

THE SECULAR CITIZEN

A NATIONAL FAMILY WEEKLY

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*Life that
Lead to
Happiness*

(Read on page.14)



Model Bank Launches RuPay ATM-cum-Debit Card



anager & CEO, Additional General Managers Mr. William L. D'Souza & Mr. Harold M. Serrao received the guests.

The distinguished guests included Mr. Henry Lobo, Chairman of Christian Chamber of Commerce & Industry, Local Corporator-Mrs. Winifred D'Souza, Mr. Ronald Goveas Director of Skylink Freight Forwarders Pvt. Ltd., Mr. Mohan Agarwal, Proprietor of MCA Constructions, Mr. Louis & Mrs. Janet D'Souza- Directors of Excel Exim Pvt. Ltd., Mr. Jay Mehta of Powerlinkers Solutions, Mr. Jude Miranda, Director of M/s Neebal Technologies Pvt. Ltd., Mr. Sethu Selvam & Mr. Mehul Jain from M/s Veritas Infratech Solutions Pvt. Ltd.

Model Co-operative Bank Ltd., launches the on-site RuPay ATM-cum-Debit Card at Andheri & Borivli Branches The inaugural function of the on-site RuPay ATM-cum Debit Card was held at Andheri (East) Branch on 30th October 2014.

The Chief Guest Mr. Ivan Saldanha, Chief Operating Officer of BNP Paribas India Solutions Pvt. Ltd. graced the occasion. The newly renovated branch premises and RuPay ATM-cum-Debit Card was blessed by Dr. Rev. Fr. Charles Vas, Director of Sangeet Abhinay Academy.



The representatives of our Technology partners- M/s Net-Tech Services India Pvt. Ltd. & M/s Infracsoft Solutions and officials of National Payments Corporation of India also attended the function. The programme was well attended by Shareholders, customers & well-wishers. The Programme was compered by Mr. A.E. Rasquinha, Manager and the Vote of Thanks was proposed by Mr. Harold M. Serrao, Addl. General Manager.

Chairman Mr. Albert W. D'Souza gave the welcome address and appealed to the shareholders, customers and public to patronise the RuPay ATM-cum-Debit Card facility which can be used across 1,80,000 ATM's all over India. Vice Chairman-Mr. William Sequeira, Directors-Mr. Philip Pinto, Mr. Prem Aranha, Mr. Lazarus Menezes, Mrs. Benedicta Rebello, Mr. Sanjay Shinde, Prof. A.P.D'Souza, Mr. Paul Nazareth, Mr. A.C. Lobo, Adv. Pius Vas, Mr. Lawrence D'Souza, Mr. Thomas Lobo and founder Chairman -Mr. John D'Silva attended the function. The Bank's Executive Team- Mr. Francis J.A.Vaz, General Man-



Thought for the week

Life is like a riding bicycle. To keep your balance you must keep moving.

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Cover : Life that Lead to Happiness

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Indira Gandhi's killing inspired courage as well as savagery

My aunt and godmother, Sophie Joseph, had numerous stories to tell of heroism and greed during the communal violence that accompanied the Partition of India in 1947.

She lived near the University of Delhi. During that murderous time, many Hindus saved lives — in return for all the cash they could carry, or for rights over the houses that would soon be vacated.

Others saved their neighbors out of love. Many lived to cross the borders not because soldiers protected them but because benevolent neighbors risked their lives to save them from marauding ones.

Sophie — then in her teens — remembered all of this. She was no heroine then, and her lower middle-class family was not the stuff of which role models are made, but they were happy that they connived in the saving of lives.

That lives could be saved by the courage of one's convictions was a lesson she learned well, and one that would come in handy almost thirty five years later, when the opportunity came again to save the lives of neighbors in desperate need.

She was then living in the Delhi Development Authority (DDA) colony in Lawrence Road, recently re-christened Kesavapuram. She was the only Christian in Block A-1.

Ironically, almost all her neighbors were refugees from Pakistan, who had come to the city in 1947 and 1948 — their lives shattered and their souls wounded — to try to rebuild a comfortable life for themselves.

For years, Sophie thought she was the only member of a minority community on the block. Her neighbors also thought she was the only minority member. When she decorated her home for Christmas, children from other blocks would come to see the nativity tableau.

One day the block woke up to the realization that there was another minority community living among them.

On October 31, 1984, Prime Minister Indira Gandhi was shot dead.

Within hours, Delhi was on fire; or rather, Sikh shops were on fire. In another hour, 3,500 Sikhs — young and old, but mostly men — were dragged out of busses, pushed off motorcycles and scooters, doused with gasoline and set

(Contd.. on p. 4)



BY JOHN DAYAL

(Contd.. from p. 3)

ablaze.

In Lawrence Road, the frenzy was intense. Rumors flew as thick as the smoke from the people being burned alive.

In Block A-1, a young boy named Bobby was unaware of the momentous event that had shaken India yet again. As he played in Sophie's house, he heard noises outside the block. A mob from nearby Block A-2, or possibly also from the nearby slums of Trinagar, were looking for Sikh families to burn.

These were the days before they built the steel barricades in colonies. The mob was already inside A-1 when Bobby's father, HS Chadha, realized he was the only Sikh in the block, and the crowds were after him.

Chadha had a corner apartment on the third floor. It was a coveted apartment, with extra space that the DDA brochure called a "Lucky House". Chadha had paid a little more than Sophie for his apartment, but he was suddenly glad he was on the same floor, just across the landing of the staircase from the Christian apartment.

Sophie came out and called Bobby's mother. "Come in," she said. And so the Chadha clan trooped in, crying and afraid, mumbling prayers.

Sophie calmed them down and

Communion In The Hand & Its Abuses

Despite the public announcements made during mass in the local languages that Holy communion is meant only for Catholics, several cases of irreverence and abuse have come to light involving non Christians who receive the host in the hand and tuck it in their pocket. Prior to Vatican II such abuses were unheard of because communion was received on the tongue by Catholics only and non Christians were fully aware of this. The problem arose after the Inculturation movement and the Hinduisation of our rituals wherein non Christians were led to believe that the Eucharist is akin to the prasad of the Hindu puja meant

to be taken home. In this connection I would like to quote the statement of saint Pope John Paul II in his Apostolic letter *Domiñicae Coenae* of February 1980 after the practice of communion in the hand was reintroduced. Cases of deplorable lack of respect towards the Eucharist have been reported which are imputable not only to the individuals guilty of such behaviour but also to the pastors of the church who have not been vigilant enough regarding the attitude of the faithful towards the Eucharist. If this be the case it would be better to revert to the earlier practice of communion on the tongue.

—A.F.Nazareth,
Alto Porvorim.

took them to her own bedroom. She tried to instill in them a bit of courage. Her husband was a former army officer. Her nephew knew all the big shots in Delhi, particularly the police commissioner. They were safe, Sophie said, reassuring Chadha that she would guard his family with her life.

And she did. She scolded the mob and remained silent about those whom she was sheltering in her home — the Chadhas as well as other families from the neighborhood — all of them safe from the mob as long as Sophie lived.

The crowds looked at her and turned away, not daring her any further, not daring to test if she meant what she said and not entering her home.

Her courage infused a sense of community in the block. They were bound to a conspiracy of silence at the very least.

A group of police jawans (junior soldiers) came to her block a day later

and intermittently stood guard.

It was days before Bobby and his parents could return to their home. No thanks were needed. No formal thanks were said. The eyes said it all.

Years passed, and Bobby grew into a handsome Sikh man with a curly beard. He now stood in tears on the rooftop terrace of Block A-1. He and a group of other mourners had gathered to honor the memory of Sophie, who had died the previous day and had been buried that evening.

As the prayers hummed low, someone spoke of Sophie — a witness to the horrors of 1947 and a heroine of the bloody violence of 1984.

They remembered the old Christian nurse who bravely stood down the mob at her front door, and they gave her a new name — Mother Courage.

John Dayal is the general secretary of the All India Christian Council and a member of the Indian government's National Integration Council.

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Should Torture Be Banned In India ?

by Dr. Louis D'Silva

Can a cruel and inhuman punishment be inflicted on prisoners? Can prisoners be subjected to excruciating pain which ends in death? The NGO People's Watch brought out a disturbing report which revealed that about 1.8 million people are victims of police torture every year in India. And about 43 die in police or prison custody daily. Most deaths are a result of torture and only a fraction is reported, says a UN study. These are outrageous facts which cry to heaven!

