

THE SECULAR CITIZEN

A NATIONAL FAMILY WEEKLY

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GST



BENEFITS

VALUE CREATOR

Supply of goods & services (fully vatable)

& automation process (opportunity to look at internal controls/ checks and balances)

Business models/ consolidation



Contract manufacturing (make or buy option)

CHALLENGES

Distribution functions

Sales & marketing functions (distributors/dealers)



'Let The Real You Stand Up!' Released



ous books received from the Ryan's Group, particularly from its Director Mrs Grace Pinto, that prompted him to venture into writing Let the Real You Stand Up! He also said the book is gratefully dedicated to her and to the Ryan International Group of Institutions.

Fr Alfonso Elengikal, a member of the Society of Paul, is currently the national President of the Indian Catholic Press Association (ICPA) and the Director of North East Social Communications, (NESCOM) Guwahati. His previous books You Can Make A Difference and You Are Destined for the Skies has sold over 65,000 and 50, 00 copies respectively. He presently resides in Guwahati, Assam.

—Bro. James Uppani in Mumbai

“**F**r Alfonso Elengikal has been passionately empowering and motivating people, especially the youth, over the past four decades, through his editorials, articles and of late through his two popular books which have become best sellers. His new book released today specially emphasizes one's need 'to discover the power within oneself', and invites the reader to strive constantly to be a winner in life, “ said Dr Augustine Pinto, Founder Chairman, Ryan International Group of Institutions, Mumbai. He was speaking on the occasion of the formal release of Let the Real You Stand Up! the third book of Fr Alfonso Elengikal, published by Better Yourself Books.

Ryan Family, recalling that it was the wholehearted support his two previ-

Archbishop Celebrates Birthday with differently abled children

Archbishop Bernard Moras who celebrated his 75th birthday among differently abled children from various institutions in Bangalore.



Commission has planned to ensure that every place of worship becomes accessible to the differently abled. Wheelchairs and toilets that are accessible to them is to be ensured in every Church.

Archbishop has been involved with the health field for long being part of St John's Medical College, Bangalore Fr Mueller's hospital, Mangalore and also as the Chairperson of the Health Commission of the Catholic Bishop's Conference of India. He participated in the special meeting on children with Autism organised by Pope in Rome two years ago.

Thus it is very meaningful that archbishop has chosen to have a special birthday celebration with the differently abled children.

About 150 children who are differently abled are invited for the program. They are invited for a special lunch with the Archbishop and given a gift.

Archbishop Bernard Moras has a special love for the children with disabilities. In order to reach out to the persons who are differently abled in the Archdiocese, he set up a Commission for the Differently abled last year. A consultation meeting with directors of various centres in Bangalore working for the differently abled was done to develop an action plan for the Commission. It is the first Diocese in the country to have a separate Commission to look into the needs of the differently abled.



The book was formally released by Mr Albert D'Souza, Chairman, St John's Institute of Pharmacy and Research on 13 August at TITLE WAVES, Bandra, Mumbai, in the presence of over 100 special invitees from different parts of the city, and from other States, as well.. Addressing the gathering Mr Albert D'Souza spoke of the power of motivation, citing examples from his own early life, and of young people he constantly deals with. The present book is highly motivational and is full of such motivational stories from real life and other valuable sources, he said. In his response, Fr Elengikal profusely thanked the entire

'Thought for the week'

In life you will meet many people. All are significant. They deserve your attention and care, even if all you do is smile and say 'hello'.

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GST – Benefits & Challenges

by Don Aguiar

The Indian government driven by unfulfilled aspirations, excited by possibilities of upending the existing unequal social order through a million everyday mutinies, buffeted by global and technological changes that no one fully understands, this uncontrolled energy is propelled less by a clearly articulated vision of the future than by an optimistic belief that any change may be good.

Nothing illustrates this better than the dash for GST - a tax about which neither state nor center know the ultimate outcome. A coalition of poor, consuming states has convinced itself that it will gain revenue and with the BJP government at the center seeing GST as a feather in its reformist's crown, the voices of its own doubting states mainly Gujarat and Maharashtra are stilled. The pain in implementing GST will come before the gain but everyone is on board in a rush of hope over doubt.

The goods and services tax (GST) is a value-added tax levied on most goods and services sold for domestic consumption. The tax is levied to provide revenue for the federal government. The GST is paid by consumers, but it is levied and remitted to the government by businesses selling the goods and services.

The Goods and Services tax is the biggest indirect tax reform since 1947 and it has potential to lead to the economic integration of India.

If the GST Bill is passed, there will be only one centralized tax that and will replace plethora of indirect taxes currently imposed. The GST Bill was proposed to streamline the process of taxation and to make it easier and more effective. Taxes such as excise duty, service, central sales tax, VAT (value added tax), entry tax or octroi will all be subsumed by the GST under a single umbrella.

Finance Minister Arun Jaitley puts it; the GST bill will lead to the economic integration of India.

The main function of the GST is to transform India into a uniform market by breaking the current fiscal barrier between states. Thus the GST will facilitate a uniform tax levied on goods and services across the country.

Currently, the indirect tax system in India is complicated with overlapping taxes levied by the Centre and the State separately.

The present structure of Indirect Taxes is very complex in India. There are so many types of taxes that are levied by the Central and State Governments on Goods & Services.

(Contd.. on p. 4)

(Contd.. from p. 3)

We have to pay 'Entertainment Tax' for watching a movie. We have to pay Value Added Tax (VAT) on purchasing goods & services. And there are Excise duties, Import Duties, Luxury Tax, Central Sales Tax, Service Tax....

As of today some of these taxes are levied by the Central Government and some are by the State governments. How nice will it be if there is only one unified tax rate instead of all these taxes?

In this post, let us understand – what is Goods and Services Tax and its importance. What are the benefits of GST Bill to Corporate, common man and end consumer? What are the advantages, disadvantages and challenges?

What is GST?

It has been long pending issue to streamline all the different types of indirect taxes and implement a "single taxation" system. This system is called as GST (GST is the abbreviated form of Goods & Services Tax). The main expectation from this system is to abolish all indirect taxes and only GST would be levied. As the name suggests, the GST will be levied both on Goods and Services.

GST is a tax that we need to pay on supply of goods & services. Any person, who is providing or supplying goods and services, is liable to charge GST.

How is GST applied?

GST is a consumption based tax/levy. It is based on the "Destination principle." GST is applied on goods and services at the place where final/actual consumption happens.

GST is collected on value-added goods and services at each stage of sale or purchase in the supply chain. GST paid on the procurement of goods and services can be set off against that payable on the supply of goods or services. The manufacturer or wholesaler or retailer will pay the applicable GST rate but will claim back through tax credit mechanism.

But being the last person in the supply chain, the end consumer has to bear this tax and so, in many respects, GST is like a last-point retail tax. GST is going to be collected at point of Sale.

The GST is an indirect tax which means that the tax is passed on till the last stage wherein it is the customer of the goods and services who bears the tax. This is the case even to-

day for all indirect taxes but the difference under the GST is that with streamlining of the multiple taxes the final cost to the customer will come out to be lower on the elimination of double charging in the system.

The Indian Government is opting for Dual System GST. This system will have two components which will be known as

Central Goods and Service Tax (CGST) and State Goods and Service Tax (SGST).

They will both have separate powers to legislate and administer their respective taxes equally empowering both. Thus, the GST will basically have only three kinds of taxes, Central, State and another called the integrated GST to tackle inter-state transactions.

The current taxes like Excise duties, service tax, custom duty etc will be merged under CGST. The taxes like sales tax, entertainment tax, VAT and other state taxes will be included in SGST.

Benefits of GST Bill implementation

- The tax structure will be made lean and simple
- The entire Indian market will be a unified market which may translate into lower business costs. It can facilitate seamless movement of goods across states and reduce the transaction costs of businesses.
- It is good for export oriented businesses. Because it is not applied for goods/services which are exported out of India.
- In the long run, the lower tax burden could translate into lower prices on goods for consumers.
- The Suppliers, manufacturers, wholesalers and retailers are able to recover GST incurred on input costs as tax credits. This reduces the cost of doing business, thus enabling fairer prices for consumers.

