

THE SECULAR CITIZEN

(Total pages 24)

A NATIONAL FAMILY WEEKLY

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Youth Can Change India
& Make It A Better Place

Youth Power is Inspiration

Youth Power is Sharing



Trerong

St John Institute of Humanities and Science College Inaugurated

Aldel Education Trust owned, St. John Institute of Humanities and Science College, Palghar is blessed by Dr Henry D'Souza, Bishop of Bellary Diocese and inaugurated by P. Jayaram Bhat MD and CEO of Karnataka Bank Ltd., on 3rd August 2015

"Aldel Education Trust has already become the guiding light for thousands of children through the Institute of Engineering, Pharmacy and Research and Management Educational institutes. St John Science, Commerce and Humanities College is being started as per the wishes of the local people and we hope to make it a model in the country," said trust executive president Albert W. D'Souza in his keynote address.

Elvina A D'Souza, Secretary of the Aldel Trust, St John Technical Campus Advisor Dr S Krishnamoorthy, MMS College Director and Dean, Professor Thomas Lobo and St John Institute of Humanities and Science Principal Anil Kumar Chowdhari were present on the dais.



Fr John Rumavo of Education Trust read the Bible and lead the prayers. St John Institute of Pharmacy and Research Principal Savitha J Tauro and St John Institute of Engineering and Technology Principal Dr Sathish N Takalikar and Pallavi Srivastav introduced the guests.

Albert W D'souza, Chairman, Aldel Education Trust; Elvina D'Souza, Secretary, Aldel Education Trust; P JayaramaBhat, MD and CEO of Karnataka Bank Ltd, Chief Guest; Most Rev. Henry D'souza - Bishop of Bellary, President of the Programme; Jeevan D'Cunha, Director of People, Learning and Capability, Development at Global Education Solutions India Karnataka; Induction Officer, Dr S Krishnamoorthy, Campus Advisor; Fr John John Rumao, Campus Minister; Prof Thomas Lobo, Campus Director and Dean, MMS; Dr Satish Takalikar, Principal, SJCE; Dr Savita J Tauro, Principal, SJIPR; Dr Anil Kumar Chaudhary, Principal, SJCHS were the dignitaries on the dais.

Students Monisha Corea, Munsu Bapna and Swapnil Shirsat read the prayers. Treza George, Nancy Thayal and Asha Mohatha Compered the Programme. Gladis Fargos proposed the Vote of Thanks. The programme concluded after the National Anthem.

St. John Group of Colleges based in Palghar is a minority certified higher learning educational trust.

—Rons Bantwal

Model Bank Gets Excellence Award



Model Co-op. Bank received this years excellence award, declared by Mumbai Cooperative Banker's Association. The award is presented at its AGM held on 12th August 2015 at Hotel Kohinoor Auditorium, Dadar

The award was presented by The Association President Dattaram Chalke and accepted by William D'Souza CEO and General Manager, together with Additional Chief General Manager Herald M Serrao, Senior Manager Zener D'Cruz and Hilary Mendonca on behalf of Model Co-op. Bank.

This prestigious award has brought immense joy to the bank officials, staff and investors of Model Bank.

—Rons Bantwal

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'Thought for the week'

Often the truth is in front of your face, but your eyes and heart are so full of lies that you can't see it.

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(Read on p.3)

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Youth Can Change India & Make It A Better Place

The country desperately needs some young leaders who personify energy, enthusiasm, morality, and diligence. No doubt we have progressed a lot in the last 67 years but the development pace would have been completely different had some young torchbearers led this process of development.

Every third person in an Indian city today is a youth. India is set to become the country of the youth by 2020. Ultimately it is the youth who will lead the country so they must come forward and take the responsibility. Taking the first step is difficult, but once you have taken that then consistence performance and doing your duty with dedication marks the success.

Become Entrepreneurs :

The power that will drive any country forward at the economic level is ingenious businesses. FDI is never a good or healthy solution for economic issues. The right thing to do is let more people take up entrepreneurship allowing an amazing boost in the employment and GDP. The reason countries like USA strive is because the rate of Startups there is really high.

Be more tolerant :

India is one of the countries with the lowest score when it comes to religious and social tolerance. Riots and even murders happen here because someone hurt someone feeling. The youth should become mature enough and become tolerant of others right to speak what they want and not get offended and aggravated by everything around them.

Kill Script Education :

Script education or job oriented education is the trend of how people take up educational fields and degrees based on the job market and social pressure rather than their interest in life. In USA, Germany etc we have students taking up fine arts, science, and a million other courses based on their interest.

(Contd.. on p. 4)

(Contd.. from p. 3)

But in India the entire group is tied to Engineering and Medicine because of the social dogma and job oriented choice.

Dangers of this have been illustrated in :

What can be most effective way to reduce the number of unemployed engineers in India?

Adopt Libertarianism :

It is a modern political outlook that is liberal, understanding and open minded about culture, laws, peoples needs and governments power. this will encourage a more transparent, friendly and efficient government. Also become an activist of some sort.

Fight Corruption :

By becoming a proactive citizen the youth can start taking hard steps towards corruption. Refuse to pay bribes and report any corruption even if it wastes you time and energy. This is because only the youth have the power to change these age-old practices of bureaucracy. If you take a firm stand and say 'NO' to corruption, nobody can compel you to pay or accept a bribe.

Participate in politics:

The country desperately needs some young leaders who personify energy, enthusiasm, morality, and diligence. No doubt we have progressed a lot in the last 68 years but the development pace would have been completely different had some young torchbearers led this process of development. The youth can contribute in more ways than just contesting elections. Much can be done in areas like educating people, raising awareness about various social issues.

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or

<http://www.sezariworld.com/the-secular-citizen-and-divo-issues.html>

Church of North India urges youth to consider civil service

New Delhi: The Church of North India (CNI) is urging its young people to consider entering civil service in order to bring a Christian presence to the country's government and have a positive influence on public policy.

CNI General Secretary Alwan Masih made the call in a message to the members of the church, following the announcement of results of civil service examinations for 2014.

Noting that young people in civil service play an all-important role in framing policy for the nation, including social programs and development projects, he said: "They are the pillars who are responsible for any change that the country experiences."

Masih announced that a CNI member had qualified in the 2014 group, raising hopes that more young people prepared by the CNI would write preliminary examinations in August.

However, the General Secretary said that in comparison to the overall percentage of Christians in India's population, Christians were unrepresent-

ed in the number of those who had passed preliminary examinations held by the country's Union Public Service Commission.

Given the Church's track record of providing high-quality education, it and its organizations "need to do some soul searching and try to find answers" to find out why candidates from the Christian community were not playing a corresponding role in civil service, he declared.

The CNI Executive Committee had taken an important first step with a resolution to begin a civil services examination preparatory program for its youth but much more needed to be done, the General Secretary said.

He observed that one reason for the low level of representation was a basic lack of awareness about the significance of civil service. Many of the youth simply were not interested.

Masih stated that the all Christian denominations in India needed to encourage and motivate their youth to "take up the challenge" of writing the civil service examinations.