Arun Ferreira, who was proved innocent and freed from prison, in his recent book, **Colours of the Cage**, writes about the oppressive life in an Indian jail. The book narrates the tortures he underwent in police custody causing maximum pain without leaving visible injuries. Despite this, his ears started to bleed and his jaws began to swell. He was lucky to escape the fate of his co-accused who had petrol injected into his rectum. The half-cooked food was the least of Arun's problems as that could always be supplemented by a dish of squirrels and bandicoots which were hunted. The horrors of the Anda (Barracks), in which he was housed, notably its brutal, claustrophobic architecture, are well known to prisoners, who would rather face the severest of beatings than be banished to this 'enormous air-tight concrete egg.'

Far away from the eyes of the law, and more severe in perpetrating torture than the regular jails, are India's secret torture chambers spread across the country. Fifteen of these virtual hells were identified – three each in Mumbai, Delhi, Gujarat and Jammu and Kashmir, two in Kolkata and one in Assam (THE WEEK, July 12, 2009). Ex-



treme physical and psychological torture is used to extract information from detainees such as the 'roller', the 'aeroplane' and 'water-boarding.' Persons are denied sleep and served food at irregular intervals. Electrodes are attached to genitals and the power switched on. People are hung upside down and then beaten mercilessly. In extreme cases, pethidine injections are used which drive people crazy. "If you tell them (interrogators) you are innocent, they will torture you so ruthlessly that you will break down and confess to anything," said a victim.

Human rights organizations are understandably very concerned and there should be an open debate on torture and the illegal torture chambers. The security of the nation and its people are paramount and naxalism and terrorism should be crushed. But India should also ensure that human rights are not grossly violated and crimes against humanity are not committed whereby large numbers suffer brutal indignities at the hands of fellow human beings. Good governance, which is said to be an important goal today, would entail the passage of a Prevention of Torture Bill in Parliament and also the introduction of other vital po-

lice reforms. It would certainly involve on the part of the world's largest democracy the long overdue ratification and implementation of the United Nations Convention Against Torture (1984).

If India is not to become a land of contradictions, three more considerations, of an aspirational nature, must needs inform our thinking on the abhorrent practice of torture. First, the Father of the Nation was world icon and apostle of non-violence. Second, the Preamble of the Constitution reminds "We, the people" of our solemn resolve to assure the dignity of the individual. Third, contemporary India could derive some inspiration from ancient India. A. L. Basham, in his work, **The Wonder That Was India**, writes: "In no other part of the ancient world were the relations between man and man, and man and the state, so fair and humane. To us, the most striking feature of ancient Indian civilization is its humanity."

Dr. Louis D'Silva, author and educationist, is a former Vice-President, Bombay Archdiocesan Pastoral Council and former President, Bombay Catholic Sabha and Newman Association of India.

Persecuted Indian Christians

The Secular Citizen of Sept. 29, 2014, pg 10 (with an inspiring Cover Photo of the Bishops) reported that Archbishop of Bangalore, Dr Bernard Morais and seven other Bishops of Karnataka met the Governor to urge the Centre to exert pressure for ending the persecution of thousands of Christians and other minorities in Iraq and Syria. Unofficial estimates are one lakh 70 thousand have been butchered. Also they are 'banning Christians from schools'. This represents a further threat to the survival of the minorities, not only in Iraq but throughout the Middle-East. Thus there is a risk that an entire generation 'will not be educated', which is a 'very bad sign', warned Msgr. Shimoun Emil Nona, Chaldean Archbishop of Mosul – *asianews.it*

But what about the Christian communities in UP, MP, and Chhattisgarh? According to 'Jesa' (Jesuits in social action) network: "The first 100 days of the Modi government have seen a crescendo of hate speeches against Christians. Their identity is mocked, their citizenship questioned and their faith ridiculed. Attacks have assumed alarming proportions – more than 600 assaults from May to Sept. 2014... a few deaths, but daily violence that is becoming routine" – *Agenzia Fides*. But however, the prophetic and consoling words of Jesus bring us comfort: "You will be hated by all because of My name. But the one who endures to the end will be saved" (*Matthew*, 10:22).

—Dr Trevor Colaso

Dalit Status For Converts

This is with reference to the letter 'Dalit status for converts' by his Grace Bishop Agnelo Gracias (Examiner, Oct.



25) in response to the statement of Union minister for social justice Mr Thavar Chand Gehlot, which appeared in the Times of India of October 10, 2014. In the first place, the issue at stake is not whether it is constitutional or not, to extend benefits to Dalits who have converted to Christianity, but the gross injustice done by successive govts over the past 6 decades by denying them the benefits enjoyed by Dalits con-

verted to other religions like Buddhism and Sikhism. Secondly, a good number of converted Dalits in the church feel that they are still being discriminated by the church and robbed of their human dignity by being labelled as 'Dalit Christians' even after their conversion, and the absence of any caste system in the church. The term 'Dalit' being demeaning, the need of the hour is to remove the stigma and integrate them into the mainstream of Christian life and community as equals. There is also a lot the church can do to improve their economic backwardness, without having to depend on the crumbs from the govt. Finally, in view of such a conflicting scenario, it would be worthwhile and prudent for the church to revise its thinking and stand on this contentious issue, keeping in mind the renewed demands and aspirations of the disgruntled converted Dalits.

—A. F. Nazareth,
Alto porvorim, Goa.

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An Eye For An Eye – Literally



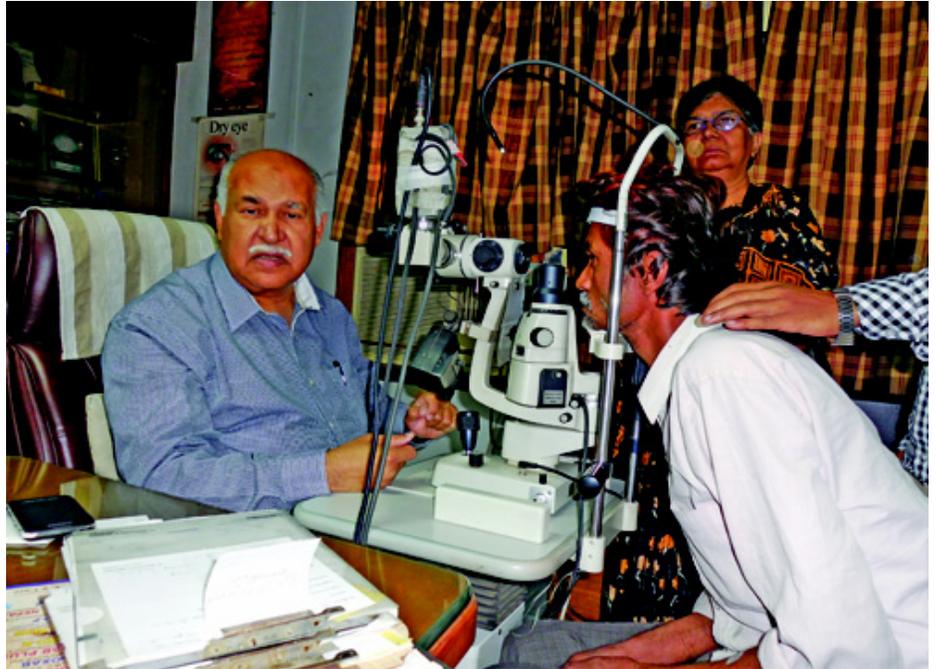
BY CHHOTEBHAI

The Mosaic Law of the Biblical Old Testament that advocated an eye for an eye was turned upside down in the New Testament with the Lord Jesus Christ asking his disciples to turn the other cheek. This dictum greatly influenced the non-violence preached by Mahatma Gandhi. Referring to the Mosaic Law Gandhiji had said that if everybody was to follow it then sooner or later the entire world would be blind.

Yet there are those who, quite literally, believe in giving an eye for an eye; to give sight to the sightless. That is through eye, or strictly speaking, cornea donation. I have been long associated with this movement, but it became personal when my mother-in-law Regina Carvalho (87) passed on recently, and we donated her corneas. I am writing this piece after meeting the recipients of those corneas. They received the gift of sight just two days before the festival of lights – Diwali. What better way to celebrate this sacred occasion?