- It can bring more transparency and better compliance.
- Number of departments (tax departments) will reduce which in turn may lead to less corruption
- More business entities will come under the tax system thus widening the tax base. This may lead to better and more tax revenue collections.
- Companies which are under unorganized sector will come under tax regime.

Challenges for implementing Goods & Services Tax system

- To implement the bill (if cleared by the Parliament) there has to be lot changes at administration level, Information Technology integration has to happen, sound IT infrastructure is needed, the state governments has to be compensated for the loss of revenues (if any) and many more..
- GST, being a consumption-based tax, states with higher consumption of goods and services will have better revenues. So, the co-operation from state governments would be one of the key factors for the successful implementation of GST
- Since GST replaces many cascading taxes, the common man may benefit after implementing it. But it all depends on 'what rate the GST is going to be fixed at?' Also, Small Traders (based on Annual Business turnover) may be exempted from it.

With passing of the GST bill, we can expect a climate of improved tax compliance.

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Prop. B. D'Souza



Hearty Congratulations!

Hearty congratulations to the Management and staff of Secular Citizen for completing 25 years of publication of its weekly magazine. A special mention also needs to be made of the publishers ---the husband and wife duo, Lawrence and Susan Coelho for their untiring efforts and dedication in making the Secular Citizen a grand success and a much-sought-after family favourite. May the good work started by them continue to guide and inspire its readers in the years ahead through the publication of the magazine's courageous and unbiased reporting, editorials, articles and letters column, on matters social, cultural, religious and political. Ad Multus Anos.

—A. F. Nazareth, Alto porvorim

Raison d'être

A class mate friend who is also my foe represents the Association of the Roulette Table

Manufactures' Association in India with Goa as his base. His riches are from the multitude of those who gamble with money to loose at the casinos from Kanyakumari to Nepal.

My dialogue with him every time we meet at Sunday Mass in Old Goa is cogent and convincing enough and potent and act as an advisory to make him refrain from calibrating the roulette wheel and set people free from gambling losses. He has been reading most of the Editor's insertion of my contents on how to 'get the better of life' presentations on the VOX POPULI page in the Secular. He asked me as to why did I ever want to become so scholastic and educative when I

was not all that I make mention of as I pen a few sentences that reflect the ethos of one's desire for perfection. I wish I could use just one word to say everything. These sentences of mine which most of you read invariably contain a subject, predicate and an object to make a sentence. The purpose of these insights by me is primarily not only to encounter a retort or a rebuttal so that I stand corrected or become accepted as a friend but also to challenge the thinking mind to identify and is meant also to motivate each and every one of us to try these nuances out for our own sake and benefit. To do so you are to delve deeply into these otherwise gospel truths and most importantly allow the referrals to make you more effective in life. Consider yourself held captive to the vocabulary In Toto for just a minute of the hours. Reflect on them. Do these contemporary salutations to the wonder and possibility of what you can achieve by giving credence to the presentation in words. What does it mean to me. How best can I apply this innocuous presence of words put to pen. How can I apply it to my present day life. The advantages are manifold and not blasé. I wish you a healthy lifestyle and divine resonance amongst those you are with and in your quieter moments which belong to you and only, you.

—Rtn. Calwyn D'Abreo

' Modernize India's sports culture '

So far at the Rio Olympics India has not won a single medal but this should not be surprising and deter us in the future if the following guidelines are followed:-

* Adopt a sport's syllabus through-

out the length and breadth of the country.

- * Select sportsmen at a very early age with the help of sport's psychologists and sport's sociologists and train them in specialized sport's school in the sport in which they show promise and excel.
- * The National Institute of Sports must have branches all over the country and not just at its headquarters in Patiala.
- * Every state and union territory must have a sport's minister but he must be recalled through a right to recall law if he is inefficient and corrupt.
- * All schools must have big playgrounds and if they do not possess it they must be shut down.
- * All schools must have the very best and latest and well maintained sport's equipment.
- * Sport's coaches must undergo compulsory courses in their field of sport's and ethics and etiquette courses and finishing courses once a month every year and if they refuse to do so they must permanently dismissed and reputed and well known foreign coaches must be employed by all sports institutions.
- * Nutritious diets must be provided in all schools and sport's institutions along with sport's doctors and nutritionists.
- * Politicians must not be allowed to head any sport's bodies and associations.
- * The very best traveling, accommodation and medical insurance facilities must be provided to athletes attending both national and international sport's meets along with excellent alternative sport's equipment.
- * Selection of athletes for all athletic meets must be unbiased and athletes must be selected only with the help of coaches throughout the country and athletes who take performance enhancing drugs must be permanently dismissed and to avoid drug addiction among athletes they must given compulsory courses on drug addiction and ethics and etiquette and finishing courses once a month every year

(Contd.. on p. 6)

(Contd.. from p. 5)

to totally eliminate the evil of drug addiction and athletic cheating.

- * Sponsored athletes must be allowed to participate in all national and international meets.
- * Specialized sports magazines along with a larger coverage of all sports by the print and electronic media must be zealously encouraged.
- * Good jobs must be provided to all athletes along with good pensions to help them lead good lives when they retire.
- * It pays to note that it is not just the winning of medals that counts at sport's meets but good and healthy participation in the sport's meets and one must try to imbibe the techniques that naturally talented athletes worldwide use to win medals at sport's meets to improve the quality of sports in our country.

Thus by following the above guidelines our sport's culture can be improved and modernized which is something we just cannot ignore if we want to provide good health and alertness.

—Peter Castellino

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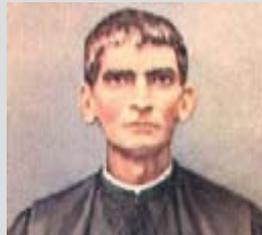
Novena to Mother Teresa in Virar

Mother Teresa receives the highest honour as she will be canonized and made saint on September 4th 2016 in Rome by His Holiness Pope Francis because of two great miracles that took place through her intercession. Mother Teresa Church Virar West (Near railway platform No 8) has organized Novenas and Masses from August 21st to 29th in English and in Marathi open to all people of all faith. The church will be open through out the day and you can venerate her RELIC which is displayed in the church.

Please record the timings: English Novena 7.00 a.m., 3.00 p.m. and 6.30pm and in Marathi 10.00 am and 4.00 pm (The afternoon masses will help you to get into the empty trains). 3.00 pm mass is only for English speaking believers from the town and cities adjacent to Virar. Different preachers will celebrate different Masses. The Novena service is open to people of all faith as all Indians loved Mother Teresa. Please invite families and friends from all communities. Mass intentions can be offered in the office or in the drop box. No burning of Candles please! All Financial offerings will go to Mother Teresa Fund for the Poor and the Needy. "Whatsoever you do to the least of my brothers and sisters you do it unto me" was always repeated by Mother Teresa.

Feast day Mass will be on September 4, 2016 at 5.00 pm by Archbishop Felix Machado

Thanksgiving



Thanks to Fr. Agnel for the favours granted

— Benjamin Pinto, Andheri

Christians condemn Patanjali's 'Holy Cross' commercials

Mumbai: The Indian Christian Voice (ICV) on Tuesday condemned yoga guru Baba Ramdev for a TV commercial which depicts the holy Cross while urging Indians to boycott all foreign products.

While the Christian community has no objections to Baba Ramdev's boycott call, it is unhappy over the use of the holy Cross to show British rule in India.

"We strongly object to the depiction of the holy Cross, the very symbol of the Christian faith. We feel this is Baba Ramdev's agenda of targeting a particular minority community. We demand that this commercial should be immediately withdrawn from all public domains," ICV President Abraham Mathai told IANS.

Such demagoguery would definitely result in increased attacks on churches and Christian institutions in India, Mathai pointed out.

He added that ICV was writing to President Pranab Mukherjee, Prime Minister Narendra Modi and other concerned officials and departments on the objectionable commercial.

The latest commercial shows a black-and-white clip depicting the pre-Independence 'Swadeshi' movement and suddenly zooms to a map of India with three crosses jutting out in three directions.