"The Church supporting such an effort financially and emotionally will be a great service to the community as well as to the nation."

- *anglican news ican, Joseph Dias*

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68 years of Indian Independence

On 15th August 2015, we celebrate 68 years of Indian Independence- a day when we remember and commemorate the efforts and struggle of our freedom fighters who laid down their lives for the nation from the British and gifted us the gift of our freedom.

On this day, we also remember the efforts of the social reformers and activists who worked so that we can transform our lives and live better lives and who have worked in the transformation of our nation, in fields of literature, social work, science technology and in various other fields like hunger and disease, child labour and child marriage and who have enriched and empowered the nation through active involvement and participation in empowering the citizens of our nation. today we should all unite and fight against the evils of the nation that is dividing the nation like terrorism, corruption, poverty, unemployment and injustice done to humanity in the name of God, religion and who are separating the citizens of the country for their selfish reasons and motives. Today we need to bring freedom in various forms like different forms of addictions like drug addiction, alcoholism, self ego, hatred and many more that is creating a division among the people of the country. As citizens of Independent India, let us all promise to unite and stand against the evils of the nation so that every Indian will live in peace and unity and with dignity. Let us make this Independence Day- a day that will enrich every Indian citizen who will live with dignity and empower the country to blossom in the future years to come.

Finally I wish every Indian citizen a Happy Independence Day and when we sing the national anthem, we promise to be active and sincere citizens of the country. Jai Hind

—Cajetan Peter D'Souza

Why State Funding for IVF and Abortion ?

'Polish Bishop's Denounce New Law of State Funding for IVF', is a step in the right direction! They said they were "deeply disappointed and pained".

Later, in July 28, Pro-lifers across the United States rallied to a call for the end of taxpayer funding of Planned Parenthood – PP; as the Centre for Medical Progress released its third video for an investigation into this abortion provider's use of 'fetal tissue'! Under the banner #Women Betrayed, at least 50 cities hosted rallies which were also co-sponsored by 'Students for life'! Our nation is waking up to the atrocity and the lies that is PP!

The United States Conference of Catholic Bishops has noted that Catholic charitable agencies and pregnancy help centres have aided countless pregnant women find life-affirming alternatives to the evil of abortion. Our hospitals and other health facilities are second to none in providing quality health care for women. The Catechism of the Catholic Church – CCC and Holy Scripture confirm the 'sanctity of life'! "Human life must be respected and protected absolutely from the 'moment of conception'! A human being must be recognized as having the rights of a 'person' – among which is the inviolable right of every

innocent being to life" (CCC:2270)... "Before I formed you in the womb I knew you; and before you were born I consecrated you " (Jeremiah 1:5).

—Dr Trevor Colaso

Do you have any agenda to prevent trafficking?

Hon'ble Prime Minister of India @Narendra, Good that you are visiting United Arab Emirates!

Do you have any agenda to favour innocent Indians at the Prisons in Abu Dhabi, Dubai, Sharjha and other Emirates!

Do you have any agenda to sign multi lateral agreements to prevent the Foreign Sponsors from trafficking Women Domestic Workers and construction workers, in the name of recruitment through unregistered recruiting agents based in India and in UAE.

Do you have any agenda to prevent trafficking through visit visa for the NRIs who have not returned even after the expiry of visit visa, and to probe out the actual purpose of migration, which has resulted in thousands of unclaimed Indian dead bodies, forced sex trade, forced labour with wages unpaid and under paid, undocumented employment and so on.

If not, you enjoy tourism! Useless visits!!

—Adv Nadirshaw K. DHondy

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CCCI'S EXCELLENCE AWARDS 2014

Nominations are invited for the CCCI'S EXCELLENCE AWARDS 2014 as detailed below: from Members of Indian Christian Community who have excelled and achieved recognition during the calendar year 2014 in respect of: 1. Industry, 2. Public Service, 3. Social Service, 4. Young Entrepreneur, 5. Women Entrepreneur, 6. Education.



- 1. CCCI's Electropneumatics & Hydraulic (I) Pvt. Ltd - Industry Award**
(A self made person, good turn over, growth in business, turn around, CSR).
- 2. CCCI's Daniel & Sons - Public Service Award**
(Made Positive Contribution to the society at personal cost and following Christian principles and ethics)
- 3. CCCI's Velvin Packaging Pvt. Ltd. - Social Service Award**
(Worked for Social, Charitable, Philanthropic causes.)
- 4. CCCI's Aldel Education Trust - Young Entrepreneur Award**
(First generation entrepreneur age limit 45 years as of 31st December, 2014)
- 5. CCCI's Pattathu Brothers - Woman Entrepreneur Award.**
(A self made person, good turn over, innovative)
- 6. CCCI's Reliable Industries - Excellence in Education Award**
(Contribution to the field of Education)

The nominations with complete profile of achievements with supporting documents and related details along with a photograph be addressed to The Convener, Awards Committee and sent to the Chamber's Office. The last date for receipt of nomination is 26th. September, 2015.

A panel of judges nominated by CCCI will decide the awardees. The Award presentation ceremony will be held at Mumbai on 24th October, 2015.

Henry Lobo
Chairman

John D'Silva
Vice Chairman & Convener Awards Committee

Pride

Seven Deadly Sins:- Part II

by F. L. LOBO

“Grandpa, we are proud of you, why is Pride then as sin?”. Possibly he realized that I did not have much to be proud of. I told him we are to be proud of our family, country, culture and those who have helped shaped our lives. Pride is both a virtue and a vice. Pride is a sin, when we think we are superior to others, when we think we are like God, when we believe we are God.

In the “idolatry/worship of self”, pride leads the pack. Because pride makes you believe you are superior to everyone and everything, you can do anything and nothing can stop you. You demand preference, subservience. You look down on others. You do not acknowledge those you do not like in public. How does pride get nurtured? The arrogance can come from looks, colour, family, achievements, cast, education, languages spoken, background, wealth, assets, and sometimes for no reason whatsoever.

Pride is inappropriate in a democratic society where all are equal – no one is superior to others. People are in positions to serve others, not for commanding and controlling. The individual is more important than the institution and each individual’s rights are to be respected. Today we are experiencing, VVIP culture. Where the elected representatives believe they own the country. They do not have to follow traffic rules, stand in queues for services, or be subject to interrogation by the police. Not only the elected representatives, but the off-springs and relatives believe they have earned these rights. A proud person does not believe in collaboration. Henry Ford

said, “Coming together is a beginning, keeping together is progress, working together is success”.

Pride makes you believe that you do not need others, they need you. Here I am reminded of the words of Helen Keller. “Alone we can do little, together we can do much”. Pride leads to one man’s rule with all the evils associated with it – bigotry, discrimination, conflict and organized violence. We must remember men and woman were made for each other.

Because I believe I know everything, I do not listen to others advice, I do not change my mind, I am stubborn. I put the blame on others – I never see my own role in the mistakes that are committed. The other must change, not me. She is the stumbling block resisting change. On the other hand, humility is seeing good in everything. The humble person let’s go and lets God take over.

