aged 33 years, Ht. 5' 2", Wt. 60 kgs, Fair Complexion, Edn. B.Com., Teacher by profession. Contact email : nel2012@rediffmail.com OR 9870332639 (Regd. No. 6329)

MUMBAI : Mangalorean Roman Catholic Spinster, aged 29 years, Ht. 163 cms, Wt. 62kgs, Fair Complexion, Edn. M.D. (Ophthalmology) Doctor by profession. Seeks a Mangalorean bachelor from Mumbai or Mangalore below 32 years, preferably Medical profession. Contact email : rufa0107@gmail.com OR 9969642490 (Regd. No. 6325)

MUMBAI : Goan Roman Catholic Spinster, aged 29 years, Ht. 5', Wt. 50 kgs, Wheatish Complexion, Edn. HSC (Beautician Course), Beautician by profession. Contact email : manuel.moreira555@gmail.com OR 9967217676 (Regd. No. 6323)

MUMBAI : Goan Roman Catholic Spinster, aged 37 years, Ht. 5' 3", Wt. 50 kgs, Wheatish Complexion, Edn. M.Sc. (Chemistry) working as an Executive. Contact email : piness90@yahoo.com OR 9867736474 (Regd. No. 6320)

MUMBAI : Goan RC Spinster, aged 30 years, Ht. 5' 4", Wt. 52 kgs, Wheatish Complexion, Edn. M.B.A. in Finance, working as an Executive. Contact email : md279197@gmail.com OR 9619374254 (Regd. No. 6318)

MUMBAI : Goan RC Spinster, aged 34 years, Ht. 5' 5", Wt. 69 kgs, Fair and good looking, Edn. B.A., well settled, seeks a qualified, sober, well settled bachelor from good family background. Contact email : feelingblessed 2015@gmail.com (Regd. No. 6317)

MUMBAI : Mangalorean RC Spinster, aged 26 years, Ht. 5' 2", Wt. 50 kgs, Wheatish Complexion, Edn. M.A., Teacher by profession. Contact email : aranha.priya22@gmail.com OR 9920320332 (Regd. No. 6316)

MUMBAI : Tamilian Protestant Spinster, aged 29 years, Ht. 5' 1", Wt. 48 kgs, Wheatish Complexion, Edn. Post Graduate, working as a Manager in Bank. Contact email : ratnam.rachel@gmail.com OR 9833425894 / 9869308405 (Regd. No. 6315)

MUMBAI : Keralite Roman Catholic Divorcee, aged 28 years, Ht. 5' 6", Wt. 55 kgs, Fair Complexion, Edn. M.Sc. Computer Science, working as a Software Engineer. Contact email : lsengg@gmail.com OR 0251-2270204 (Regd. No. 6314)

MUMBAI : Maharashtrian Methodist Protestant spinster, aged 23 years, Beautiful, Ht. 5' 2", Wt. 52 kgs, Wheatish Complexion, Edn. M.Tech. Seeks a well educated and well settled bachelor below 26 years. Contact email : rohitkhare1997@gmail.com OR 9881441774 / 9969227598 (Regd. No. 6313)

MUMBAI : Karnataka Methodist Protestant Spinster, aged 29 years, Ht. 4' 8", Wt. 55 kgs, Wheatish Complexion, Edn. B.Tech, working as a Deputy Manager in HDFC - IT Industries. Contact email : gmshilesh@gmail.com OR 9765361362. (Regd. No. 6312)

BAHRAIN : Born and broughtup in Bahrain

Keralite Roman Catholic Spinster, aged 25 years, Ht. 5' 4", Wt. 56 kgs, Fair Complexion, Edn. Holding Master Degree Seeks a professionals like Engineer, C.A., etc or Professionals NRI Indians. Contact email : rajanvs1234@gmail.com / maryrajan66@gmail.com OR 973-3960881 (Regd. No. 6311)

U.K. : Holding a British Citizenship Maharashtrian Protestant Spinster, aged 36 years, fair and beautiful, Ht. 5' 4", Wt. 64 kgs, working for Bank in London. Seeks a well settled and educated bachelor from U.K. or Bombay. Contact email : shrupm@gmail.com OR 9819813730 (Regd. No. 6309)