The architect of this supreme giving is Dr Mahmood Rehmani M.S., D.M.O.S., the Director of the Shifa Eye Research Centre, Kanpur. He has transplanted 654 corneas with a 100% success rate. The other aspect of this amazing story is that all these transplants have been done free of cost or charge! When queried, the good doctor stated that in other renowned hospitals such a transplant could cost upto One and a Half Lakh Rupees.

Dr Rehmani embarked on this great mission sometime in 1990; and his first donor, if I recall correctly, was a Parsee lady, Roshan Merchant. The name is significant, for Roshan means light. But there were no merchants (commercial slant) involved, as so often happens today, where noble voca-



tions like education and health are commercialized.

According to Dr Rehmani there are over One Crore sightless people in India alone. He himself has a waiting list of over 8000 for corneal transplants, and the list keeps growing. Each case is registered and monitored, and corrective treatment given before transplantation. 80% of the patients also suffer from cataract, so he first removes

the cataract, implants an intra-ocular lens and then fixes the cornea. All free.

The good doctor says that anybody, at any age, and even those with cataract implants, can donate their corneas. The only ones who cannot are those infected with HIV/AIDS or Hepatitis B. The cornea is one part of the body that has no blood in it, so there is no need for blood group matching, as

(Contd.. on p. 10)



How The Things Around Us Shape Our Values

by Francis Lobo

When I was in school I had often to write autobiographies of inanimate things like a pen, a looking glass, a chair. This exercise made me think. What do these items experience when they interact with living and non-living things? How were they used and abused? What was their life like — fought over, items of jealousy, neglected, misplaced, forgotten? Now that I am old as I see the million things around the house each brings back memories — how they entered my life, what I did to them, what they did to me, their inter-connection to other people and things.

As I see the tiles on the floor they bring back memories of how they were fitted, the attention that went into their selection, the design, the geometry, the beauty. Today they are taken for granted. But there was a time when they were important. If they were not fitted correctly there was a flare up and the job



had to be redone. Whatever went on around the house made an impression on me — carpentry, plumbing, masonry. I learnt to respect skill and labor. There was science and technology, systems and rules to be followed. When we talk about “Make in India” it must be based on a culture which respects labor, science and technology. However, there are two

schools of thought which are emerging today. One is Money can buy skills, engineering, progress. Development must over-rule traditions and restrictions. Are some wild life, rare flora and fauna more valuable than creating comfortable living for human beings? The second school of thought is India knew it all thousands of years ago. That ancient mythology talks about flying all around the country

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make some claim that Indians had invented the airplane. Similarly there are claims to knowledge of nuclear energy and telecommunications. Both these schools of thought are not going to make India the Manufacturing Hub of the world. From an early age Indians must learn to work up from Ground Zero, learn the basics of science and

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(Contd.. from p. 8)

master skills and techniques. If Gandhi is to be given his rightful place in Modern India it is not by picking up a broom but “Production by the Masses”, employment for all, encouraging small industries, using indigenous talent and innovation.

A house is a home because there is diversity, variety, uniqueness. Everything I see has a history, uniqueness, a place. I know where to look for it when it is needed. This is again contrary to what is being attempted today — uniformity, one party, sameness, one culture, one India. Diversity is a part of life. It ensures progress and evolution. The Universe has evolved over 14 billion years, creating trillions of unique things but all linked together in unimaginable ways. We must shed the arrogance that we can change the world and other human beings. There is the story about the king and the wise man. The king wanted to make it easy to walk anywhere by covering the whole earth with leather. The wise man told him that to be able to walk comfortably anywhere you don't have to cover the whole earth, you only have to cover



your own feet. India has evolved to a multi-party system. To try to make it a single party where there is no opposition is a retrograde step.

The photos around the house remind me of the past — good and bad, moments of togetherness, how we drifted apart, dreams of what might have been. Today positive moves are being made to make us forget some of those who dominated the scenario in the past and replace them with new icons. There is nothing wrong in remembering forgotten heroes. But the evaluation and appreciation of individuals has to be done in an intellectual framework — the situation at the time, what was their contribution to changing the

situation — for good or bad, how has this contribution evolved and what is its relevance today.

The world is in turmoil. Everywhere there is a demand for CHANGE whether it is in banking, finance, taxation, laws and legislation, land usage. The people are running after those who promise Change not questioning what this will be and how it will be realized. In whatever is happening there are three aspects — what is the situation, what are the facts: why did it happen and our response to it. The media does a fairly good job of the first, factual reporting of floods, disturbances, spread of diseases, etc. The second why things happened are often not answered or are colored, biased, distorted. This is the challenge to the individual. This is difficult. The easy way is to accept the word of the media, those in authority based on some ideology. To know what is right and what is wrong and what to do about it calls for being educated. There is no end to learning and knowing how to respond to various situations by word and deed. No one is happy with the way things are. There are two ways to Manage Disappointment — either accept it, keep quiet, learn to live and cope with it OR determine what is right and what is wrong and what to do about it.

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with other forms of organ donation.

Sri Lanka has the highest incidence of cornea donation, and sends corneas to 55 other countries. They only charge for postal services. Being a devout Muslim, Dr Rehmani did face some initial resistance from some clerics. So he obtained a certification from the Supreme Ulema Council of Saudi Arabia, expressing support for eye donation. Next month (November) there is going to be a conference of Ulemas (Muslim clerics) in Chennai, to debate the issue of corneal and liver transplants.

Dr Rehmani says that the instrumentation for corneal transplants alone costs Rupees 1.5 Crores. There is another machine that costs a similar amount. It can split the outer and inner layers of the cornea, whereby one donor can actually give sight to four persons. Surprisingly, this great service is bereft of Govt aid. Govts can shower crores on sportspersons who hit the bull's-eye, but cannot see eye-to-eye with those who organise eye dona-

tions.

Though Dr Rehmani began this service in the 1990's, it did not gather steam, as there was a drought of donors. That was until he met another indomitable spirit – Manoj Sengar of the Vishwa Gayatri Parivar. Sengar had launched a body donor's movement "Yug Dadheechi Deh Daan Abhiyan" in 2003. Together with the donation of cadavers, to the anatomy department, he also began a simultaneous *Netradaan* (eye donation) campaign. The drought then turned into a flood.

Even on the body donation front, Kanpur has had a record of 126 donors. Not just the Kanpur medical college, but also those in the neighbouring districts of Lucknow, Allahabad and Agra, have benefited from Kanpur's munificence. With such a glut, Sengar has written to the Union Health Minister, Dr Harsh Vardan, to establish a body bank in Kanpur, to preserve the bodies till they can be transferred to the anatomy departments of other medical colleges. Years ago, the father of modern anatomy, Dr Gray, had to dissect his own mother's body,

as he had no other source to turn to. Hopefully, this will no longer be a grey area for Indian anatomists. As with Sri Lanka in corneal transplants, Kanpur will lead the way in body donations, thanks to Sengar and Rehmani.

My mother-in-law was staying with us in Krishnanagar when she passed on. Former three-time Corporator, Madan Lal Bhatia of Krishnanagar says that though Krishnanagar is a small suburb of Kanpur, with a population of about 6,000, it has the highest incidence of eye donors in the city. This is because of the motivation given by a retired Airforce Warrant Officer Kundan Lal Bhatia.

Dr Rehmani avers that even the Sri Lankan phenomenon is because of proper motivation. May many more of us be motivated by Rehmani and Sengar, to give sight or life to others, through our cornea or cadaver donations. We can now literally say, "An eye for an eye".

The writer and his wife, Meera, have both pledged their bodies for medical research

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Indian Catholic Press Association Held It's National Convention at Kanyakumari

Kochi: Buland Prajatantra, a Hindi fortnightly published from New Delhi under the patronage of the Catholic bishops of North India, has won the Swami Devanand Chakkungal Award instituted by the Indian Catholic Press Association (ICPA) for the best Hindi writer/Periodical of the year 2014. Buland Prajatantra's Editor Dr Lucy Gabriel received the award on behalf of the fortnightly from Bishop George

memento and Rs 10,000. While the Swami Devanand Chakkungal Award is sponsored by the Indore province of the Society of Divine Word, the Luis Carreno Award has the Salesians of Mumbai province as the sponsor.