The proud person believes he is God and this belief is encouraged by sycophants who praise the person even for the qualities he does not possess or achievements he may be only remotely responsible for. If the proud person is in a position of power, we see large cutouts, posters, neon signs, human formations, spelling out her name adorning the city. At every turn of the road you are reminded - who is in-charge.

Pride enables one to embrace the other deadly sins with impunity. You can spend what you want, enjoy the best of luxuries, have shoes, garments, and living space in quantities much in excess of what you can ever use.



The significance of Independence Day 15th August 1947 is that for the first time in human history a nation of 400 million people accepted that every single citizen was equal, irrespective of age, gender, cast, creed, background, wealth, colour – aristocracy and monarchy were abolished and replaced by meritocracy.

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ALTINA ESSAY CONTEST 2015

Altina Securities as a part of its Corporate Social Responsibility (CSR) has been playing a very active role in focusing on its twin objectives of Promoting and nurturing entrepreneurship both at the start up and scale up level as well as promoting financial literacy.

The company promoted by Mr. Clifton Desilva who has over 35 years of experience in all facets of the capital market is leveraging its expertise of several years to groom and mentor entrepreneurs both at the start up and scale up level. Over the last several years the company has to its credit of grooming entrepreneurs from scratch to multi billionaires. The primary objective is to educate aspiring entrepreneurs about entrepreneurship and motivate them to establish their own ventures. The mentoring sessions organized and addressed by eminent entrepreneurs and industry leaders encourage aspiring entrepreneurs to take up the path of entrepreneurship. Apart from being instrumental in aiding companies to create value the company is also helping companies unlock value by advising them to list their companies especially SME;s on the SME platform of the National Stock Exchange and the BSE. According to an estimate India needs 1.5 million jobs per year to provide gainful employment to India's young population. Large business houses in India both in the private and public sector may find it difficult to generate employment on such a large scale. Therefore there is a need to actively focus on entrepreneurship which can help in creating jobs to absorb India's young population

Another focus area is financial literacy wherein the company continues to play an active role through initiatives like seminars, conferences and workshops on financial literacy. Also financial literacy is achieved through publications of articles on investments in leading investment publications. Till date over 1000 articles have been published. As far as investment seminars are concerned the company has organized and participated in over 1000 investment seminars. In the year October 2013 Capital Finance International nominated the company for the best investor education programme in India -2103 which included voting from IMF and World Bank.

Post liberalization the Indian economy has undergone a sea change and is integrated with the global economy. Competition has also intensified, with transparency, corporate governance, and a more structured format being the order of the day. In order to showcase the models on which professional companies are operated Altina Securities has organized several industries tours to leading companies like Tata Motors (Pune), Siemens, (Nasik) Piaggio – Vespa(Baramati) FlamingoPharma (Taloja) Chances Resorts and Casino,Quadros Motors (Goa) to name a few.

All these initiatives are free of cost to the participants

In order to identify and mentor aspiring entrepreneurs the company organizes every year an essay contest on topics relating to entrepreneurship. This initiative was launched in the year 2010 and **Mr. Glen Saldanha**, Managing Director of **Glenmark Pharma Ltd** was the first Jury Member. The topics were as follows:

Year	Topic
2010	How to cultivate and grow a start up business
2011	Why I aspire to be an entrepreneur?
2012	The Power of Innovation
2013	A business idea that can change my life
2014.	The Power of Positive Thinking

The topic for the year 2015 is the –
" The Power of Modern Technology "

The first three winners will be awarded cash prizes as follows:

- 1st Prize – Rs 25,000,
- 2nd Prize – Rs 15,000,
- 3rd Prize – Rs 10,000.

There would also be several consolation prizes.

The jury would comprise of

Clifton Desilva – Director – Altina Securities Pvt Ltd.

Tapan Ray – Senior Partner – Price Water House
Coopers Pvt Ltd.

Harish Thawani – Chairman Nimbus Communication
Ltd.

Uma Krishnan- Executive Director – J.P Morgan Chase.

The contest opens on 1st August 2015 and closes on 30th September 2015. The qualifying age limit is 16 years to 45 years (as on 1st August 2015). Apart from the first three winners a batch of 30 would be selected for mentoring and grooming.

Entries should reach on or before 30th September by email to
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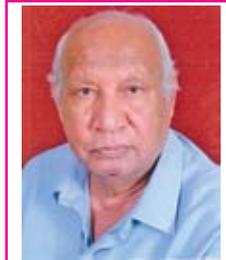
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From Parliament to pavement



by Ignatius Dabhi
Sr. Journalist

Never before in the history of Indian parliament, Members of Parliament tried to solve their problem on pavement.

The Indian parliament has a glorious past, all in keeping with democratic parliamentary practices. Unfortunately, of late, our MPs seem to be as unruly as people on the streets! It is sad but very true. We had wonderful parliament members who behaved in the most gentlemanly spirit. The former Prime Minister, Atal Bihari Bajpayee was named 'the best member of the Parliament' and he was sent to the Commonwealth Meeting in London by P V Narsimha Rao. There were the days when they seriously fought out their differences within the four walls of the Parliament. Many of my journalist friends, who had a privileged to cover the session of the House, will agree that gone are the days when difference were sorted out with fiery speeches in the House, and out of the House, they would sit, have lunch in the kitchen and had no sword to grind against each other.

Ever since the hectic victory of BJP in the last general election, we have many rowdy, undisciplined members of Parliament, who have butchered all the parliamentary decencies. It is indeed very pathetic. Did you watch the proceedings of the Lok Sabha of this monsoon session? Congress wants to raise its concern on Lalitgate, Sushma Swaraj, Vasundhara Raje, Smruti Irani, LAND Bill and Vyapam. Congress wanted the Prime Minister to break his unholy silence and speak.... Congress

Who is to be blamed for the deadlock in Parliament?

Modi did keep unholy silence. Why? Vyapam, Lalitgate, Suskma, Raje. Why to defend the guilty?

Will Sonia - Rahul pull on? Mulayam is made 'hero' by Modi!

was blocked by the humping majority of BJP members, the Speaker and the circumstances...

BJP made its stand clear : the Prime Minister would not comment on any of the issues. Many national dailies have termed this as 'unholy silence' of the PM. Some news channels openly supported the BJP stand! Many news channels followed Narendra Modi - not to comment! First twelve days of the monsoon session were washed out. The Speaker Sumitra Mahajan, asked these members to leave the House. 27 Congress members were barred from the House for a week. This was the least expected step. Congress had no choice but to go to pavement. From Dr. Manmohan and Sonia, all Congress members protested outside the Lok Sabha house. The Youth Congress men all over India came out on the pavement.... the last resort. Speaker Sumitra Mahajan said on Wednesday that no one had approached to negotiation the issue. It is interesting to note that the US media took a close view of the whole issue, there were mixed reactions. The Guardian and many tabloids in UK too, followed up the proceedings of the House and there were many caustic remarks - both on BJP and Congress. Pakistan's Don made fun of our Parliament!