Between the crosses the words E, I and Co. are shown to represent the East India Company which subsequently paved the way for British colonial rule in India.

The ICV chief said that by obliquely singling out a particular minority community would make them vulnerable to hate attacks and extremism.

"All Indians of all communities have been living harmoniously side by side for centuries. The last thing we need is someone trying to make us a 'one-religion' country. Baba Ramdev and his followers would do well to understand the beauty of Indian democracy and brotherhood," Mathai said.

(Source: Freepress Journal)

Parish office is the 'Front-office' of the church



The Parish Office plays a vital role as a facilitator between the church and the parishioners. Generally parish offices in Mumbai are run efficiently, (including my parish). The staff manning the office, whether voluntary or paid do their work diligently. In addition to the growing requests for masses, parishioners require information and/or registration for various services from baptisms to funerals and heaps of records have to be maintained meticulously as they may be required decades later. All this can be quite taxing to the staff and occasionally they tend to fly off the handle, which should be avoided at all costs. It is necessary for the staff to discharge their duties with a smile at all times, as in the hospitality industry, for they constitute the 'front-office' of the church. They have to interact not only with parishioners, but also with a growing number of non-Catholics as they see the church as an abode of peace and tranquility. Staffers should have a pleasing demeanor and should handle their 'guests' with due consideration and tact, especially in cases of death. The procedure for burial, masses and publication of death notices must be politely and tactfully explained to the 'guest' who is usu-

ally distraught with grief and may not be in a position to comprehend rules. While reiterating that parish office staff do their work diligently, their attitude needs to be more helpful. There are several complaints to the contrary. Admittedly there are rules for all church services which have to be adhered to. If the staff cannot satisfy the 'guest' the priest on duty may be requested to assist. I once came across an auto rickshaw driver returning from a parish office, in tears. On inquiring, I found out that he wanted to make a confession but was turned away by the unhelpful office staff. He was not a Catholic, but the issue could have been handled more tactfully by calling the priest on duty to satisfy the driver. Maybe a few words and a blessing by the priest would have satisfied the poor auto driver. Early in his papacy, Pope Francis very rightly observed: "Church officials must be facilitators and not supervisors of the religion". And recently he remarked "Those who approach the Church should find the doors open and not find people who want to control the faith".

—Prof Robert Castellino
Orlem

Christian persecution shows dramatic increase: report

At least 134 incidents of violence against Christians in India were carried out in the first half of 2016 alone, compared with 147 incidents in all of 2014 and 177 in 2015, according to an independent report.

The Evangelical Fellowship of India's Religious Liberty Commission (EFIRLC) notes that cases chronicled from 1st January to 30th June were just a "fraction of the violence on the ground".

Physical violence, arrests on false allegations and stopping church services were frequent crimes, with attacks on churches, vandalism and threats also recurring. One person was reported to have been murdered because of his faith.

Of major cases of violence against Christians across 21 of India's 29 states, the report places Uttar Pradesh as leading the list with 25, followed by Madhya Pradesh and Chhattisgarh with 17 and 15 respectively.

"In Bastar, Chhattisgarh, religious fanatics attacked a church and tried to set a pastor and his pregnant wife on fire after thrashing them at remote Tokapal in Chhattisgarh's Bastar region," the report states. "The pastor

and his wife managed to escape after they were beaten up and doused with petrol. The attackers destroyed the electronic equipment at the church, besides thrashing the pastor's children and setting ablaze Scriptures and furniture. The FIR [First Information Report] stated the assailants were well-armed and even tried to burn the pastor's house."

Physical violence, arrests on false allegations and stopping church services were frequent crimes, with attacks on churches, vandalism and threats also

Take a Note

recurring. One person was reported to have been murdered because of his faith.

EFIRLC's report, backed by independent fact-finding surveys, points out that local units of the Bajrang Dal, Vishwa Hindu Parishad, Akhil Bharatiya Vanvasi Kalyan Ashram and other Hindu extremist splinter factions affiliated with the Rashtriya Swayamsevak Sangh were the groups most often behind the violence.

Though anti-Christian violence is assumed to be more widespread across the north Indian states, Tamil Nadu in the south rose to fourth position on the list with 14 incidents.

Some of them were brutal. A pastor from Kambam in Theni District of Tamil Nadu was attacked during a worship service on 17th January. Hindutva (Hindu nationalist) activists attacked his head with a heavy, sharp object, leaving him to what they supposed would be his death. Emergency treatment for profuse bleeding saved his life.

Telangana, Karnataka and Andhra Pradesh were the other southern states making it onto the list with seven, six and two cases respectively.

In many incidents, Christians were accused of conversion by force or allurement and charged under so-called Freedom of Religion Acts after they were harassed, threatened and thrashed. The acts, popularly known as anti-conversion laws, declare conversion by force, allurement or fraudulent means to be criminal. Radical Hindu groups commonly use them to falsely implicate Christians.

In Dhar District of Madhya Pradesh, for example, Balu Sastya and his wife



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Bhuri, both blind, were called to pray for a sick person. When they had gathered at the house of the sick person along with 11 others, a mob of more than 50 people with sticks and stones surrounded the house.

They uttered abusive words and threatened to kill Sastya and his companions, but when police arrived, the extremists filed a complaint against him and others, accusing them of attempting to convert gullible villagers by promising them physical healing. Sastya, his wife, and their three-year-old son had to spend two days and three nights in jail before they were released on bail.

Even in states like Uttar Pradesh, where such laws do not exist, propagation of one's faith, especially Christianity, is generally misperceived as illegal because of the laws.

At least 10 arrests and repeated cases of false allegations hint at the hand-in-glove relationship between non-state actors and local administrators. In many cases, the local administration and police refused to act and openly sided with the assailants.

Hindu radicals in Digal village of Malkangiri District in Odisha (formerly Orissa) state threatened Christians early this year, warning them to leave the village for worshipping Jesus Christ. As the Christians were on their way to a police station on 19th January, the Hindu extremists ambushed and beat them in the presence of local police. Officers declined to help

the Christians.

The escalation of anti-Christian violence was consistently related to city and state election times.

"While Chhattisgarh and Madhya Pradesh have a history of anti-Christian policies and violent non-state agencies targeting the community," wrote the EFI general secretary, Rev Vijayesh Lal, "there has been a startling rise in such targeted violence in Uttar Pradesh, which faces elections early in 2017, and in the southern state of Tamil Nadu, governed by [Prime Minister Narendra] Modi's ally, the All India Anna Dravida Munnetra Kazhagam, with Miss Jayaram Jayalalithaa as the Chief Minister."

One of the most infamous cases from Uttar Pradesh state was that of pastor Avdhesh Savita in Orai town, Jalaun District. Members of the Hindu extremist Youth Brigade (Yuvavahini) on 29th January kidnapped Pastor Savita under the guise of policemen, beat him brutally, shaved half of his head, eyebrows and mustache, and paraded him on a donkey for about half an hour. The pastor was later charged with forcible conversion.

Findings from Bastar District in Chhattisgarh state, central India, suggest systematic attempts to persecute Christian minorities. Such attempts include hate campaigns and misuse of laws that grant rights of self-governance and preservation of culture to tribal (Adivasi) villages to provoke communal tensions.

Hindu radical groups have succeeded in associating local cultural and customs legislation with Hindu religious practices, denouncing everything non-Hindu as a threat to their culture and identity. Section 129(c) of the Chhattisgarh Gram Panchayat Act states, "The Gram Sabha shall have the power to safeguard and preserve the traditions and customs of the people, their cultural identity and community resources and customary mode of dispute resolution."

Such laws are used to restrict Chris-

tians from practicing and propagating their faith.

EFIRCL's report includes detailed and alarming accounts of several other incidents of violence against Christians.

The report's recommendations include enacting a comprehensive hate crimes legislation to safeguard the rights of religious minorities, the introduction of training on human rights and religious freedom standards and practices to the state and central police and judiciary, the issuing of advisory by the central government to the state governments to repeal the anti-conversion laws, ensuring an active Commission for Human Rights and Commission for Minorities is operational in every state, and that members of each commission are appointed by transparent and non-partisan procedures, and, preventing and pursuing, through the judicial process, all violent acts against religious and tribal minorities and Dalits.