Earlier on October 24, giving the keynote address at the convention on the theme 'prophetic challenges before the media today', Justice Cyriac Joseph, member of the National Com-

Fr George Plathottam, Secretary of the CBCI office for Social Communications, Fr John Kulandai, Fr Antony Claret, Fr Edwin M John, Mrs K C Rosakutty, chairperson of Kerala Women's Commission were among the speakers who spoke on subjects related to the convention theme. Former Chief Editor of Deepika and CMI Prior-General Emeritus Fr Jose Panthaplamthottiyil and Chief Editor

of Deepika Fr Bobby Alex Mannamplackal moderated two sessions.

ICPA President Fr Alfonso Elengikal welcomed and the Association's Secretary Jose Vincent proposed a vote of thanks. Sixty students drawn from



Rajendran of Thuckalay at the 20th National Convention of Christian Journalists held in Kanyakumari on October 25.

ICPA's Luis Carreno Award was won by Deepika daily's Kottayam Bureau Chief Reji Joseph and was presented to him by Bishop Lobo, Chair-

mission for Human Rights and former Supreme Court judge, urged the media to stand for truth and justice.

"Neutrality is not a virtue. Journalists have the duty to take sides to promote truth and justice," he said.

While bishop Salvadore Lobo of Baruiapur, Chairman of the Social Com-

several schools in Nagercoil, Kanyakumari and Thuckalay, who are members of Children's Parliament, entertained the participants with a variety of cultural programmes at the end of the Award function on the concluding day in which Bishop Salvadore



man of the CBCI office for Social Communications. The Association's award for best report on issues of Dalits and tribals sponsored by the SC/BC Commission of the CBCI went to Richard Joseph, Reporter of Deepika in Thiruvananthapuram. The award was presented to Richard by the Thuckalay Bishop.

Each award consists of a citation,

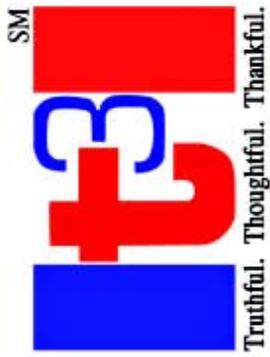
munication office of CBCI, inaugurated the convention, Prof J B Vilanilam, former vice-chancellor of Kerala University, elaborated on the challenges faced by the media dwelling on "Journalists' Role in the Present Scenario."

Outspoken social activist Jesuit Father Cedric Prakash from Gujarat, S P Udhaykumar, leader of the anti-nuclear plant protests at Koodankulam,

Lobo formally declared the Golden jubilee of the ICPA as closed. Deputy Superintendent of Police of Kanyakumari district, Mr Selvaraj was the guest of honour at the award function.

Nearly 50 Catholic journalists and editors from across the country attended the two-day programme.

Jose Vincent K J., Secretary, ICPA



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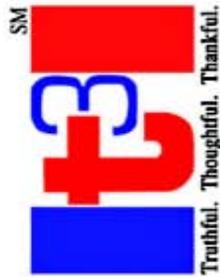
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Life that Lead to Happiness

Are you truly happy? Do you even know what it means to be happy and what it takes to achieve happiness? These are important questions for anyone who is seeking happiness to ask themselves. I live my life to maintain my own happiness while trying my best to not cause unhappiness to anyone else. If you want to be happy you need to understand that you can be happy and that you should be happy. Many people make the mistake of believing that they don't deserve happiness and accept their unhappy state as their destiny. The truth of the matter is that happiness, like anything else in life, needs to be nurtured. The following are a few tips that I follow to create happiness in my life.



Understand what it is that will make you happy. Everyone has unique requirements for attaining happiness and what makes one person happy may be very different from what makes someone else happy. Revel in your individuality and do not worry about whether or not your desires are comparable to those of your peers.

Make a plan for attaining goals that you believe will make you happy. Your mood will very likely increase as you pursue your goal because you will feel better about yourself for going after something you value.

Surround yourself with happy people. It is easy to begin to think negatively when you are surrounded by people who think that way. Conversely, if you are around people who are happy their emotional state will be infectious.

When something goes wrong try to figure out a solution instead of wallowing in self pity. Truly happy people don't allow set backs to affect their mood because they know that with a little thought they can turn the circumstances back to their favor.

Spend a few minutes each day think-

Things Happy People Do Differently

One of the coolest 10 things happy people do differently to increase their levels of happiness. Here are a dozen things that any of us -- at any age or stage of life -- can start doing today to feel the effects of more happiness in our lives

1. Express gratitude.
2. Cultivate optimism.
3. Avoid over-thinking and social comparison.
4. Practice acts of kindness.
5. Nurture social relationships.
6. Develop strategies for coping.
7. Learn to forgive.
8. Commit to your goals.
9. Practice spirituality.
10. Take care of your body.

ing about the things that make you happy. These few minutes will give you the opportunity to focus on the positive things in your life and will lead you to continued happiness.

It's also important to take some time each day to do something nice for yourself. Whether you treat yourself to lunch, take a long, relaxing bath or simply spend a few extra minutes on your appearance you will be subconsciously putting yourself in a better mood.

Finding the humor in situations can also lead to happiness. While there are times that require you to be serious, when it is appropriate, find a way to make light of a situation that would otherwise make you unhappy.

Maintaining your health is another way to achieve happiness. Being overweight or not eating nutritious foods can have a negative effect on your mood. Additionally, exercise has been known to release endorphins that give you a feeling of happiness.

Finally, it is important to understand that you deserve happiness. Those who believe that they are not worthy of happiness may subconsciously sabotage their efforts to achieve happiness. If necessary, tell yourself each day that you deserve to be happy and remind yourself what steps you will take to achieve the happiness you desire.

Happiness is hard to define but most people are aware of whether they are happy or not. Many people believe that happiness is a form of luck and that some people are destined to be happy while others are destined to be unhappy. I try to incorporate the tips above into my life and have had great success in achieving happiness. The tips in this article are small but meaningful steps that you can take each day to lead you to true happiness.

God's Rules For Happy Living

In our hectic world of suicide, depression, divorce, bitterness & hatred -- happiness, joy & contentment are precious commodities indeed -- they are constantly being sought after.

1. So many advertisements appeal to our natural desire to be happy -- promising joy & contentment if we will only try their product (s).
2. But look around you, the majority of people have never found true & lasting happiness!
3. As a result, some people have become cynical about the elusive state of happiness -- denying that such even exists.

Is there such a thing as true happiness?

Yes -- happiness is a reality & it can be ours.

God expects His children to be happy -- but the question remains: "How?"

- *. Happiness is not something that we stumble on by accident.
- *. Happiness cannot be bought, sold or traded (regardless of the many sales pitches to the contrary).
- *. Fortunately, happiness is not a commodity afforded only the rich or affluent.
- *. Happiness is a state of mind within everyone's grasp!
- *. Many books have been written; all claiming to contain the formula for happiness & contentment.

But the very best advice to be found on the subject was written years ago & is found in God's Word -- the Bible.

Count Your Blessings, Not Your Troubles:

- *. Other people don't need your troubles, they have enough of their own.
- *. God has promised to bless His children abundantly.
- *. Sure you have your problems -- we all do -- but let's face it, our bless-



ings far outweigh our burdens.

If we will count our blessings, we will be happier & more thankful to our Heavenly Father.

Live Life One Day At A Time:

We can conquer any problem or sin if we will only learn to live life one day at a time!

- *. Most of our fears for tomorrow never materialize.
- *. We often miss the roses around our feet, because we are looking for thorns down the path.

If people would only learn to live one day at a time, there would be fewer ulcers, & fewer nervous breakdowns.

We have no assurance of living till tomorrow -- so why not take it as it comes -- one day at a time?

If we would only learn this we would be much happier.

Learn To Be A Giver & Not A Getter:

- *. If we are not getting out of life what we expect, it may be that we are expecting to always receive & never give.

Some go through life always expecting to receive from others, but they never give a thing. It is more blessed to give than to receive.

Pray Every Day:

- *. Every Christian should reserve time during the day to thank God for his many blessings & to ask for his

guidance.

- *. When a husband & wife do not talk or communicate we know that something is wrong -- when God's children do not communicate with him, something is wrong!

Prayer is a vital ingredient in God's Recipe for Happiness.

One cannot be truly happy until he learns to count the true value of things -- & put first things first.