U.S.A. : Mangalorean Roman Catholic Spinster, aged 27 years, Ht. 5' 6", Wt. 54 kgs, Wheatish Complexion, Edn. Engineering, working as a Software Engineer in California. Preferred someone working in U.S.A. Contact email : sd012588@gmail.com OR 9833574859 (Regd. No. 6308)

MUMBAI : Mangalorean Roman Catholic Spinster, aged 27 years, Ht. 5' 4", Wt. 58 kgs, Fair Complexion, Edn. Chartered Accountant, working as a Manager in Bank. Contact email : multipurpose2909@gmail.com OR 9004351178 (Regd. No. 6306)

MUMBAI : Goan Roman Catholic Spinster, aged 30 years, Ht. 5' 6", Wt. 84 kgs, Wheatish Complexion, Edn. B.E. (Electronics), working as a Sr. Consultants. Contact email : carmina_fernandes@hotmail.com OR 9867725912 (Regd. No. 6305)

MUMBAI : Mangalorean Roman Catholic spinster, aged 25 years, Ht. 5' Wt. 55 kgs, Wheatish Complexion, Edn. M.Com., working as a Sr. Executive. Contact email : anithad1103@gmail.com OR 9833286267 (Regd. No. 6304)

MUMBAI : Karwari Roman Catholic Spinster, aged 32 years, Ht. 5' 2", Wt. 57 kgs, Fair Complexion, Edn. CA, working as a Manager in Nationalised Bank. Contact email : esha.debbie@gmail.com OR 022-25542147 (Regd. No. 6303)

MUMBAI : Karwari Roman Catholic Spinster, aged 41 years, looks young, Ht. 5' 2", Wt. 59 kgs, Fair Complexion, Edn. MBA, working as a Manager in Petroleum Company. Contact email : carolng@hplci.co.in OR 022-25542147 (Regd. No. 6302)

MUMBAI : Goan Roman Catholic Spinster, aged 33 years, Ht. 5', Wt. 55 kgs, Fair Complexion, good looking, Edn. SSC., self employed (Hair Stylist). Contact email : 4.saviola@gmail.com OR 9769598323 (Regd. No. 6300)

MUMBAI : Tamilian Roman Catholic Spinster, aged 31 years, Ht. 5' 1", slim, Fair Complexion, good looking, Edn. B.Com., CFA, working as a Manager in Financial Company. Seeks a suitable match. Contact email : simon_sigo@yahoo.co.in OR mariaselvamsigo@gmail.com Or 9821139079 / 9920178739 (Regd. No. 6299)

MUMBAI : RC Goan Spinster, B.E. - Computer Engineering & MBA, Working as a Software Engineer - Sr. Analyst for reputed MNC in Pune but has permanent residence in Mumbai. 27

yrs., 5 ft., wheatish, normey with good family background. Career minded and willing to relocate abroad. Please send details and full size photo to email : ashil2628@gmail.com OR 9819950120 (Regd. No. 6296)

6295. MUMBAI : Goan Roman Catholic Spinster, simple and decent, aged 30 years, Ht. 5' 2", Wt. 62 kgs, wheatish complexion, Edn. M.Sc., B.Ed., Teacher by profession. Seeks a well educated and well settled bachelor. Contact email : fritzydsouza@gmail.com OR 9833952113 / 8976343556 (Regd. No. 6295)

MUMBAI : East Indian Roman Catholic Spinster, aged 25 years, Ht. 5' 5", Wt. 60 kgs, Fair Complexion, Beautiful, Edn. Graduate, BMS., working in Mumbai as a Hairstylist in Paris Company. Seeks well settled bachelor, preferably NRI. Contact email : pereiragladys1@gmail.com OR 9820169008. (Regd. No. 6293)

MUMBAI : Tamilian Roman Catholic Spinster, aged 26 years, Ht. 5', Wt. 65 kgs, Wheatish Complexion, Edn. B.Com., Working in Hospital in Administrative. Contact email : anharichard@gmail.com OR 9769277062 / 9819315925 (Regd. No. 6291)

MUMBAI : Mangalorean Roman Catholic Spinster, aged 26 years, Ht. 5' 1", Wt. 54 kgs, Fair Complexion, Edn. M.A., working as a HR & Admin., Contact email : pearlcrfl@gmail.com OR 9867118077 (Regd. No. 6288)