Discussions all over the country is : Is it alright for the Prime minister to keep silence in the most burning issues? Does Modi want the Indian Parliament to function as he did in Gujarat? What does Modi's silence say? It is a democracy or autocracy? Does Modi want to function without the Opposition? Hindu, Indian Express, The Times of India, Hindustan Times came out with many thought-provoking articles....

An old Congress member of the Parliament? now retired said: If things continued, we are going to face au-

tocracy....' Shatrughan Sinha said it well : 'It is painful and we should know that members of Opposition are not enemies...'

People who were selected as people' voice, forgot decency. They forgot that we have democracy in this country... They put their party before the nation.

To run the House of Lok Sabha, administration spends Rs. 2.50 lac per minute.

Nearly 257 staff runs the House.

The Indian Parliament was built & designed by the British engineers. It is one of the best Parliament Houses.

With all security measures, the House was once attacked by terrorists.

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Bring Forward The Empowerment Of Faith

The sound of hallelujah seems to have dropped an OCTAVE. From the Pope, Cardinals, Bishops and priests to the faithful spotted around the world, are turning to past values to empower the Catholic and Christian Faith in taking it forward is probably done best in preaching, publishing, making the Word of God more transparent and acceptable to those who lack faith and to those outside, uncertain and vacillating. God be praised!

Mel Gibson's *The Passion of the Christ* (2004) brought forward the empowerment of Christianity and showed Christ' compassion, which we should emulate. The film mounted a worldwide reaction and helped increase the ranks of the faithful.

God loved the world. Abba began by creating man and woman in his own image as 'one body'. St. Paul said: "There is neither Jew or Greek, neither slave nor free, neither male nor female, for we are all one in Christ Jesus." (Gal.3:28).

Indeed, we are all one in Jesus. I wish to illustrate this: "The human body shares in the dignity of 'the image of God'. It is the whole human person that is intended to become, in the body of Christ, a temple of the Spirit...". (CCC.364/1004). One in God. And so, there cannot be Jew or Greek or Gentile, slave or free, male or female.

"Man, made of body and soul, is a unity." (CCC.2289). Added to this is the special comfort we receive from the words of St. John's gospel: "Whoever believes in him may have eternal life." (Jn.3:15).

The Father loves you; and for your



BY MELVYN BROWN

spiritual nourishment to be in union with Christ, the Eucharist was instituted (declared the Council of Trent).

Today, we can look to the letter of Paul to the Ephesians: "God, who is rich in mercy..." (Eph.2:4). He will receive you in his arms, if you repent. You can be the Prodigal Son coming home to God. In heaven there will be great celebration over your repentance.

I once read in a book about Pope Saint John Paul II's spirituality. He had a way of making immediate contrition if he failed God in any way. The late pontiff would make an act of sorrow. The pope discovered he could move on joyfully.

Faith at any moment of time is intensely focused on the suffering, death and resurrection of Jesus Christ. By his incarnation, Christ won victory over Satan and saves mankind from the struggle with evil.

Every 'Station of the Cross' enhances our spirit to a richer evaluation of the spiritual life. A proper devotion to Sundays is absolutely necessary, to provide the individual with an insight into God's divine tapestry; which is to gain a prayer life, and attachment for Christ through his sufferings and sacrifice. This effort brings about reconciliation with God when we say: 'by your Holy Cross you have redeemed the world.'

The empowerment of faith is to understand the promise of redemption. The assurance of eternal life becomes a turning point for the believer who uses the armour of God as a spiritual reality. To empower faith we need a

centerpiece ; the Cross "distinguishes Christianity from all other religions," says GILES Gasper, writer and religious historian.

The Passion of Our Lord had been foretold by the prophet Isaiah (Is.53:5). We are inspired in the faith and belief, to know, "God so loved the world that he gave his only Son, that whoever believes in him should not perish but have eternal life" (Jn.3:16). Jesus willingly took upon himself the agony, pain and torment for our sins.

To awaken in our hearts God's great love and compassion we must move to know more about Christ's humility and acceptance to do his Father's Will. For this we are indebted to Jesus Christ. The conventional wisdom holds that, no greater love has a man than to die for his friend. We, therefore, owe the Lord a thanksgiving, a change in our life for the gift of salvation. "For by grace you have been saved through faith... It is the gift of God". (Eph.2:8).

Let us together bring forward the empowerment of faith. We need to put back an atonement on the agenda of our spiritual lives. When the time arrives Christ will help us to strengthen our belief. His Resurrection is the fundamental triumph of the Faith. The prophet Isaiah expressed the words of the Lord : "Fear not, for I am your God." (Isa.41:10).



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Art of Managing Finances

Financial Management means planning, organising, and controlling the financial activities such as procurement and utilisation of funds and savings. It means applying general management principles to financial resources.

Get Organised:

Get a small chest of drawers. Designate each drawer for a specific purpose - maybe classified as:

Savings bank account transactions:

ATM and debit transaction slips and monthly statements.

Office:

Payslips, medical bills and phone bills

Property payments: electricity bills, water bills, maintenance bills, property tax bills and receipts, and other taxes pertaining to your property

Credit cards:

Monthly credit card bills, payment bills where your credit card is used and transaction slips.

Investments:

Original policy and investment documents, periodic investment statements and receipts

All you need to do is to literally throw whatever correspondence you have into each drawer. Do make sure to label your drawers, though. The truth is that most of the papers that we acquire are not really needed, unless you encounter a problem, such as overcharging on a credit card. You will then be in a position to retrieve them.

Make Monthly Investments:

A large chunk of your money needs to be invested. Instead of doing it on a yearly basis, when you get into a tizzy about investments at year-end, opt for a Systematic Investment Plan, which is an investment in mutual



Tips For Managing Your Finances

Track your monthly spending-

Many people do not know how much they spend each month on food, clothing, housing, or entertainment

Develop a household budget you can follow-

Using the data you've compiled by tracking your monthly expenses, develop a realistic budget so that it's easier to live with.

Be sure to budget for savings-

Your savings are a Rainy Day Fund, which is important when unforeseen expenses or emergencies arise.

Pay your monthly bills on time and avoid late charges-

Take inventory of your regular monthly bills and make reminders for yourself on when each bill is due.

Review your credit report-

The details of your credit report can have an enormous impact on your financial future.

Eliminate credit card debt-

Credit cards can make it easy to pile on debt. If your debt adds up faster than you can pay it off, you're likely living beyond your means.

fund schemes. This ensures that you compulsorily invest a certain sum per year.

Take a Risk:

More and more women are trading online today, and are sometimes more successful than their spouses. Segregate a section of money that will not set you back if you lose it, and dabble. Get online support through communities and groups that invest in markets.

Do Not Underestimate Your Savings Bank Account:

At any point in time, you must have two-three months' salary in your bank, in case of an emergency.

Say 'Yes' to EMIs:

Make sure you have at least one EMI going. This way, you are forced to spend on what you may consider a luxury, but what may improve your quality of life.