Fill Your Life With Good:

- *. As God's children we should fill our minds with good thoughts & ideas.
- *. There should be no room for trashy evil thoughts in the mind of a Christian.

Only when we learn to laugh & cry with one another can we truly be happy & "bear one another's burdens."

Learn To Fear Nothing Or No One:

- *. As Christians we should crowd out our fears with faith in God.
- *. With God on our side, what, or who do we have to fear?

Happiness can be found!!!

Not in drugs, alcohol, or material wealth.

True happiness can be found only in obedience to God's will.

Only when we submit to God's Word can we have true peace & happiness.

Have you found the happiness that God intended for us to know?

Just remember, happiness is a habit -- a by-product of right thinking & living.

Home Remedy for High Cholesterol

- * The best home remedy to cure a person with high cholesterol is to have at least 8-10 glasses of water per day.
- * Immerse 2 tablespoons of coriander seeds in a glass of water. Boil the concoction and allow it to cool. Strain the water and have it three times a day.
- * Take 10 pieces of cinnamon sticks and put them in a pot containing 5 teacups of water. Boil the water and then add a tablespoon of honey to it. Drink this concoction when it's warm.
- * In a glassful of milk, add a piece of garlic and boil it. Allow it to cool before drinking. Consume this for a few days. Not only would it reduce cholesterol, but also take care of the cardiac pains.
- * Alternatively, a person who has problems of high cholesterol can also have 2-3 cloves of garlic per day.
- * Mix 10-12 tablespoons of apple juice and 5-6 tablespoons of apple cider vinegar. Intake this mixture once a day.
- * Consuming raw onions or onion juice is also beneficial in reducing the high cholesterol.
- * Regular exercising is very necessary to keep the cholesterol levels under control.
- * In green leafy salads, mix a small amount of olive oil. It proves beneficial lessening the high cholesterol levels as well as for the proper functioning of the heart and the body.
- * Persons suffering from high cholesterol should have foods rich in fiber such as raspberries, blackberries, strawberries, broccoli, green beans, etc.
- * Consume lots of almonds and walnuts. These are helpful in reducing the cholesterol levels.
- * Chewing sweet neem is also beneficial in lowering the high cholesterol levels.
- * Having fenugreek seeds and sprouts helps to reduce the high cholesterol levels.

Traditional Indian Home Remedies For Beautiful Skin And Hair

Neem: Neem has been used by women for various purposes owing to its properties. Every part of the plant comes in handy. Use it to keep acne and acne scars at bay or apply neem oil as a moisturiser on dry skin. It is also used to banish dandruff and for promoting hair growth.



Tulsi: Still grown in many households, this astringent-like herb is god's gift to skin. A simple paste made of tulsi and milk can help drive those nasty teenage pimples and nourish the skin. Tulsi is also good for keeping your teeth white and getting rid of an itchy scalp.

Turmeric: Not only is haldi an integral part of Indian cuisine, but also Indian traditions! It is part of wedding ceremonies to bring out a good glow. Haldi is used in a variety of ways to get rid of pimples, wrinkles, cracked heels, etc.

Sandalwood: A tad more expensive but just as popular as haldi, sandalwood has antiseptic properties. It softens and aids blood circulation in the skin. Not just that, sandalwood has been proven to act against skin diseases and allergic reactions, apart from removing skin blemishes.

Saffron: Possibly the most expensive of spices, saffron has qualities that justify its value. An excellent exfoliating agent, it also has anti-bacterial properties to cure acne. The only drawback, if any, is its cost.

Honey is a wonderful beauty ingredient. It is good for all skin types and can be used on hair as well. It keeps your skin supple and hydrated and cleanses it of its impurities.

Shikakai: Literally means 'fruit for the hair' and helps those with dandruff or weak roots. Because of its mild acidic levels, it doesn't strip the hair of natural oils like shampoos do. Many women in

India use this to wash their hair instead of a shampoo.

Amla: Amla has been used for ages for treating hair and scalp problems. It helps keep the hair strong and dark and adds a shine to your

locks.

Multani Mitti: Fuller's Earth is a natural cleanser and scrubber and finds ready use in many homes. It is excellent for oily skin as it absorbs oil. You can mix it with several other ingredients or just with water to make face packs.

Curd: Dahi contains zinc in it which helps treat blemishes on the skin. Lactic acid present in it hydrates the skin and makes it softer. And it is a boon for those who suffer from sunburns very often – it reduces the pain and redness. Dahi is also very useful to help keep wrinkles at bay.

Gram Flour: Generally found in all Indian kitchens, besan is a typical grandmother recipe. If people with dry skin want to use it, it is a good idea to add milk or malai in it.



I am immensely grateful to St. Anthony and St. Jude for helping my husband to find his lost lots of Gold after 3 months

—Betty Menezes

Being Happily Married

Why do some couples just seem so much more happier and in love than others? What are they doing differently than the rest of us? Here are 11 enlightening secrets to a happy relationship.

Want to know the secrets of a successful marriage? Check out our tips on how to get more "for better" than "for worse."

Realistic expectations

Noah and Allie, Prince Charming and his multiple girlfriends, Jim and Pam all have one thing in common...they are fictional. Once you understand that real life is seldom a fairytale, half the pressure is gone and you can actually enjoy your relationship for what it is instead of trying to live up to some imaginary story.

When the going gets tough...

If your instinct is to run at the first sign of trouble, you will never succeed at anything in life, let alone a relationship. Take off your polka dotted sunglasses and face reality for the jaded truth that it sometimes is.

Every relationship has its ups and downs and sometimes the last thing you'll want to do is talk to your partner or look at his face but hey, when you love someone, you don't give up, right?

Happy couples communicate

Do you bottle up your emotions until you can't take it anymore and throw it all in his face in a future fight where it's not even relevant?! I know I'm guilty of having done that in the past but I've learnt that the best way to deal with a problem is to voice your opinion right then, even if it may be hard.

Letting a small issue fester in your head only magnifies it and it always rears its ugly head when you least expect it. So, if something is bothering you, stop expecting him to be a mind



reader and tell him. After all, what's the point of being in a relationship with someone you can't even open up to?

Don't forget though, communication is as much listening as it is talking. So if he has something to say, listen to him with an open mind and heart.

Stop trying to change each other

You fell in love with each other for a reason so stop trying to change your partner into someone else. Instead try to change yourself and do little things that you know he would like you to do.

When he sees you trying, he'll automatically want to do things for you as well. Stop concentrating so much on how you can change him and focus on yourself instead.

Support each other

If you can't be each other's cheerleaders, who will? Be his strength when he's down, believe in him when things aren't going so great career wise, give him a hug when he's had a terrible day and let him know that everything will be okay.

Of course, I'm not saying you have to support his outrageous ideas of giving up his well paying job to start a business that is doomed to fail but don't put him down either, especially in front of others. Be his voice of reason if need be. After all, that's what great sidekicks are for!

Don't forget "me" time

It's so easy to forget that at the end of the day, you are separate entities. It's

important to live your own life as much as it is to do things together. Find time to devote to your own friends, follow your own passions and hobbies, watch your kind of movies and do your thing.

Let the little things go

Life is way too short to hold on to silly little battles and grudges against your sweetheart. Happy couples overlook the little things.

Of course they fight too but they're better at picking their battles. They don't keep score or play the blame game when it comes to fighting.

Instead, they accept that they're both wrong and try to make things better! Or they simply agree to disagree and move on.

Honesty and trust

These became clichés for the sole reason that they work. Be honest...even when it's the hardest thing to do and even when you know your partner won't like the truth. And more importantly, truly trust each other.

That means, no snooping around when you think he's not looking!

Never take each other for granted

This is probably the biggest problem in a long term relationship and one of the worst. Remind yourself constantly why you're important to each other and what life would be like without the other person.

**Make each other a priority.
Always.**

Take control of your credit card



If you decide you must have a credit card, manage it wisely. If you have the desire to take control of your credit card mess, you can. It's just a matter of choice. There are plenty of strategies that can help you do so.