MUMBAI : Roman Catholic Spinster, aged 30 years, Ht. 5', Wheatish Complexion, Edn. Masters in Life Sciences Working as a Manager in a leading Pharmaceutical MNC. Contact : 9869959289 OR email id : nmd2612@yahoo.in (Regd. No. 6287)

LONDON : East Indian Roman Catholic Spinster, aged 38 years, Ht. 5' 2", Wt. 55 kgs, Fair Complexion, good looking, Edn. B.Pharm (Mumbai), M.Sc. (London) working for MNC in London. Due for U.K. Citizenship. Visiting India every six months. Seeks a handsome, well settled and educated any Roman Catholic Bachelor. Contact email : blossomcolaco@yahoo.com OR 9326463210 / 9011869244 (Regd. No. 6286)

MUMBAI : Mangalorean Roman Catholic Spinster, aged 24 years, Ht. 5' 4", Wt. 47 kgs, Fair Complexion, Edn. T.Y. B.A / D.Ed., Teacher by profession. Only Child. Contact email : tina.jennifer@rediffmail.com OR 9820957941 (Regd. No. 6285)

MUMBAI : Mangalorean Roman Catholic Spinster, aged 28 years, Ht. 5', Wt. 50 kgs, Fair Complexion, Edn. B.Com., Service. Contact email : leenamargret@gmail.com OR 9833804399 (Regd. No. 6282)

MUMBAI : Mangalorean Roman Catholic Spinster, aged 32 years, Ht. 5' 2", Wt. 70 kgs, Fair Complexion, Edn. M.Com., working as a Sr. Secretary. Contact email : msmc15@gmail.com Or 9892197920 (Regd. No. 6281)

MUMBAI : Mangalorean Roman Catholic Spinster, aged 29 years, Ht. 5' 7", Tan Complexion, Edn. H.S.C., working as a Sales Executive. Contact email : strawberry.angel1@gmail.com OR 7709216631 (Regd. No. 6275)

For Busy Entrepreneurs

Time is a resource like any other. If you aren't treating it like the investment it should be, start to think about budgeting your time in the same way you budget your cash

Money, ideas, talent, support it can be generated or acquired, but no matter how smart you are, how hard you work, or how determined you are to succeed, a day goes by in 24 hours- and once it's gone, it's gone.



While many entrepreneurs are working marathon shifts to achieve their goals, it is often done by sacrificing sleep, social life, and personal fulfillment, and ultimately equates to unsustainable results. If you are out of breath from continually racing to keep up the pace, consider these executive tips for taming the unrelenting march of time.

Remember "3 D's": Drop, Delay and Delegate

1. Dropping: The easiest way to gain more time is to not do something that isn't especially important in the first place. How many things do you think you have to do that you could actually drop without really changing anything? Once you've figured out what those are, drop them. Get them off your list and get them out of your head. Think of one thing right now that you can drop completely.

2. Delaying: There are some things that feel more urgent or important than they actually are until you compare them to your actual goals. What can you delay, perhaps indefinitely, that will free up time now to do more important things?

3. Delegating: There is a rule in economics called "comparative economic advantage." It simply means that if you generate \$100 an hour with your time and you can pay someone else \$25 per hour to take over less important activities, you free yourself to do more \$100 per hour work. This is a good deal. What can you delegate to others? The key, of course, is to actually use the extra time you gained from delegating to pursue more lucrative work. If you hire someone to delegate to and then use that time to read the newspaper, you are not getting the value of the comparative economic advantage.

Draw the Line

The more success you earn as an entrepreneur, the more valuable your time becomes, making it necessary to put security in place to guard against potential time-thieves. Whether you are sitting in on an internal meeting, or taking a phone call from a potential client, set clear time limits and don't be shy about being a stickler for sticking to the schedule. Limit the time you are willing to trade e-mails or messages.

Final thoughts

By managing a plan based on priorities, delegating responsibility and protecting against distractions in order to become more efficient, you can reduce stress and avoid burnout while living a happier and more productive life. Effective time management allows young entrepreneurs the chance to have their cake and eat it too.

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