(Source: sightmagazine)

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The Girl Child An Asset

The nativity of our beloved Mother Mary is celebrated on 8th September since the 6th century AD. Anna and Joachim were blessed after many years with the birth of their girl child, Mary. Their joy knew no bounds. Mary was a treasured child. She grew up to fulfill her mission as the mother of our Savior. She was nurtured to be a generous, loving, saintly and caring person who intercedes on our behalf with her Son.



pilot. The Girl Child is screaming silently within for mercy and for justice.

Contrast the joyous entry of Mary into the world and the attitude of society towards the Girl Child. The family is the basic building block of society. Hence this injustice starts with the family. The arrival of the Boy Child is greeted with much fanfare. In contrast even in affluent families, the female foetus is aborted. When a girl is born, there is sadness. The boy is treated like a demigod, pampered no end whereas the girl's ego is annihilated with criticism. The disparity is pervasive. Girls are given more chores and less education in contrast to boys. Boys inherit the bulk of their parents' assets after their parents pass away, even when the daughters have looked after the parents. Husbands at times want to hog the limelight and do not allow their wives to develop their talents. We discourage our daughters when they want to make their mark in a career which society feels should be restricted to the sole domain of men such as being an air force



by Monica Fernandes

Our minds are so conditioned to treating the Girl Child as an inferior human being that we fail to realize our discriminatory attitude. Women are intellectually the equal to men and mentally tough. They are tired of continuously having to break the so called glass ceilings. Each Girl Child has a mission in life and talents which, when used optimally, helps the individual and society at large. Each of us has been lovingly created by God for a purpose. By hindering the development of the Girl Child, we are thwarting God's plans.

Parents and teachers have an important duty to perform – that of being God's stewards and nurturing those entrusted to their care. It is their duty to mould the Girl Child and encourage her to develop her talents. Joachim and Anna enabled Mary to perform her mission. What about us? Are we enablers or a hindrance?

The Maharashtra Ownership Flat Act 1963 [MOF A] comes into force

According to circular dated 9/7/2016 issued by the Maharashtra State Police Department, the government has implemented The Maharashtra Ownership Flat Act – 1963 (MOFA) and the MRTP Act 1966.

Accordingly builders are liable to be jailed for 3 years, 5 years or 9 years depending upon the nature of violation of the Act. Some of the violations on which police can act are as under :

- (1) Possession of flat is not given on the promised date.
- (2) Occupation certificate is not obtained before the date of possession.
- (3) The BMC approved plan is not displayed at the site.
- (4) On receipt of 20% of the cost of flat, if the agreement is not executed.
- (5) If the amount received from the buyer is not deposited in bank in separate account.
- (6) If the construction is not as per the approved plan.
- (7) If application for formation of housing society is not put up within 4 months of giving possession and
- (8) If the conveyance of land and building is not done within 4 months of registration of the society.

Issued in Public Interest so that Society members / Flat buyers know their rights & are not cheated in any transactions.

Freedom Matters...



by Sr. Bindu
Abraham MSI

We have just celebrated the 70th anniversary of our independence. Whether this celebration means anything deep within us. I was just listening the long speech given by one of the ministers of our state. I wonder if there was anything truth in what he said. I feel our patriotism is not skin deep it's only sham. Why I say this because many of our unfortunate brothers and sisters are traumatized in every possible ways.

Everyday we hear about one or more atrocities towards the women and the weaker sections of society. Many times I felt as if being a Christian is a crime in some parts of our country. Why I say this because outrages comments are spoken when Christians walk in some areas. Many of them look at us as if we are no humans at all...!

I don't know if we are really free to follow the religion of our choice or the food of our choice. This is a question I ask to myself very frequently. When I look around the lives of each one of us in the most modern technological society what I feel is we are not really free.

Its true our great leaders risking their lives and their treasured youth gained political freedom for us from the British. But deep within myself I feel that we are slaves more than ever in our hearts in our attitudes and in our ways of thinking. We are slaves to our own surroundings, our untrue egos, and exaggerated highself-esteem. We feel that we are self-sufficient without the other or rather there's no place for the other.

Sometimes we are made strangers in our own country. Some say you are Christians you don't know the traditions of our country and they are prejudiced about the Christians that they are here for only conversion. Most of our friends do not know any other meaning for conversion other than converting from one religion to the other.

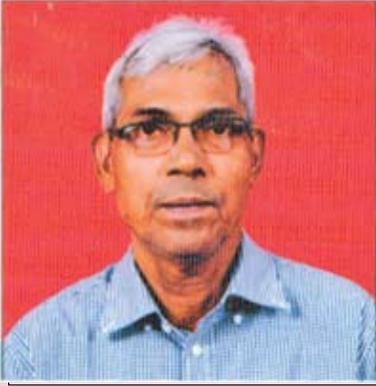
Once to the students of class XI elucidated about two great personaethat are great men in their own credit. One happened to a Hindu and another a Christian. They were great friends and one of them was a foreigner. In one particular situation the latter says I came to India to get the Indians convert to western thought pattern instead I got converted to Indian ways of thinking. So there was a question about the conversion. Interestingly, every student wrote about converting all Indians to Christianity.

That's where we are standing in our mindset whether educated or uneducated.

I presume it's our golden responsibility to make our brothers and sisters to have a right understanding about our way of functioning. Let this patriotic favour diminish but rather strengthen us to live a better meaningful lives.

Jai Hind..!

Months Mind Memorial



Isack D'Silva
H/o Mrs. Elsie D'Silva

68 years
Born : 20-10-1948
Died : 31-07-2016

A month has passed
Yet unseen, unheard
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Memories of you come our way.

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Daughters : Anita, Vanita & Loveena
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Felicitation of Students by The BCS-Vikhroli Unit

Every year The Bombay Catholic Sabha of St. Joseph Vikhroli unit begins their year by organising student felicitation programme. This year too we started the year with bang by inviting Mr. Albert Dsouza, Chairman of Model Co-op Bank as the chief guest. Along with him we had other guest of honours Adv. Fr.



Sushant Mantri, Vice President of National Christian Council, Mr Dolphy Dsouza, Ex - President of The Bombay Catholic Sabha, Convenor - Police Reforms Watch & Spokesperson - Save our land; Mr. Vinod Noronha, Ex. Secretary of The Bombay Catholic Sabha; Mr Lawrence Coelho, Chief Editor of The Secular Citizen and Mrs Susan Coelho, Chief Editor of Divo a Konkani magazine and many other dignitaries who guided our children with regard to career options and the challenges that we face today. They also shared their experience and how they were successful in their respective fields. We also felicitated 3 journalist Mr. Akshay Gaikwad of Dayanik Sakal, Mr Ketan Ghag of The Afternoon and Mr Nasikate Pansare of Mahanagar newspaper for thier excellent support to us. 60 students were felicitated with trophy and certificate for their outstanding performance in SSC, HSC, Graduation, Post Graduation and other professional courses. School children also gave an excel-



lent performance through their skit and dance which was choreographed by Mrs Jessie Dsouza. More than 300 people were present for the program. On this occasion, it was announced

that Robert Dsouza, Ex-Chairman of The Bombay Catholic Sabha, Vikhroli unit will be contesting elections for the post of Vice President. The Bombay Catholic Sabha, Vikhroli unit requests all youth of St. Joseph Church to do well in their academics and secure good percentage so that they felicitate more than 100 students in the next felicitation program.

—Anup Noronha

Konkani Lovers Read online at:



www.sezariworld.com/the-secular-citizen-and-divo-issues.html
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First Death Anniversary



Celine Carvalho

W/o. Richard Carvalho
Mumbai / Barkur
Richard Garage -
Marol - Mumbai

Born : 22nd December 1950
Died : 26 August 2015

*Time slips by and life goes on,
But from our hearts you're never gone.
We think about you always,
We talk about you too,
We have so many memories,
But we wish we still had you.*

In memory & in celebration of Mrs. Celine Carvalho who made this world brighter and better place.