Visit the ATM More Often:

Don't withdraw Rs 20,000 at the beginning of the month and keep it in an envelope to be used throughout the month. You will end up spending it before the month-end, and all the over-spending will cause you angst. Instead, budget for immediate needs and withdraw only that amount.



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Flourish as a female entrepreneur



In recent years, the amount of women that have made the leap to successful business owners has increased. Finding success as an entrepreneur can mean flexible hours, being your own boss and enjoying more quality time with your family. As such, starting a business is an attractive route for a lot of women—but being in charge is never easy. Here, five tips to becoming a thriving female entrepreneur.

Share your vision: The success of any business depends on the personnel driving it forward, and as an entrepreneur this journey begins with you. To ensure your staff members work toward a common goal, follow a clear vision for your growth and bring the enthusiasm that only small business owners can inject into a company. In addition, being confident and believing in your product or services is crucial to convincing both potential clients and customers of the quality you're offering.

Bring innovation: There may be many similar businesses doing the same thing as you, so being innovative will help your company stand out from the crowd. A well-designed and intuitive web presence and adapting your services to meet the needs of your customers are additional steps to success.

Be social: Don't underestimate the power of your network. From close friends to business acquaintances, there is a huge pool to tap into as you build your company. Being social also extends to your relationship with customers. Strategic use of social media platforms like Facebook and Pinterest can expose your brand to a wider audience and help you build relationships with existing customers.

Learn to delegate: Small business owners have a lot to deal with every day, so it's important that you trust your staff with certain responsibilities. Many women start businesses for a better work life balance, so share the burden and get on with growing your business and living your life.

Stay inspired: Where others see problems, entrepreneurs see opportunities—and difficulty only drives their desire to succeed. Finding inspiration in any and all situations is what sets successful entrepreneurs apart.

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Thanksgiving



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—A Devotee

Unfailing Prayer to St. Anthony



O holy St. Anthony, gentlest of Saints, your love for God and Charity for his creatures, made you worthy, when on earth, to possess miraculous powers. Miracles waited on your word, which you were ever ready to speak for those in trouble or anxiety. Encouraged by this thought, I implore of you to obtain for me (request). The answer to my prayer may require a miracle, even so, you are the Saint of Miracles. O gentle and loving St. Anthony, whose heart was ever full of human sympathy, whisper my petition into the ears of the Sweet Infant Jesus, who loved to be folded in your arms; and the gratitude of my heart will ever be yours.

—A Devotee

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Holiness in a Nutshell

by: Capt. Mervin John Lobo

The essence of holiness is union with God. The third Person of the most Blessed Trinity is the Holy Spirit. Many names can be given to Him: the Paraclete, the Counselor and Consoler, the Interior Master or Teacher, the Sanctifier, and finally the Sweet Guest of the soul.

Union of God means living in the state of sanctifying grace. However, one of the key challenges is to be constantly open to the inspirations of the Holy Spirit. This is the key: being open and docile to the inspirations of the Holy Spirit.

Transformation of the Apostles

We read in the Gospels quite frequently the defects and downright failure on the part of the Apostles. For example, Peter wanted to prevent Jesus from His Passion and Crucifixion. Then Peter denied Jesus three times—as Jesus had predicted shortly before at the Last Supper. However, there was a key turning point in the life of Peter and the other Apostles. It can be the same turning point in our lives depending on one interior attitude and action: allowing the Holy Spirit to take control of our lives.

The Apostles, united with the Blessed Virgin Mary, spent nine days and nine nights in silence, penance (fasting) as well as deep and constant prayer. Then the Holy Spirit descended upon Our Lady and the Apostles in wind and fire. The Apostles were never again the same. Just read and meditate the Acts of the Apostles and see for yourself. Weak and cowardly men were transformed into valiant soldiers of Christ, even ready and willing to shed their blood for the sake of the Name and Person of Jesus! We will offer you three short but hopefully powerful hints that if taken seriously could change the course of your life. Why not accept the challenge?



1. A Good Confession

Why not spend a longer period of time to examine your conscience in great detail? Not only to spot your sins, but also the reason why you sinned as well as your inner motivations. Then beg from the bottom of your heart for a true, sincere, sorrow for these sins. Beg for the grace to recognize that sin is not only breaking the Commandments, but even more important, sin is breaking the Sacred Heart of Jesus who is the Incarnation of the love of God. Then make a firm purpose of amendment, making the purpose to avoid any person, place or thing that can lead you into sin. Beg the Lord from the depths of your heart, even before entering the confessional, that this confession will be your best and that it will result in a transformation of your life.

One key concept of sacramental theology is what is called Dispositive Grace. This means, in lay terms, that the better you prepare or dispose yourself for the Sacraments then the more abundant graces you will receive.

In other words, the more generous you are in preparing to receive God in the Sacraments then the more generous will God be in the outpouring of His graces. So, right now prepare yourself, better yet, prepare your whole family to make the best confession of your life. You will never regret it!

2. Be Docile And Open To God's Heavenly Inspirations

God is always ready and willing to speak to us, but we are not always ready to listen to His voice. God spoke to the young Samuel in the temple, but he needed the help of the spiritual direction of the priest Eli. God spoke to Elijah on the mountain top—not in the earthquake, the thunder or lightning, but rather God spoke in the gentle breeze. God spoke to Our Lady through the instrumentality of the Archangel Gabriel, the messenger of God. God spoke to Saul as he lay blind on the road to Damascus. “Who are you, Lord? I am Jesus of Nazareth who you are persecuting!” God spoke to Philip the deacon in the Acts with the purpose of moving Philip to instruct the Ethiopian eunuch, baptize him and send him on his way to be missionary to Ethiopia.

Therefore, we must cultivate a listening ear. If you like this image: we must be like the huge dish that picks up the waves or “Vibes” (vibrations). Saint Ignatius teaches us that the good vibes and bad vibes are constantly at work within us. It is up to us to discern between the good vibes and the bad. We must recognize and accept the good vibes which are the inspirations of the Holy Spirit. But we must be prompt

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(Contd.. on p. 16)

How to keep wife happy ...!

(Contd.. from p.15)

It's really not difficult to make a wife happy.

A husband only needs to be:

1. a friend
2. a companion
3. a lover
4. a brother
5. a father
6. a man
7. a chef
8. an electrician
9. a carpenter
10. a plumber
11. a mechanic
12. a decorator
13. a stylist
14. a charmer
15. a doctor
16. a psychologist
17. a bug exterminator
18. a psychiatrist
19. a healer
20. a good listener
21. an organizer
22. a good father
23. Very clean
24. Sympathetic
25. Athletic
26. Warm
27. Attentive
28. Gallant
29. Intelligent
30. Funny
31. Creative
32. Tender
33. Strong
34. Understanding
35. Tolerant
36. Prudent
37. Ambitious
38. Capable
39. Courageous
40. Determined
41. True
42. Dependable
43. Passionate
44. Compassionate

AND, WITHOUT FORGETTING TO:

45. Give her compliments frequently
46. Love shopping
47. Be honest
48. Be very rich



49. Never stress her
50. Never look at other women!

AND AT THE SAME TIME, YOU MUST ALSO:

51. Give her lots of attention, but expect little yourself
52. Give her lots of time, especially time for herself
53. Give her lots of space

AND, VERY IMPORTANT:

54. Never to forget:

- * birthdays
 - * anniversaries
 - * her favorite color
 - * her favorite flower
 - * her favorite gem
 - * her favorite fragrance
 - * her favorite memories
 - * her favorite holidays
 - * her favorite friends
 - * her favorite vacation destinations
 - * her favorite beverage
 - * her favorite food
 - * her favorite restaurant
 - * any arrangements she makes
-

And Now,

HOW TO MAKE HUSBAND HAPPY

Just leave him alone.....with his TV remote and mobile phone...and his favourite drink.....And he'll be just fine...

to reject the bad vibes which are the temptations of the evil spirit that we call the devil! In other words, to listen to the Holy Spirit and to be docile to His promptings we must cultivate the art of spiritual discernment.