Here are eight ways to take control of your credit card:

1. Keep only one major credit card.
2. Shop around for a card that has no annual fee, a lower interest rate, and a 20- to 30-day grace period (the amount of time you have to pay for new purchases before interest is charged). Avoid cards that charge a one-time processing fee and cards with low introductory interest rates that shoot up in a few months. You can shop for the best credit card deals on the Internet.
3. Consider getting a credit card that's secured by a bank deposit, meaning that you have enough money in a savings account to equal the credit limit on the card. A secured credit card can help you get used to handling credit while building a good credit history.
4. Don't charge anything you can't pay for right away. If you have a real emergency, allow yourself three months to repay the charge in full.
5. Mail the payment several days before the due date so you won't be charged a late fee. Pay the whole balance. If you can't, at least pay more than the minimum due to keep interest charges down.
6. Think of your credit card as a loan. Before you pull out your credit card, ask yourself, "Would I really go to the bank and take out a loan to do this?"
7. Subtract your credit card purchases from your checking account so you'll have enough money to pay the bill in full in each month.
8. Do not use a cash advance from a credit card unless you have a serious emergency. You'll probably pay a fee for the money, and you'll be charged interest immediately.

Methi Pakora



Ingredients:

- 1-1/2 cups besan (bengal gram flour)
- 1 cup methi leaves, finely chopped
- 2 green chilies, finely chopped
- 1/2 teaspoon red chili powder
- 1/2 teaspoon turmeric powder
- 1/2 teaspoon crushed black pepper
- 1/2 teaspoon crushed coriander seeds
- 1/2 teaspoon white sesame seeds
- 1/4 teaspoon baking soda
- 1/4 teaspoon asafoetida (hing)
- 1/2 teaspoon sugar (optional)
- Salt to taste
- Oil for deep frying

Instructions:

Rinse and then chop the methi leaves finely.

Take a big bowl and mix in 1-1/2 cups besan (bengal gram flour), 1 cup methi leaves, 2 finely chopped green chilies, 1/2 teaspoon red chili powder, 1/2 teaspoon turmeric powder, 1/2 teaspoon crushed black pepper, 1/2 teaspoon crushed coriander seeds, 1/2 teaspoon white sesame seeds, 1/4 teaspoon baking soda, 1/4 teaspoon asafoetida (hing), 1/2 teaspoon sugar, 1/2 teaspoon oil and salt to taste.

Mix all the ingredients very well and gradually add little water to make a thick pakora batter. Keep this batter covered aside for 15-20 minutes.

Heat good amount of oil in a frying pan and check the pakora batter. The batter should be smooth with a flowing consistency. If the batter seems too thick, then add few tablespoons of water in it and mix very well.

Now when the oil is heated properly, lower the flame, make small balls/pakorras from the prepared batter and drop few at a time in hot oil. You can use the spoon for dropping the pakoras in hot oil. As soon as you drop the spoonful of batter in the oil, the pakoras will start puffing up, expand a bit and will become brown.

Fry the methi pakoras on medium high flame with continuous stirring, till they turn golden and crisp from all over. Drain on paper towels to remove excess oil.

Fry rest of the pakoras in similar way and serve them with Green Chutney and Tomato Ketchup.

Inspiration!

Things Powerful People Never Say

Powerful people talk in a healthy way, combining the right blend of confidence and humility. They share authentically with their hearts and inspire others to action. Check out these things powerful people never say so you can become even more powerful.

What exactly makes someone powerful? Basically, other people believing you are powerful makes you powerful. Power itself isn't so much created as it is bestowed upon by those we interact with. The more people believe you to have worth and value, the more power you have.

There are, however, certain life characteristics that increase the likelihood of one being viewed as powerful. People often think a powerful person is powerful because he or she has the ability to influence the decisions of others. While that is true to an extent, the truth is, the only reason they are able to influence others is that others believe them to be powerful to begin with.

Therefore, power is just as much a result as it is a cause. So where does it originate? You. In the way you think, the way you perceive the world, the way you address issues and address others, the things you do — the way that you live your life. Powerful individuals all have certain beliefs and certain ways of doing things. Here are a few of them:

“Because we’ve always done it that way.”

You don't see powerful people waste time protecting the status quo. Instead, they boldly ask the question “Why?” They're always pushing to take things to the next level, and they're not afraid

to rock the boat when it needs rocking.

“To tell you the truth...”

Ever heard someone say this when they're trying to act more transparent? Powerful people know that it's a waste of words to say things like “honestly” when it would only make people question their honesty the other 99.9% of the time. Powerful people stick with sharing the truth at all times and in all places without adding conditions or caveats.

“Not my problem.”

Powerful people like problems. They love getting challenges for breakfast, lunch, and dinner, and converting them into solutions. They don't dodge responsibility, but embrace it with statements like, “That's on me” or “I'll handle this.” When it comes to taking responsibility they dive in first, and when it comes to taking credit they put themselves last. Like Ronald Reagan, they realize “There is no limit to the amount of good you can do if you don't care who gets the credit.” They choose respect over popularity, sticking with what's right over what's politically expedient.

“That's impossible.”

It's surprising how some people say things like this as if they like the idea of

killing dreams. Instead powerful people build up an immunity to doubt. They realize we'd all live in a very different world if everyone who ever had a big

idea followed the bad advice to avoid pursuing it. Powerful people are willing to explore the impossible and live by the words “I can do it.”

“It is what it is.”

Ever hear this one? These are the words of those who've surrendered themselves to circumstances and written off the possibility of changing it. Instead powerful people replace this with “What if?” They don't set limits on what they can change and influence. Like the doctor who's sent into the middle of a battlefield to rescue injured soldiers, they never give up, but do everything they can to make circumstances better all around them. They don't focus on finding themselves first, but look to create themselves by adding value and meaning to other peoples' lives.

“I work alone.”

These are fast becoming famous last words. Everything is connected now, and powerful people get that, and they maximize their efforts by working with and through others. To them, work and service are the same thing. They're never afraid to say “I don't know” or to ask for help, especially when they're leading. They don't let their pride get in the way, which creates unbreakable trust with others.

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MUMBAI : Mangalorean Roman Catholic Bachelor aged 41 years. Ht. 5' 8", Wt. 69 kgs., Wheatish Complexion, Edn. S.S.C. A/C Tech. Course, working as a A/C. Technician in U.A.E. Contact Email : lawrencedias321@gmail.com OR 9594678829 / 7208825574 **(Regd. No. 6228)**

MUMBAI : Mangalorean Roman Catholic Bachelor, aged 28 years, Ht. 5' 10", Wt. 70 kgs, Wheatish Complexion, Edn. B.Com., Hotel Management, working in Dubai in Reputed Hotel invites alliance from professionally qualified R.C. Spinster with good family values. Contact email : jenefer.nazareth@gmail.com OR allwynfrnds@gmail.com OR 9920992660 **(Regd. No. 6099)**

MUMBAI : Goan Roman Catholic Bachelor, aged 43 years, Ht. 5' 5", Wt. 74 kgs, Wheatish Complexion, Edn. HSC, Dip. in Hotel Management, Occupation : Seaman. Seeks a simple, fun loving, sense of humour and down to earth girl. Contact email : hermen_gild@hotmail.com OR 9820221964. **(Regd. No. 6095)**

MUMBAI : Mangalorean Roman Catholic Bachelor, aged 30 years, Ht. 5' 7", Wt. 74 kgs, Fair Complexion, Edn. HSC, working as a Band Bld operator. Seeks a simple, home, mangalorean working girl. Contact email : diana@mahindra.com OR 966447565. **(Regd. No. 6091)**

MUMBAI : East Indian Roman Catholic Bachelor, aged 35 years, Ht. 5' 6 1/2", Wt. 62 kgs, Fair Complexion, Edn. B.Com., PGDBA, working as a Sap Consultant. Contact email : clyntp@gmail.com OR 28957760 **(Regd. No. 6085)**

MUMBAI : Goan Roman Catholic Bachelor, aged 30 years, Ht. 5' 4", Wt. 65 kgs, Fair Complexion, Edn. Graduate, working as a Sr. Executive. Contact : 9224669977. **(Regd No. 6078)**

MUMBAI : Anglo Indian Roman Catholic Bachelor, aged 33 years, Ht.