You are cordially invited for the 1st Death Anniversary Mass in her remembrance on Friday the 26th August 2016 at 7.00 P.M. at St. MICHAEL Church, Mahim.

A tribute of love from husband, son, daughter, daughter in law & grandson.



Mercy, poor, needy, focus of Blessed Teresa's canonization

The poor, the suffering and those who minister to them will be at the center of celebrations leading up to the canonization of Blessed Teresa of Kolkata at the Vatican. The main event — the canonization Mass — will begin at 10:30 a.m. Sept. 4.

A “family feast” for the poor, a musical, Masses and prayer vigils will precede her canonization, according to programs published by the Vatican and by the Missionaries of Charity, the order she founded. Known as the “saint of the gutters,” Mother Teresa was revered for ministering to the sick and the dying in some of the world’s poorest neighborhoods.

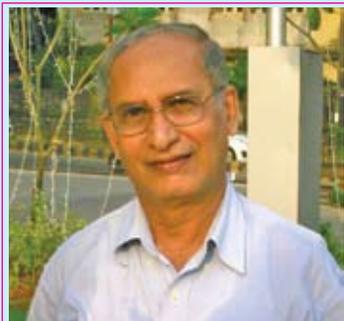
Life Recap : Born Agnes Gonxha Bojaxhiu in 1910 to an ethnic Albanian family in Skopje, in what is now part of Macedonia, Mother Teresa went to India as a Sister of Loreto in 1929. Receiving what she described as a “call within a call,” she began her missionary work with the poor and laid the foundation for what would become the Missionaries of Charity.

Following her death in 1997, St. John Paul II waived the usual five-year waiting period and allowed the opening of the process to declare her sainthood. She was beatified in 2003.

The date of Mother Teresa’s canonization will coincide with the conclu-

sion of the Year of Mercy pilgrimage for workers and ministers engaged in works of mercy.

Mother Teresa will always be remembered for what she said and what she did while on this earth. She started her work with no money, depending only on God to help her. Mother Teresa and her followers nursed the sick and dying, taught street children, gave shelter to the homeless, cared for the unloved and the lonely and proclaimed the Word of God. Rich and poor alike have felt inexplicably drawn into the mercy of God’s tender embrace by her example as a follower of Christ. Her selfless-love is a powerful example of what it means to love others as Christ loved us and a sign that God still loves the world today.



Compiled by: **Ivan Saldanha-Shet**, Mangaluru based Freelance Journalist, is a regular contributor to local News papers, Magazines and web sites.

The main events planned around the canonization of Mother Teresa: Programme:

- **Sept. 1**, “feast for the poor and Missionaries of Charity family,” including a musical based on Mother Teresa’s life.
- **Masses Sept. 2** in various languages in Rome’s Basilica of St. Anastasia al Palatino and veneration of her relics. In the evening, a prayer vigil with solemn eucharistic adoration will be held at Rome’s Basilica of St. John Lateran with Car-

dinal Agostino Vallini, the papal vicar of Rome, presiding.

- **Catechesis Sept. 3** by Pope Francis for the jubilee celebration of workers and volunteers for mercy. In the evening, a prayer and musical meditation will be held at Rome’s Basilica of St. Andrea della Valle followed by veneration of Mother Teresa’s relics and Mass.
- **Canonization Mass Sept. 4.** Pilgrims will be able to venerate St. Teresa’s relics in the evening at the Basilica of St. John Lateran.
- **Celebration Sept. 5** of a Mass of thanksgiving and the first feast of St. Teresa of Kolkata in St. Peter’s Basilica with Cardinal Pietro Parolin, Vatican secretary of state, presiding. Pilgrims will be able to venerate the relics of St. Teresa at St. John Lateran in the evening.
- **Sept. 6**, continuing veneration of the relics of St. Teresa at St. John Lateran.
- **Sept. 7-8**, veneration of the relics of St. Teresa of Kolkata at Rome’s Church of St. Gregory the Great, along with the possibility of visiting her room at the convent of St. Gregory.

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BY MELVYN BROWN

This is the truth: amid corporal and spiritual works of mercy you can preserve and defend the Faith. Have no doubt about the power of prayer; that the Holy Spirit can guide you in wisdom to engage the best applications. We, Christians, forgive the evil men do. Have mercy and forbearance for the malicious, full throttled, unmitigated wicked, who frame terror around the civilized world.

A strong Faith, true to itself, is an indispensable weapon of forgiveness and mercy to confine Satan and his followers. Let us bond together to transcend a violent forthcoming of rage for a different kind of world war. Perhaps, the last World War of Faith, and its eventual birth-pangs to follow a fresh- world reborn; will it happen? I feel it is most unlikely.

The dictum of the hour is to perform acts of mercy.

Two Jesuit priests I had known at St. Xavier's College, Calcutta, consented to donate their eyes and brain for the advancement of science. This news had a positive echoing on many of the laity who considered doing the same. It provided a baseline to boost the charity and mercy of the Christian Faith.

The rest is about trust in Christ and about sermons.

One Sunday morning at High Mass, I heard the homily of a Catholic priest who spoke about a young woman in his parish who donated her eyes for a ten year old girl. The young woman had a terminal illness. Her decision in mercy to offer her eyes after her death had a silent impact on the assembled congregation.



Unapologetically conservative and unflinchingly provocative, the Catholic religious and priests have been in quest for many years making right moves for their choice of sermon to enrich and strengthen the Faith. Now, we must defend the faith through trust in Christ and in acts of mercy.

Priests have sketched sermons on the values of Christian charity, love no less, and the all too common intervention in troubled times on forgiveness. Today, in the face of a rising worldwide anti-Christian revolution by a certain sect, we need a Think Tank.

We could give the Church an A-plus. Not yet. What we should truly be disturbed about is the future-panic when pundits, politicians and the general Christian world may be held hostage, victims to a "change-faith" invasion of culture into other peoples' heritage, by the same persons who, in this age and time revert to self-destruction.

In our present modern times the Church has an upper hand margin from losing ground. But for how long will it last? The Christian population in the world is on the wane, though many will disagree. Other Faiths, confined in their cocoons are hardly on the rise. Some have become the endangered Faiths of the new millennium. It's hard

not to sympathize with the Catholic Church's austere programs on birth control, and anti-abortion strategy which they propagate. As always the Church is right: no one has the authority to terminate a child's life. Recognizing the problem of depopulation is an assessment which will spiral and surge into a cataclysmic blow for the Christian Faith. Numbers matter, eventually.

Have we reached the checkpoint of discomfort?

Our priests have a high-level agenda to contend with: mercy, forgiveness in sermons, interactive services with the people of God, and a firm resolve to enrich the Seasons of the Church. Mercy and sermons to begin with: to circumscribe how the faithful practice their belief and trust in the Lord. This would help the followers of Christ to defend the Faith.

Sermons should eventually make Christians understand the threat to their beliefs and way of life, and to transform Christian ideals on a stronger platform of unmistakable "evidence of belief", and to "trust in Christ" must be the armour of Faith.

All things are possible to defend the Faith through works of mercy, charity, love and forgiveness.

Modernize Indian sports culture

India gets very few or no medals at the Olympics and the Rio Olympics is no exception to this rule but this be changed by adopting the following guidelines:-



- * Adopt a sport's syllabus throughout the length and breadth of the country and select sportsmen at a very early age with the help of sport's psychologists and sport's sociologists and train them in specialized sport's schools in sports where they show promise and excel.
- * The National Institute of Sports must have branches throughout the country and not just at Patiala.
- * Every state and union territory must have a sport's minister who must be recalled through a right of recall law if found to be corrupt and inefficient.
- * Every school must have big playgrounds failing which they must be shut down and they must possess good sport's equipment.
- * Sport's coaches must undergo compulsory refresher courses in their field of sport and ethics and etiquette courses and finishing courses once a month every year and if they refuse to do so they must be permanently dismissed and

reputed and well known coaches must be employed by every sport's institution.