3. A Strong And Growing Devotion To Our Lady

The Blessed Virgin Mary has many different but beautiful titles. This is expressed most clearly in the Litany of the Blessed Virgin Mary. Many of these attributes or praises of Mary are poetic symbols, and many are actually Biblical derivations.

However, relating to our topic on docility to the Holy Spirit, Our Lady can help us immensely! Why? For this simple but profound reason: Our Lady's relationship to the Blessed Trinity and to specifically to the Holy Spirit. Our Lady is the Daughter of God the Father; she is the Mother of God the Son; finally, she is Mystical Spouse of the Holy Spirit.

A Cardinal once asked a group of charismatics the key to deeper union to the Holy Spirit. He gave the answer: union with Mary, the Spouse of the Holy Spirit. As soon as he finished there were peals of thunder and lightning bolts that responded to the Cardinal's assertion. For that reason, St Louis de Montfort affirms this statement with these words: "Those who love Mary, the Holy Spirit flings Himself into their souls." Our Lady's prayers open the gateway to the Divine Invasion of the Holy Spirit.

In conclusion, if you find yourself floundering in the spiritual life, going nowhere fast like a hamster running around the wheel, and experiencing a sense of frustration, a sense of stagnation in your spiritual journey, why not try the three steps? You can make the best confession in your life, be open and docile to the Holy Spirit and learn the art of spiritual discernment, and finally cultivate a deep and filial love for Our Lady. Indeed this could be the turning point in your life—the start on the highway to holiness!

The 8 foods that make your boredom away

The sadness of losing a lot of our mental health. After the deadly impact on our mind when we are depressed, which is expressed through the physical problems. Depression can make any healthy normal human mental ill health. The increased levels of depression, the various forms of physical problems and suicides, as well as the patient awakens.

So many remarkable little sadness. Many will work in trying to remove the sadness. There are some foods that are particularly effective in removing sadness. These foods should hold regular diet.

Tomatoes

Laikopina in tomatoes, which help keep our minds as well, and is cheerful. 1 Place the tomatoes Although the daily diet.

Bananas

When people suffer from depression have reduced levels of the vitamin in the body. A lack of vitamin B bisannatake reinforces this. So if you want to get rid of sadness for the lack of vitamin B Eat bananas.

Beetroots

There bitarute iuridina, pholaita and magnesium, which works against depression and liking our brain to produce hormones that help seretenina.



As a result, the sadness away.

Green tea

Green tea's antioxidant and ayantistresa components of our body as well as helps to improve mental health. Green tea is produced in the brain as a result of drinking seretenina, which is shelf services readily relieves depression and brain relax.

Cheesecake

Bisannatake to remove the zinc in our bodies. This mineral has been eliminated from our minds off the bisannatake. The best sources of zinc in the body of the cheese supply. But of course you should be careful about eating cheesecake. Do not eat too much. Extra cheese harmful for physical fitness.

Dark chocolate

Our brain, which causes the release of hormones called endorphins chocolate excited to make our minds are especially effective. So if you do not suffer from depression take 1 piece of chocolate consumed.

Oily fish

Fish and fish oil omega-3 fatty acids. Omega-3 fatty acids in the body, as well as our mental susthatateo recovery. The sadness away.

Yellow

There tarameronasa and karakiuminayedasa turmeric helps remove the brain and voice, and Depression. The problems of stress and depression away.

World's largest Bible in making by Haryana's Jacob Harmeet

Hisar: World's biggest hand-written Bible is in the making by an Indian from the state of Haryana. Jacob Harmeet, a resident of Hisar, is on his way to create a record of writing world's biggest Bible.

Jacob is currently working on getting his achievement registered in the Limca Book of World Records and Asia Book of Records. Currently writing the second part – The New Testimony, Jacob wants to break the record of Bhopal's Sunil Joseph.

The first part of the Bible – The Old Testimony – was completed on April 24 and took Jacob one year, two months and 24 days. Spending around seven to eight hours daily for writing the first part, he had started writing the first part on January 1, 2013. The first part has about 1432 pages and was written using different colour sketch pens.

Talking with iamin about writing the second part, Jacob says, "The second part of the Bible- The new Testimony is at the final stage. I had started working on it on April 25, 2015. There are about 515 pages out of which I have written 486 already." Jacob is working on breaking Sunil's current record of 123 days by writing the Bible in 108 days. Jacob, who earlier worked as a contractor, has spent about one lakh fifty thousand rupees in writing the first part of the Bible, reported DNA.

The Bible is being written on chart papers and each page is 22 by 28 inches. The weight of each section is about 82 kg. Every page is laminated to protect them for which Jacob spent Rs 40/page. 64-year-old Jacob dreams of establishing a Guinness Book of World Record with the handwritten Bible. However, he does not have the financial support to make it that big.

"I respect all the religions. My next goal is to write the holy Quran and the Ramayana. I also wanted to write the Guru Granth Sahib, but rules for writing it are quite strict, therefore I backed out," says Jacob.

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The Black Dot

One day, a professor entered the classroom and asked his students to prepare for a surprise test. They all waited anxiously at their desks for the exam to begin.

The professor handed down the exams with the text facing down, as usual. Once he handed them all out, he asked the students to turn over the papers.

To everyone's surprise, there were no questions – just a black dot in the center of the sheet of paper.

The professor seeing the expressions on everyone's faces told them the following:

"I want you to write what you see there." The students confused, got started on the inexplicable task.

At the end of the class, the professor took all the exam papers, and started to read each one of them out loud, in front of all the students.

All of them with no exception defined the black dot, trying to explain its position in the center of the sheet.

After all had been read, the classroom silent, the professor began to explain: "I am not going to grade you on this. I just wanted to give you something to think about. No one wrote about the white part of the paper. Everyone focused on the black dot – and the same happens in our lives. We have a white piece of paper to enjoy, but we always focus on the dark spots. Our life is a gift given to us by God, with love and care, and we have reasons to celebrate –nature renewing itself every day. However, we insist on focusing on the dark spots – the health issues that bothers us, the lack of money, the complicated relationship with a family member, the disappointment with a friend. The dark spots are very small when compared to everything we have in our lives, but they're the ones that pollute our mind. Take your eyes away from the black dots in your life".