5' 11", Wt. 67 kgs, Brownish Complexion, Edn.B.Com., working as a Sr. Executive. Contact email : saviohenry@gmail.com OR 9820267423 **(Regd. No. 6076)**

MUMBAI : East Indian Roman Catholic Widower, aged 57 years, Ht. 5' 7", Wt. 70 kgs, Wheatish Complexion, Handsome, Edn. SSC, Well settled, having own accommodation. Seeks a good looking girl below 50 years, working or non working. Contact : 7506014145 **(Regd. No. 6075)**

PUNE : Goan Roman Catholic Bachelor aged 28 years, Ht. 5' 6", Wt. 65 kgs, Fair Complexion, Edn. B.Com., MBA Finance, Pursing LLB., working as a Purchase Accountant. Sober, understanding, Seeks a homely, loving girl. Contact email : v_dsouza00777@yahoo.com OR 9049912489 **(Regd. No. 6183)**

KOLAPUR : Roman Catholic, Goan, 28 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. 6179)**

MUMBAI : Goan Roman Catholic Bachelor, aged 32 years, Ht. 5' 6", Wt. 70 kgs, Wheatish Complexion, Edn. MBA in Banking, working as a Auditor. Seeks a good natured, family oriened, smart, ambitious girl. Contact email : conrad_rodrigues@rediffmail.com OR 26454896 / 65178959 **(Regd. No. 6178)**

MUMBAI : Goan Roman Catholic Bachelor, aged 36 years, Ht. 5' 9", Wt. 86 kgs, Wheatish Complexion, Edn. M.Com., Position : Financial Consultant. Seeks a alliance from RC gradu-

ate/pst graduate spinster. Conatct email : raceangelreb@yahoo.in OR 9821173681 **(Regd. No. 6172)**

MUMBAI : Mangalorean Roman Catholic Bachelor, aged 27 years, Ht. 6', Wt. 75 kgs, Wheatish Complexion, Edn. B.E. Electonics, working as a Sr. system Engg in Mysore. Seeks a graduate, Mangalorean girl below 25 years. Contact email : dsz.roshan@gmail.com OR 9699672525 / 8767173907 **(Regd. No. 6168)**

MUMBAI : Mangalorean Roman Catholic Parents Mumbai based invite proposal for their Bachelor son, aged 27 years, Ht. 5' 6", Wt. 65 kgs, Fair Complexion, Edn. B.E., Chemical working in Saudi Arabia for reputed MNC having family status (ready to relocate), Seeks a suitable educated girl. Contact email : florange903@gmail.com OR 9867974086 **(Regd. No. 6141)**

MUMBAI : Mangalorean Roman Catholic Bachelor, aged 26 years, Ht. 6', Wheatish Complexion, Handsome, Edn. M.Sc., in Petroleum Engineering, working as an Application & Operations Manager in Engineering and Oilfield Co. in Gulf. Seeking alliance from a Roman Catholic family, with a homely, loving and caring below 26 years, educated, tall, fair and goodlooking girl. Kindly reply with profile with bride's picture by email : ritadz2003@yahoo.com OR 9819554390 / 0096895434412 **(Regd. No. 6140)**

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MATRIMONIALS

MUMBAI : Mangalorean Roman Catholic Spinster, aged 40 years, Ht. 4' 11", Wt. 50 kgs, Wheatish Complexion, Edn. B.A., working as a Secretary. Contact email : theresaalvares@gmail.com OR 9892173250 (Regd. No. 6227)

MUMBAI : Goan Roman Catholic Spinster, aged 25 years, Ht. 5' 2", Wt. 45 kgs, Wheatish Complexion, Edn. B.Com., working as a Supervisor in Bank. Contact email : misstressajames001@gmail.com OR 099796887644 (Regd. No. 6226)

PUNE : Tamilian Roman Catholic Spinster, aged 42 years, Ht. 5' 4", Wt. 65 kgs, Fair Complexion, Edn. M.Com., HRD, MPN, working for WNS. Contact email : harryanthany.7@gmail.com OR 020-25816332 (Regd. No. 6225)

MUMBAI : Goan (Bardez) Roman Catholic Spinster, aged 32 years, Ht. 5' 4", Fair Complexion., Edn. B.A., Dip. in Financial Management, Banking Exams, Working as Senior Manager for a reputed Private Sector Bank Seeks educated and well settled Roman Catholic Goan (Bardez) Bachelor between 34-36 years. Ht. 5' 7" and above. Contact email : andy.franky@hotmail.com OR 9833710833 (Regd. No. 6185)

MUMBAI : Mangalorean Roman Catholic Spinster, aged 35 years, Ht. 5' 5", Wt. 65 kgs, Wheatish Complexion, Edn. B.Com., working as a Sr. Customer Service Associate. Contact email : dsouza.arati@gmail.com OR 9869612479 (Regd. No. 6184)

MUMBAI : East Indian Roman Catholic Spinster, aged 44 years, Ht. 5' 1", Wt. 62 kgs, Wheatish Complexion, Edn. B.Com., Giving Tuition. Contact : 9221758206 (Regd. No. 6181)

MUMBAI : Goan Roman Catholic

Spinster, aged 32 years, Ht. 5' 9 1/2", Wt. 70 kgs, Fair Complexion, Edn. MBS + Executive Course, working as a Office Assistant. Contact email : mellita_dmello_82@yahoo.co.in OR 022-2416 2210 (Regd. No. 6180)

MUMBAI : Goan Roman Catholic Spinster, aged 36 years, Ht. 5' 6", Wt. 65 kgs, Wheatish Complexion, Edn. B.Sc., PGDC, NIIT. working as a Sr. Executive in DUBAI. Looking for well qualified bachelor from Working in UAE or Mumbai. Contact Email : vsearch2373@gmail.com OR 00971501684427 / 919820594221 (Regd. No. 6177)

MUMBAI : Mangalorean Roman Catholic Spinster, aged 24 years, Ht. 5', Wt. 50 kgs, Wheatish Complexion, Edn. HSC, Diploma, working as a Graphic designer. Deaf and dumb, can understand and speak little in English. Seeks a suitable match. Contact email : serraonancy3@gmail.com OR 7208812988 (Regd. No. 6176)

MUMBAI : Keralite Syro Malabar Spinster, aged 25 years, Ht. 5' 7", Wt. 70 kgs, Wheatish Complexion, Edn. MA, working with CFA firm in USA. Seeks a suitable match. Contact email : dayskul@yahoo.co.in OR 9869431648 (Regd. No. 6175)

MUMBAI: Goan RC Spinster, PG, aged 27 years. Ht. 5' 3", heavy built, wheatish complexion, employed with Pharma Co having good family values seek alliance from well settled Bachelors with good family background. Kindly reply with complete details with a recent photograph on email: buddies_22@yahoo.in (Regd. No. 6174)

MUMBAI : Mangalorean Roman Catholic Spinster, aged 27 years, Ht. 5', Wt. 48 kgs, Wheatish Complexion, Edn. BE (IT), working as a Sr. Software Engr., Seeks a suitable well qualified match. Contact email : western2462@rediffmail.com OR 8652024267 (Regd. No. 6173)

MUMBAI : Tamilian Roman Catholic Spinster, aged 27 years, Ht. 5' 5", Wt. 60 kgs, Wheatish Complexion, Edn. B.Arch., Position : Interior Design.

Seeks a well settled match. Contact email: hahlsr@gmail.com OR 02240153702 (Regd. No. 6171)

MUMBAI : Goan Roman Catholic Spinster, aged 30 years, Ht. 5' 1", Wt. 56 kgs, Wheatish Complexion, Edn. SYBA, Dip. in Avition, working CO in TCS, Seeks a Goan, loving, understanding, social and should have family values. Preferred from Gulf/ Mumbai. (Regd. No. 6170)

MUMBAI : Mangalorean Roman Catholic Spinster, aged 29 years, Ht. 5' 3", Wt. 50 kgs, Wheatish Complexion, Edn. MBA (Finance), working as a Finance Manager in Dubai Seeks a well settled boy in Dubai or Mumbai. Contact email : lobocindrella@gmail.com OR 971501663159 / 9867375554 (Regd. No. 6169)

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 : Goan Roman Catholic Spinster, aged 38 years, Ht. 5' 2", Wt. 44 kgs, Wheatish Complexion, Edn. B.A., working as a Manager in Bank. Seeks a suitable match. Contact email : musikin@yahoo.com OR 9820023114 (Regd. No. 6165)