- * Nutritious diets must be provided by nutritionists in all sport's institutions along with sport's doctors.
- * Sportsmen and not politicians must be allowed to head sport's bodies and associations.
- * Selection of athletes for all athletic meets must be unbiased and athletes must only be selected by coaches throughout the country and athletes who take performance enhancing drugs must be permanently dismissed and to avoid drug addiction athletes must be given compulsory courses on the ill effects of drug addiction and ethics and etiquette courses and finishing courses once a month every year.
- * Sponsored or freelance athletes must be allowed to participate in all national and international athletic meets.

by the print and electronic media must be zealously encouraged to boost participation in sports.

- * Good travelling facilities, good accommodation and good medical facilities and good sport's equipment along with good jobs and good pension and retirement facilities must be provided to all athletes to help them lead good lives when participating in sports and when they retire.
- * It pays to note that it is not the winning of medals that counts but good and healthy participation in sport's meets and one must try and imbibe the techniques that naturally talented athletes worldwide use to win medals at sport's meets to improve the quality of sports in our country and thus by following the above guidelines our sport's culture can be improved and modernized which is something we cannot ignore if we want to provide good health and athleticism.

- * Specialized sports magazines and a larger coverage of all sports

—Peter Castellino

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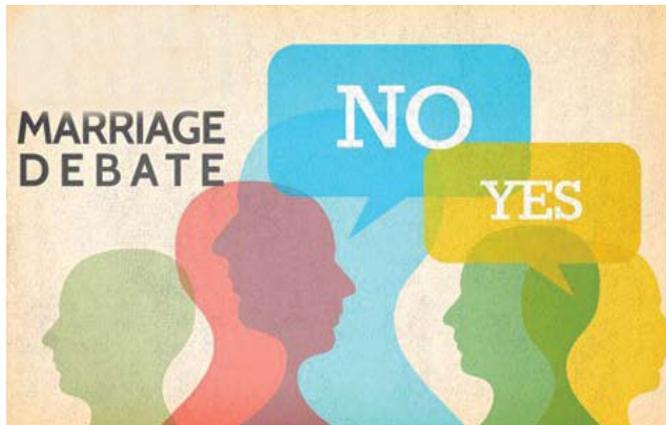
Everlasting debate: To marry or not to marry

Divorce cases in India are reported to have increased ten times within the last 20 years. It influence of western culture which weakens our ancient Indian culture. About 10 percent marriages in India break up in course of time. It is 70 percent in America. Indian divorce cases are initiated mainly by the women in 90 percent cases. In India first year of marriage is the year of bearing responsibility mostly the hard year to adjust. Where as in other countries first year of marriage is year of enjoyment and honeymoon. In our materialistic and modern society, divorce cases

are growing with fast pace. It is 35 percent in Kerala the highly educated state, 20 percent in Chennai and Kolkata and 40 percent in Delhi. Delhi is capital of divorce cases too. A book authored by Shefali Sandhya 'Love will follow-why the Indian marriage is burning' describes the poor state of affairs. Marriage is making women the pain bearer of a married life. For her book, Shefali surveyed 400 couples. Most of the women were happier though few females were also worried to have lost their parental relation-

ship due to marriage. They also feel isolated after leaving their blood relatives. Joint family is gone, now they form nuclear families. Women wish to be loved more whereas men wish woman to have more wisdom.

It is also not good to carry a dead relationship but it is must to develop



affection and understanding to rejuvenate wilting love within married life. Cost of marriage in India too has gone up many fold and increasing 25 percent every year.

Middle class spends more than his capacity. 95 percent married people say that they are happy however, deep down in their heart they feel it is better to remain unmarried rather than facing so many problems in married life. Ask unmarried person, he or she wants to have companion as spouse. Their targets is to get married.

Microwave Radiation

When was the last time you checked your microwave for radiation leakage? Yes, I did say radiation leakage, because any microwave can start leaking radiation any time, for whatever reasons. And such a leakage is hazardous to humans and pets in the house.

You don't need to call in experts or to send your microwave to the dealer's workshop for a leakage test. That's time consuming, inconvenient and costly. Here's how you can test your microwave for radiation leakage, right in your own house, at no cost. Just follow these simple steps :

1. Switch-off and un-plug the microwave from the electrical socket.
2. Place your mobile phone inside the microwave and shut the door.
3. Using another mobile phone, dial the phone that's inside the microwave.
4. If the outside phone says "the number you are dialling is not reachable, or is out of coverage area, or is switched off; then your microwave is safe.
5. But if the phone inside the microwave lights up and rings, your microwave is leaking radiation. Just throw away the damn thing and get a new one. (Believe me, the medical treatment of the side-effects of radiation leaks is costlier than the price of maybe 10 new microwaves.)

Remember, just because the door of your microwave appears to shut properly does not conclusively mean that it is not leaking radiation. Stay safe, and test your microwave regularly at frequent intervals; the frequency of testing depending on the extent of usage, and you are the best judge of that.

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Build a winning team

Either you are in a recruitment process or you are selecting employees for increment, you always face the dilemma of whom to trust and which candidate will prove fruitful for further growth. Here are some mistakes to avoid and things to consider while making the decision

Growing a business is a risk and without jumping, the odds of winning are zero. The ultimate goal has always been to grow further until either automation occurs or an exit becomes a better option. Investing in others until they are able to keep up at your pace is a process and certainly a risk of its own, however, it's one that is very necessary in order to avoid the pitfalls and failure during the growth stage.

Think of it like this, you are doing well and growing but the time comes for you to hire someone else to handle certain aspects of your business so you begin to focus more on investing in others. While everyone knows no one will do the work like you do, you actually didn't do the work that well yourself when you first started, not until you got the hang of it once it became a routine based on practice.

If that same learning curve doesn't get adopted by someone else early on, then you're faced with the sole alternative that it will happen in the middle of the fastest growing stages of your business. This is a time when mistakes are not allowed, while in the entry stages of growth, you are able to do damage control and teach while you grow which gives you more of an advantage. The biggest mistake a business owner makes is to think he is the best person at doing a task which can be taught to anyone, no matter how complex.

You need to know that the difference between allowing others to become their best rather than hiring

the best right out of the box. Hiring people with a high level of awareness and without skill may have a longer learning curve but it also allows for much more coaching and guidance, ultimately creating a new version of yourself doing a specific task. Believe in people and give them an opportunity to get the task.

Believe in people and give them an opportunity to get the tasks done. It's also important to not lose



faith in people based on a few mistakes or after encountering a few bad apples; all of us have made bad hiring decisions which have turned us off from hiring others. However, just because you made that mistake doesn't mean that it was a mistake to delegate and bring in others to help you reach your goals faster.

Building a team is much more powerful than working alone. Regardless of how incredible you are, you are only as incredible as the people fighting by your side, so choose carefully but make sure you do those people and build a team early on.

Invest time optimists
For the measure of a real optimist is not in the fact that they always see positivity but that they also see the abundance that exists all around them and are therefore willing to share their positivity with everyone around them.

Thanksgiving



Thanks to Divine Mercy, Our Lady of Vailankani, Our Lady of perpetual Succor and St. Anthony for the favours. Praying for more favours.

— Valerian D'Cruz,
Thane

Inspiration!

Create a happy family environment

A day in the life of most families is filled with the tasks of daily life - preparing healthy lunches and snacks, going to school and work, washing clothes and driving to extra curricular activities. Who has time for fun? Busy as we are, it is worth figuring out how to build some fun into your family's life on a regular basis. It may be singing silly songs in the car or telling jokes while you wait for your food at a restaurant, but it is worth being intentional about finding times to be happy together

Your family is one of the most precious things that exist in your life. They are the ones that you can definitely count on during times of hardships. Your parents, your siblings and other relatives will always be there by your side whenever you need them. Moreover, for some families things haven't always worked out right. So would you make yours happy and fulfilling? How do you give your family a happy home?

Share stories : Sharing stories is one great way to create a happy home environment. Ask your kids to tell you what happened in school or what new events they have experienced outside your home. Always make time for your family - to listen to their little stories, to give them yours while sharing meals together. The bottom line is, you must always come home with something to share with your family, whether a story or even the smallest vignette. The great bane of family life is boredom and that is what leads to dysfunction, affairs and kids wanting to be with their friends over family.