Enjoy each one of your blessings, each moment that life gives you. Be happy and live a life filled with love.

Live this day, and every day of the rest of your life to make a difference....!

Want to keep Mosquitoes away from your bedroom, kitchen, diningroom ...?



Simply slice a lime in half and press in good amount of cloves for an all natural mosquito repellent. Leave the dish in any corner of your room where you want to repel mosquitoes. They do not like the scent.

8 Motivational Quotes To Remind You To Persist

We've all been there before, in the deep valley that is the darkest time of our lives. It seems that all hope is gone and we would like to just roll up into a ball on the floor. We label this as a time of adversity.

How do you deal with adversity? What is your mindset when you experience a major setback in your life? It may be an illness, a divorce, the death of a loved one, or the loss of a job. How do you deal with the hardship that is associated with these situations?

Sometimes, all we need are some words of encouragement, something to motivate us through the deep dark valley of despair. Here are eight motivational quotes that will remind you to persist, even when you feel like giving up.

1. Adversity is temporary
2. Stay focused on the positive
3. Change your attitude, change your life
4. Understand that obstacles bring opportunity
5. Never give up, you are in good company
6. We can choose how we deal with adversity
7. Practice positive self-talk
8. Adversity can leave scars

—Agnelo Rodrigues
Wadala E

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Inspiration!

Stand by your opinions

To be yourself in a world that is constantly trying to make you something else is the greatest accomplishment. It takes guts to express an unpopular viewpoint ... it takes guts to say no when it is so much easier to say 'yes' and it takes guts to risk losing a job, friends or opportunities because someone won't like our opinion. However, the more you tap into your "guts," the easier it gets, and the more confident you'll become hence, standing up by your opinion can have a tremendously positive impact.

Many times we're faced with situations that can cause us to consider compromising our opinions. For instance, maybe your beliefs are in the minority ... but you don't want to become an outcast as a result. Or, maybe you disagree with your boss's business practices ... but are too afraid to stand-up for what you really think. When confronted with these situations, it is sometimes difficult to stick to your guns.

Unfortunately, the more we compromise our values, the more of a negative impact it has on our mental well-being. And, the more we continue to do so! On the other hand, when we stand-up for what we believe in, the benefits can be great:

It Builds Self-Confidence: When others dictate what we should think, feel and do, it eats away at our self-confidence. We begin to distrust our own instincts and lose the ability to decipher what we really believe versus what everyone wants us to believe. Although it may be difficult at first, the



more we stand-up for ourselves, the more we build our self-confidence.

Develop a Strong Sense of Self: If we bow to others and their opinions, and do things their way, whether right or not, we start to lose our own identity and start to forget for what we truly stand. Further, the less you allow yourself to think freely and develop your own belief system, the more you become a follower without your own direction. On the other hand, the more authentic you are to your needs and viewpoints, the more you will understand your sense of self.

It Develops Self-Respect: Would you respect someone who went against their own values because it was convenient or because it was more popular? Probably not! Yet, if you encounter someone with a less popular opinion who stands their ground (assuming the opinion or belief is founded in ethical principles), you would most likely have great respect for them. Same goes for the way you perceive yourself. The more you stand up for your beliefs, the more self-respect you will develop. If you continually give in to what others want and compromise your own values in the process, you are going to lose respect for yourself.

It Builds Integrity: In a time when

so many individuals are dishonest, do things to better themselves at the expense of others, expose their personal lives for a chance to be famous and do what feels good in the moment without thinking about the consequences, is a characteristic that is especially unique. Doing the right thing or standing up for your beliefs may not be easy, but when you do, you know that you'll be able to look yourself in the mirror and feel good about yourself. You'll know that you did the right thing and that you had integrity.

It Helps You be Independent: There are two things to consider here: First, if YOU don't stand up for yourself or your beliefs, then how can you expect others to? And second, the person who you should always be able to count on to stand up for you – no matter what – is you. What this means is that the more you stand-up for your beliefs, the less you will rely on others to validate them. You'll reinforce your independence and ability to stand on your own two feet without anyone else to support you.

Expressing a personal opinion is a serious matter and most of us is so scared to have the "wrong" opinion that he prefers not to answer rather than to express it.

make it a point to say that everyone is entitled to an opinion, and every opinion is valuable to the person expressing it. That should go a long way toward shutting down the pretentious behavior.

Remember, you are never going to be right no matter what opinion you choose because the opposite side might have some valid points. Your side may have flaws but, all that matters is that you are willing to choose a 'side'

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MUMBAI : Mangalorean Roman Catholic Bachelor, aged 32 years, Ht. 5' 7", Wt. 65 kgs, Fair Complexion, Edn.

B.Com., working as an Asst. Retail Manager in Cruise Lines. Contact email : denzil.i.pinto@yahoo.co.in OR 9167613412 **(Regd. No. 6376)**

MUMBAI : Tamilian Roman Catholic Bachelor, aged 27 years, Ht. 5' 8", Wt. 72 kgs, Wheatish Complexion, Edn. B.Com., LLB., Advocate by profession. Seeks a educated, working girl from good family background. Contact email: robint9@gmail.com OR 9869020707 **(Regd. No. 6372)**

GOA : Goan Roman Catholic Bachelor, aged 31 years, Ht. 5' 8", Wt. 60 kgs, Very Fair Complexion, Edn. 3 years Diploma in Catering, working as a Chef at a Supervisory level. Contact email : chefsavio83@gmail.com OR 8652744565 **(Regd. No. 6363)**

MUMBAI : Goan Roman Catholic Bachelor, aged 25 years, Ht. 6', Wt. 80 kgs, Wheatish Complexion, Edn. B.E.in Electronics and Telecom from Mumbai University, working as a Software developer in a well known MNC in Mumbai. Only Child. Seeks a suitable match. Contact email : clive2111@ymail.com OR 9967555521 **(Regd. No. 6359)**

MUMBAI : Mangalorean Roman Catholic Bachelor, aged 41 years, Ht. 5' 4", Wt. 65 kgs, Wheatish Complexion, Edn. B.Com., working as a Admin. Controller in **Dubai**. Contact email : dsouzarobin25@gmail.com OR Tel : 22-24983066 **(Regd. No. 6358)**

MUMBAI : Mangalorean RC parents, residing at Navi Mumbai, invite alliance for their bachelor son 29/6', M.S. (Electronics) from RMIT, Australia. Australian citizen, working as Asst. Manager, in Australia, seeks alliance from qualified RC spinster upto 26/5'4" and above with good family background and Christian values. Please contact : wwlewis86@gmail.com / 022-27422720 **(Regd. NO. 6357)**

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

MUMBAI : Mangalorean Roman Catholic Bachelor, aged 33 years, Ht. 5' 7", Wt. 70 kgs, Wheatish Complexion, Edn. Software Diploma, working as an IT Engineer. Seeks a understanding, caring, simple Mangalorean Girl.