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MUMBAI : RC Divocree, 1st marriage is annuled by the church, having one grownup son, well settled, Ht. 5' 3", Wt. 60 kgs, fair complexion, pretty, aged 53 years, looks much younger to her age, Edn. SSC., Hair Styling and BeautyCare by profession. Seeks a suitable match having a good personality and good health. Contact email : psvaz23@hotmail.com OR 9821970719 (Regd. No. 6162)

PUNJAB : North Indian Roman Catholic Spinster, aged 28 years, Ht. 5' 5", Wt. 65 kgs, Wheatish Complexion, Edn. Post Graduate in Nursing, **Position** : Nurising Tutor (Clinical Instructor), Calm, quiet, intelligent, Seeks a suitable match from respectable family, and well settled. Contact email : shephalitigga04@gmail.com OR 0164-2272549. (Regd. No. 6161)

MUMBAI : CSI Protestant Spinster, aged 39 years, Ht. 5' 3", Wt. 60 kgs, Wheatish Complexion, Edn. B.Com., Computer Teacher. Seeks a suitable match. Contact email : george_bhagya@yahoo.com OR 9819206366 / 9545978761 (Regd. No. 6160)

BOISAR : CNI Protestant Spinster, aged 33 years, Ht. 5', Wt. 58 kgs, Wheatish Complexion, Edn. BE Com, PGD in Textile Designing, working as a Textile Designer. Contact email : jackson.reena@gmail.com OR 02525-284872 (Regd. No. 6159)

MUMBAI : Goan Roman Catholic Spinster, aged 31 years, Ht. 5' 4", Wt. 55 kgs, Wheatish Complexion, Edn. B.Com., working as a Team Leader. Well settled. Contact email : goldielocks.2183@gmail.com OR 9820861212 / 66995774 (Regd. No. 6157)

MUMBAI : Mangalorean Roman Catholic Spinster, aged 25 years, Ht. 5', Wt. 46 kgs, Wheatish Complexion, smart, Edn. LLB., Lawyer by profession. Seeks a educated, well settled bachelor from decent family background. Contact email : asm2983@gmail.com / vid_suaris@yahoo.co.in OR 9820838128 (Regd. No. 6156)

MUMBAI : Maharashtraian Portestant Spinster, aged 29 years, Ht. 5' 2", Wt. 56 kgs, Fair Complexion, Good looking, Edn. B.A., LLB., CS, Legal Advisor by profession. Seeks a suitable match. Contact email : dilipphansalkar@gmail.com OR 9820434141 / 9930056602. (Regd. No. 6155)

DUBAI : Mangalorean Roman Catholic Spinster, aged 26 years, Ht. 5' 5", Wt. 58 kgs, Fair Complexion, goodlooking and smart, Edn. MBA., working as a Manager in Bank. Seeks a graduate Bombay based Mangalorean bachelor, working in Dubai. Having a good status. Contact email : vick5256@gmail.com OR 00971 55 5902447 (Regd. No. 6150)

MUMBAI : Goan Roman Catholic Spinster, aged 31 years, Ht. 5' 3", Wt. 55 kgs, Wheatish Complexion, Edn. BMS., Working as Insurance Associate. Contact email : ladsouza2013@gmail.com OR 8655220756 (Regd. No. 6149)

MUMBAI : Mangalorean Roman Catholic Spinster, aged 24 years, Ht. 5' 1", Fair Complexion, Edn. B.Com., Dip. in Mktg., working as a Customer Support Executive. Contact email : mflavy@yahoo.com OR 9769226745 / 9819736100 (Regd. No. 6148)

MUMBAI : Mangalorean Roman Catholic Spinster, aged 27 years, Ht. 5' 5", Wheatish Complexion, Edn. M.S. in Human Resources, working for an international school, seeks a well educated Mangalorean bachelor from a decent family background. Contact email : marriageproposal986@gmail.com OR 9892656367 (Regd. No. 6147)

MUMBAI : Goan RC Spinster, aged 25 years, Ht. 5' 3", Wheatish Complexion, Edn. B.Com., working and pursuing Post Graduation in Management. Seeks suitable match. Contact email : congi@gmx.com OR 9930630927 / 022-33579348 (Regd. No. 6146)

MUMBAI : Goan RC Spinster, aged 27 years, Ht. 5' 6", Wt. 72 kgs, Wheatish Complexion, Edn. M.D.S., Dentist by profession. Seeks a Godfearing and

highly qualified bachelor. Contact email : drmercyj@gmail.com OR 022-28936063 (Regd. No. 6145)

GUJRAT : Goan RC Spinster, aged 27 years, Ht. 5' 4", Wheatish Complexion, Edn. M.E. (Mechanical) working as an Asst. Professor in Engineering College. Seeks highly educated bachelor. Contact email : alicedsz08@gmail.com / alicedsouza08@yahoo.in OR 0265-2339630 (Regd. No. 6144)

NEW DELHI : Goan RC Spinster, aged 28 years, Ht. 5' 3", Wheatish Complexion, Edn. B.A., working as a Travel Executive. Seeks a suitable match. Contact email : elaine.j.gomes@gmail.com OR 9818729963 (Regd. 6143)

MUMBAI : Anglo Indian RC Spinster, aged 28 years, Ht. 5' 3", Wt. 68 kgs, wheatish Complexion, Edn. T.Y.B.A., working for CSR, Seeks a well settled, sober habits, presentable, understanding nature, Contact email : foreverbeck@yahoo.com OR 9049766964 (Regd. No. 6142)

MUMBAI : Mangalorean RC Spinster, aged 28 years, Ht. 5' 6", Wt. 50 kgs, Wheatish Complexion, Edn. M.Com., B.Ed., Seeks a suitable match. Contact email : w_noronha@yahoo.co.in OR 9867435052 (Regd. No. 6139)

MUMBAI : South Indian RC Spinster, aged 30 years, Ht. 160 cms, Wt. Normal, Wheatish Complexion, Edn. B.Sc./ PGDMLT, workaig as a Pathology Lab Technician (Instructor) in **KSA** since 7 years, well settled, seeks a suitable match. Contct email : jehovahjireh@rediffmail.com OR Mathew_680@yahoo.com (Regd. No. 6136)

MUMBAI : Goan Roman Catholic Spinster, aged 25 years, Ht. 5', Wt. 50 kgs, Fair Complexion, Edn. B.Com., B.Ed., Teacher by profession. Contact email : ritinadsouza@gmail.com / arlophvieira@gmail.com OR 9820448715. (Regd. No. 6119)

Raphael Sequeira Gets Rachana Entrepreneur Of The Year Award

Rachana Catholic Chamber of Commerce, Mangalore will confer Rachana awards 2014 on five achievers. The award ceremony will be held on Sunday November 16 at 6 pm in Milagres Jubilee Hall. The ceremony will be presided over by Dr Aloysius Paul D Souza, Bishop of Mangalore, honourable Minister for Railways, Government of India DV Sadananda Gowda, will be the chief guest. J R Lobo, MLA Mangalore South, Ivan D Souza, MLC and Nalin Kumar Kateel, MP Lok Sabha will be the guests of honour.



Raphael Sequeira
CEO of Reliable Group, Mumbai

Rachana Entrepreneur Of The Year

Raphael Sequeira, entrepreneur from Mumbai is the managing Director of Mumbai based Reliable group. Making his foray into apparel export, he started his business career and never looked back since then. Starting with 50 employees in 1984, he today employs 900 employees producing about 5500 garments everyday. He also started a real estate venture with Reliable Tech space and Reliable Tech Plaza. Reliable Business Solutions and Services Pvt. Ltd owned by him, is an IT and ITES company which will create employment to around 2500-5000 people. Raphael Sequeira is awarded Rachana Entrepreneur of the year for his visionary approach to business and his steadfast commitment for being a reliable partner to his customers.



The Five Rachana awardees for the year 2014:

1. Rachana Woman of the Year - Dr Jeanette Pinto, Mumbai.
2. Rachana Agriculturist of the Year - Stany Veigus, Ferar.
3. Rachana Entrepreneur of the year - Raphael Sequeira, Mumbai.
4. Rachana Professional of the year - Dr Anil Kieth D'Cruz, Mumbai.
5. Rachana NRI entrepreneur of the year - Mr. Ligoury D'Mello, Oman



Dr Jeanette Pinto,
Mumbai



Stany Veigus, Ferar



Dr Anil Kieth D'Cruz,
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Mr. Ligoury D'Mello,
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