Love inside the house: A happy home is a combination of shared love and satisfaction from the parents. You

and your partner should be an example of a happy marriage and love to your kids. Do not let them give the love to you, instead, introduce it to them. If they knew it before you did teach them, it will most likely be the reason for them to move out early when they



grow up.

Relaxing environment : Life sometimes can be stressful with a lot of things going on at the same time, make sure you create a stress free environment, where all the members of the family are happy to come home and relax. Relaxation can also stimulate creativity.

Build a ritual : Families need rituals. Rituals can be religious, national or even family specific. Happy families have meaningful rituals and are not stressed out by them. They can be unique to your own family such as going for breakfast on Sunday morning, a weekly pizza night or even a family song. Rituals tend to bring family members close together because they are repeated over time.

Be flexible: This is easier said than done. But by their very nature, families change so you have to be open to change in membership and age. Somebody gets married, somebody dies, somebody remarries and teenagers are no longer children and young

adults are no longer teenagers, but they are all still part of the family. The old saying is, you can choose your friends, but you cannot choose your family. And that is true! Therefore, if

you cannot control who your family members will be, why not try getting along with them anyway?

Hand out the hugs: Anyone who's ever had a massage or been comforted by an embrace knows what a powerful force 'touch' can be. Touch communicates and nurtures connection. Even a simple pat on the back at a difficult moment can strengthen the bond. And don't underestimate the power of silly displays of affection, like rubbing noses or trading butterfly kisses.

Look for laughter: You don't have to learn new knock-knock jokes. Humour isn't about consciously trying to be funny. It's really about creating a light, 'life is good' atmosphere at home. Some of the most irritating moments - three cups of spilled juice in a row, crayons melted on car upholstery - can become your family's funniest, most cherished stories in years to come.

Remember, best things in life aren't things: Healthy stewardship and sound financial decisions produce positive family priorities. Follow a budget to live below your means, avoid debt, tax and give in other generous ways and save regularly. Modelling these healthy financial practices will teach your kids valuable practical and spiritual lessons.

Family rules

1. Put the other person first
2. Speak with love
3. Tell the truth.
4. Mind your manners
5. Make the right choice.
6. Be courageous
7. Guard your heart
8. Forgive freely
9. Always do your best
10. Be thankful



MUMBAI : Mangaloren Roman Catholic Bachelor, aged 29 years, Ht. 5' 6", Wt. 70 kgs, Wheatish Complexion, Edn. MBA Finance, Working as an Asst. Manager in reputed private bank. Contact email : alliancesralph@gmail.com OR 9619370997. **(Regd. No. 6583)**

MUMBAI : Mangalorean Roman Catholic Divorcee, aged 37 years, Ht. 5' 9", Wt. 79 kgs, Fair Complexion, Edn. B.E. (Electrical Engineering), MBA (Marketing), working as a Manager with an IT Technology Company. Contact email : austin.alva@gmail.com OR 09819144993. **(Regd. No. 6584)**

MUMBAI : Goan Roman Catholic Bachelor, aged 35 years, Ht. 5' 4", Wt. 65 kgs, Wheatish Complexion, Edn. S.Y.B.A., Diploma in Food Production working as a F & B Service, working on Internation Ship. Contact email : anse_g@1cloud.com OR 9833801774 **(Regd. No. 6581)**

MUMBAI : East Indian Roman Catholic Bachelor, aged 28 years, Ht. 171 cms, Wt. 80 kgs, Wheatish Complexion, Edn. HSC., Diploma in Aviation, working for a Foreign Cruise line in USA as a Security Officer. Visiting India shortly. Contact immediately. Contact email : stayblessed1287@gmail.com OR 9820942790. **(Regd. No. 6546)**

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)**

6480 MUMBAI: Goan R.C. Bachelor, aged 38 years, Ht. 5' 6", Wt. 75 kgs, Wheatish Complexion, Edn. Bom., working as a Sr. Accountant in Bahrain. Contact email : dias2401@yahoo.com OR 9819121346 / 97333270202 / 97336451098 **(Regd. No. 6480)**

MUMBAI : Goan Roman Catholic Bachelor, aged 39 years, Ht. 5' 7", Wt. 60 kgs, Fair Complexion, Edn. B.Com., and currently working with a

Software Development company as a General Manager, H.R. Contact email : savio_fd7@rediffmail.com OR 9320099950 **(Regd. No. 6454)**

MUMBAI : Mangalorean Roman Catholic Bachelor, aged 30 years, Ht. 5' 8", Wt. 72 kgs, Wheatish Complexion, Edn. B.E. (Elect. & Telecom), working as a Networking Engineer in KUWAIT. Contact email : alwayswelcome107@gmail.com OR 9819269721 **(Regd. No. 6449)**

MUMBAI : Maharashtraian Roman Catholic Bachelor, aged 25 years, Ht. 6' 2", Wt. 94 kgs, Fair Complexion, Edn. B.E., MBA (Fin.), working as a Dy. Manager. Seeks a well qualified, cultured and homely girl. Contact email : bharati.muntode@gmail.com OR 9322105132 **(Regd. No. 6436)**

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 : Goan Roman Catholic Bachelor aged 32 years. Ht. 5' 7", Wt. 57 kgs., Wheatish Complexion, Edn. HSC, working as Food Production. Contact email : vaz.dominic@yahoo.com **(Regd. No. 6229)**

MUMBAI : Tamilian Roman Catholic bachelor, aged 33 years, Ht. 165 cms, Wt. 67 kgs, Wheatish Complexion, Edn. B.E. (Civil), working as a Structural Engineer (Associate). Contact email : winall2891@gmail.com OR 7506861330 / 9820041633 **(Regd. No. 6222)**

MUMBAI : Mangalorean Roman Catholic Bachelor, aged 39 years, Ht. 6', Wt. 80 kgs, Wheatish Complexion, Edn. HSC., Dip. in A.C. Mechanic, working

Members are requested to inform us when they are settled, so that publication of their details can be discontinued.

as a AC Technician in Muscat. Contact Email : suaresroshan@gmail.com OR Tel.: 23733750 Or 968-99694267 **(Regd. No. 6113)**

MUMBAI : Mangalorean Roman Catholic Bachelor, aged 34 years, Ht. 6' 2", Fair Complexion, Handsome, Edn. B.Com., & HTL Management, Working on Cruise Line as Supervisor, Seeks an educated, simple, Mangalorean girl above 5'5", Email : marprop111@gmail.com **(Regd. No. 6045)**

MUMBAI : Mangaloren Roman Catholic Bachelor, aged 32 years, Ht. 6', Fair Complexion, Edn. B.Com + IATA working as a Manager for Emirates in Dubai Seeks a humble, godfearing, educated Mangalorean girl. Ht. above 5' 5", age below 28 years. Contact email : philomenanoronha60@gmail.com OR 9619639323 **(Regd. No. 6040)**

MUMBAI : RC Bachelor 40/5'8", B.E., working in Senior position reputed IT firm. Seeks alliance from R.C. spinster educated good family background Pl. reply with photograph and details to keithcardozo@hotmail.com or contact 9820338755 **(Regd. No. 5996)**

MUMBAI : Mangalorean Roman Catholic Bachelor, aged 42 years, Ht. 5' 4", Wt. 65 kgs, Fair Complexion, Edn. B.Com., working as a Admin. Controller in DUBAI. Contact email : dsouzarobin25@gmail.com OR Tel : 22- 24983066 / 0097150-2460903 **(Regd. No. 6358)**

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MUMBAI : Mangalorean Roman Catholic Spinster, 26, 5' 1", Wt. 56 kgs, Wheatish Complexion, Edn. B.Com., working as Coordinator, Seeks a suitable match. Contact email : btories756@gmail.com OR 9920799596. (Regd. No. 6582)

MUMBAI : Mangalorean Roman Catholic Spinster, 34, 5' 2", Wt. 56 kgs, Wheatish Complexion, Edn. M. Pharm, Ph.D., Seeks a well settled qualified bachelor. Contact : email : apoline_ubi@yahoo.co.in OR Tel.: 9920283957 (Regd. No. 6580)

MUMBAI : Mangalorean RC Spinster, aged 36 years, Ht. 5' 4", Wt. 70 kgs, Fair Complexion, Edn. M.Com., working as a Secretarial Officer. Contact email : asklavina@gmail.com OR 9930999204 (Regd. No. 6501)

MUMBAI : Mangalorean Roman Catholic Spinster, aged 40 years, Ht. 5' 2", Wt. 60 kgs, Fair Complexion, Edn. F.Y.B.A., Teacher by profession. Contact email : dmljanet@gmail.com OR 9769950008 (Regd. No. 6500)

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 : Mangalorean RC Divorcee, 1st marriage annulled by the church, aged 31 years, Ht. 5' 4", Wt. 65 kgs, Wheatish Complexion, Edn. B.Com, working as a S&Q Officer in Shipping company. Contact email : sanctity6498@gmail.com OR 9769119766 (Regd. No. 6498)

MUMBAI : Mangalorean RC Spinster, aged 26 years, Ht. 5' 4", Wt. 65 kgs, Wheatish Complexion, Edn. B.Com / MBA, working as a Purchase Executive, Contact email : dsouza.deena833@gmail.com OR 9819853817 /

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9686439932 (Regd. No. 6495)

BANGALORE : Mangalorean RC Spinster, aged 29 years, Ht. 5' 7", Wt. 70 kgs, Wheatish Complexion, Edn. B.Sc., Nursing, working as a Nurse. Contact email : dsouza.antonette@gmail.com (Regd. No. 6484)

K.S.A. : Roman Catholic Spinster, aged 32 years, Ht. 160 cms, Wt. Normal, Wheatish Complexion, Edn. B.Sc. in Chem/ PGDMLT, Pathology Lab Technician (Instructor) in KSA since 10 years, well settled, seeks a suitable match. Contact email : mathew_680@yahoo.com OR 8652531726 (Regd. No. 6482)

MUMBAI : Mangalorean RC Spinster, aged 34 years, Ht. 5' 3", Wheatish Complexion, Edn. B.Com., working as a Supervisor in Airport. Seeks a well settled bachelor. Contact email : linnet_r@rediffmail.com OR 9892327916. (Regd. No. 6481)

MUMBAI : Mangalorean RC Spinster, aged 39 years, Ht. 5' 5", Wt. 55 kgs, Wheatish Complexion, Edn. MBA, PGDM, working as a IT Engineer, Seeks a suitable match. Contact email : 2016onlyforyou@gmail.com OR 9819194352 (Regd. No. 6479)

MUMBAI : Mangalorean RC Parents from Mumbai seek alliance for their daughter aged 28 year's height 5' 4", Fair, highly educated, working as a Physiotherapist in States. Seeks a suitable match from states. Contact email : mariapereira1909@gmail.com OR 9833819039. (Regd. No. 6478)

MUMBAI : Mangalorean RC Parents from Mumbai seek alliance for their daughter aged 28 year's height 5', Charatered Accountant working in MNC in Mumbai for a reputed company, seeks for a qualified RC bachelor,aged upto 31 year's, with good family background and values. Preferably living in Mumbai or abroad. Contact email stanley_ds118@yahoo.com (Regd. No.6475)

OSMANABAD : Anglo Indian Roman Catholic Spinster, aged 23 years, Ht. 5' 2", Wt. 45 kgs, Fair Complexion, Edn. M.E., Student. Contact

email : janetshinde@g.mail.com OR 9422935470 (Regd. No. 6206)

MUMBAI : Goan Roman Catholic Spinster, aged 23 years, Ht. 5' 6", Wt. 58 kgs, Wheatish Complexion, Edn. B.A. (Hons), B.Ed., M.A. (Part), Teacher by profession. Contact email : cancer5belita@gmail.com OR 9892499656 (Regd. No. 6202)

NAVI MUMBAI : Goan Roman Catholic Spinster, aged 35 years, Ht. 5' 4", Wt. 60 kgs, Wheatish Complexion, Edn. B.Com., presently working in U.K. Contact email : criscyalphonso@gmail.com OR 9594749903 (Regd. No. 6258)

DUBAI : Mangalorean Roman Catholic Spinster, aged 26 years, Ht. 5' 5", Wt. 65 kgs, Wheatish Complexion, Edn. BMS, MBA Finance, working as a Bank Officer in Dubai, Contact email : pdsouza.acb@gmail.com OR 08970986766 (Regd. No. 6256)

MUMBAI : Mangalorean Born again Christian Spinster, aged 28 years, Ht. 5' 3", Wt. 60 kgs, Wheatish Complexion, Edn. M. Com., working in Dubai. Contact email : elle_2k7@yahoo.co.on OR 00971-555404182 / 9833747558 (Regd. No. 6271)

MUMBAI : Goan Roman Catholic Spinster, aged 26 years, Ht. 5' 4", Wt. 57 kgs, Fair Complexion, Edn. M.A., working in Private Firm. Contact email : jmae26@yahoo.co.in OR 9819440647 (Regd. No. 6269)

MUMBAI : Mahrastrian Protestant Spinster, aged 29 years, Ht. 5' 4", Fair Complexion, good looking, Edn. B.A. LL.B., Advocate by profession. Contact email : ruch_20jan@yahoo.in OR 7738674508 (Regd. No. 6268)

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Helping hands to set business

For many entrepreneurs in the tech space, being part of something larger has helped them get their businesses off the ground more quickly and smoothly. Ultimately, an incubator can be the perfect bridge to make the big step from idea to execution

Business incubators are business assistance programs that provide entrepreneurs with an inexpensive start up environment and a range of administrative, consulting and networking services.

In essence these programs-which may be managed by economic development agencies, local governments, for-profit businesses or colleges and universities-serve as homes for new companies. They offer low cost space, shared equipment and the comradeship of fellow entrepreneurs.

The growth in the number of incubators across the country is on positive note, which is response to increased entrepreneurship, corporate downsizing, new technologies, increased involvement of educational institutions in technology transfer and economic globalisation.

Advantages

Let's see which all are the major benefits of incubators.

Shared basic operating costs:

Tenants in a business incubator share a wide range of overhead costs, including utilities, office equipment, computer services, conference rooms, laboratories, and receptionist services. In addition, basic rent costs are usually below normal for the region in which the fledgling business is operating, which allows entrepreneurs to realize additional savings.

Consulting and administrative assistance:

Incubator managers and staff members can often provide insightful advice and/or information on a broad spectrum of business issues, from

Tougher to enter, the better:

It is obvious that any startup founder would want to be incubated in a successful incubator. The more difficult it is to enter into, more rewarding the incubator would be.



marketing to business expansion financing. The incubator program are usually quite knowledgeable about various aspects of the business world. They are a resource that should be fully utilized.

Access to capital:

One of the biggest benefits of being part of an incubator is the ability to tap into a strong network of business partners. Many such networks provide entrepreneurs with access to the kind of early-stage capital that emerging companies desperately need.

Legitimacy in the community:

Many entrepreneurs have stated that when their start-up businesses are accepted into business incubator programs, the rewards include an aura of legitimacy and credibility among both vendors and customers. "The fact that a business has been accepted into an incubator offers due diligence value to potential investors," Adkins told Entrepreneur. "They have already passed an important litmus test by simply being there."

Factors to consider before choosing an incubator for your startup

History of the incubator:

If there is particular incubator that interests you, then it is vital to know what they have been doing in the past years and how they fare in the market. Bit of research like successful business it has helped to launch and help in funding will be helpful.

Match the needs:

Different startups have different requirements. One may need funding, one may need advice to run the business and so on. So it is important to know if the incubator focuses on what you want for your business.

Right connection and network:

If you have decided on the incubator, it is important to know whom can you approach to get into it. These days with the increasing number of startups, the competition to enter into an incubator is also growing rapidly. Though they have application process, it is better to go in with a referral.



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