Contact email : johndmello@rediffmail.com OR 24972108 **(Regd. No. 6354)**

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

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

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

MUMBAI : East Indian Roman Catholic Divorcee, aged 45 years, Ht. 5' 9", Wheatish Complexion, Edn. BE/MBA., working as a Software Professional. Contact No. 9819406433 OR email: examinerboy@yahoo.com **(Regd. NO. 6347)**

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6394. MUMBAI : East Indian Roman Catholic Spinster, aged 30 years, Ht. 5' 6", Wt. 56 kgs, Fair Complexion, Edn. B.Com., CS., LLB., working as a Manager. Contact email : lfaroz@gmail.com OR 9819824865 **(Date of Birth 2-1-1985)**

6392. MUMBAI : Mangalorean Roman Catholic Spinster, aged 26 years, Ht. 5' 3", Wt. 54 kgs, Fair Complexion, Edn. MBA in Pharma Management, working as a Senior Process Associate at TCS. Seeks a well educated and well settled bachelor. Contact email : zenalobo89@yahoo.co.in OR 9833858842 **(Date of Birth 24-5-1989)**

6391. CANADA : Mangalorean Roman Catholic Spinster, aged 27 years, Ht. 5' 5", Wt. 67 kgs, Wheatish Complexion, Edn. M.Sc. Microbiologist in Canada, working as a Microbiologist. Looking for a professionally qualified, well educated bachelor preferably working in Canada. Contact email : pintocrystina@gmail.com OR 9769818773 **(Date of Birth 25-1-1988)**

6390. AUSTRALIA : Mangalorean RC parents seek alliance for their daughter 28 years, 5' 1", fair, BE in IT and working as software developer in Australia from professionally qualified RC bachelors, preferably working in Australia, kindly reply with detailed profile and photograph to email gracyfred84@gmail.com Mob : 9833149882 / 9819219544. **(Date of Birth 13-5-1987)**

6139. MUMBAI : Mangalorean Roman Catholic 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 **(Date of Birth 2-12-**

1986)

6129. MUMBAI : Tamilian Roman Catholic Spinster, aged 30 years, Ht. 4' 10", Wt. 50 kgs, Wheatish Complexion, Edn. B.Com., working as a CRE, Contact email daisy.dec1@gmail.com OR 7507899111 **(Date of Birth 1-12-1983)**

6109-R.NEW PANVEL : Mangalorean Roman Catholic Spinster, 30 years, Ht. 5' 4", Wt. 65 kgs, Wheatish Complexion, Edn. B.Com., Working as a Sr. Accountant. Contact email : slobo2283@yahoo.co.in OR 9819643183 **(Date of Birth 22-11-1983)**

6106. MUMBAI : Mangalorean Roman Catholic Spinster, 26 years, Ht. 5' 1", Wt. 66 kgs, Wheatish Complexion, Edn. MBA in Hospital Management, working as a Asst. Manager Operations. Seeks a well settled match/. Contact email : irenealban@yahoo.com OR 022-25777199 **(Date of Birth 3-7-1987)**

6086. MUMBAI : Goan Roman Catholic Spinster, aged 33 years, Ht. 4' 5", Wt. 55 kgs, Wheatish Complexion, Edn. M.B.A., in HR working as a HR. Contact : 9820217917 **(Date of Birth 14-11-1980)**

6060. MUMBAI : Goan Roman Catholic Spinster, aged 24 years, Ht. 5' 5", Wt. 53 kgs, Fair Complexion, Edn. Graduate in Interior Designer, working as a Interior Designer. Contact email : alexmichaelpaul@gamil.com OR 9322145137 **(Date of Birth 7-8-1989)**

6136. MUMBAI : South Indian Roman Catholic Spinster, aged 30 years, Ht. 160 cms, Wt. Normal, Wheatish Complexion, Edn. B.Sc./ PGDMLT, working as a Pathology Lab Technician (Instructor) in KSA since 8 years, well settled, seeks a suitable match. Contact email : Mathew_680@yahoo.com OR 8652531726 **(Date of Birth 30-7-1983)**

6058. MUMBAI : Mangalorean Roman Catholic Spinster, aged 33 years, Ht. 5' 5", Wt. 58 kgs, Fair Complexion, Edn. B.E., (Computers) working as

a Software Engineer. Contact email : catalyst.nirmala@gmail.com OR 9820445461 **(Date of Birth 15-12-1980)**

6053. MUMBAI : Roman Catholic Spinster, aged 24 years, Ht. 5' 1", Wt. 48 kgs, Wheatish Complexion, Edn. B.Com., (Banking & Insurance) working as a Consultant. Contact email : rosemarybharda@yahoo.com OR 9224780162 **(Date of Birth 8-7-1989)**

6052. MUMBAI : Goan R.C. Spinster, aged 29 years, Ht. 5' 3", Wt. 68 kgs, Wheatish Complexion, Edn. Post Graduate, working as a Journalist. Contact email : nd41@in.com OR 9819027945 **(Date of Birth 30-08-1984)**

6350. MUMBAI : RC Mangalorean Spinster, 27/5' 2", Wt. 54 kgs, wheatish, B.Com., C.S., L.L.B., working as a teaching faculty for Law. invite alliance from well qualified and well settled bachelor with good family values upto 30 years Kindly reply with details and full length photograph to r.dsouza.co@gmail.com OR 9323925995 / 9699788876 **(Date of Birth 1-12-1987)**

6340. MUMBAI : Mangalorean Roman Catholic Spinster, aged 26 years, Ht. 5' 3", Wheatish Complexion, Edn. M.com, (Accounting) GNIIT, Working for a reputed IT - MNC as a Finance Executive. Seeks a well qualified and settled Mangalorean groom age upto 31 years, working in India or abroad. Contact email : nishalobo88@gmail.com OR 9930913027 / 9869077568. **(Date of Birth 3-4-1989)**

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MUMBAI : Goan Roman Catholic 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)**

MUMBAI : Bombay Roman Catholic Goan Spinster, 31 years, Ht. 5', Wt. 49 kgs, I have done my MBA in finance and am working as a research analyst and consultant in Bombay. I am a very practical and logical person. I believe in striking a balance between work and personal life. I love travelling, trekking and fitness. Looking for someone well educated, mature, sensible and jovial. If you find my profile interesting, Contact me email : miss.dynamic09@gmail.com OR 9594090936 **(Regd. No. 6068)**

MUMBAI : Mangalorean Roman Catholic Spinster, aged 27 years, Ht. 4' 11", Wt. 58 kgs, Wheatish Complexion, Edn. T.Y.B.A., Teacher by profession. Contact email : sneha_shetty09@hotmail.com OR 9819126871 **(Regd. No. 5995)**

MUMBAI : Goan Roman Catholic Spinster, aged 28 years, Ht. 5' 3", Edn. B.Com., working as a Fashion Designer. Seeks a suitable match. Contact email : rodriguesemma@rediffmail.com OR 9821471904 **(Regd. No. 6092)**

MUMBAI : Goan Roman Catholic Spinster, aged 30 years, Ht. 5' 4", Wt. 65 kgs, Wheatish Complexion, Edn. B.E., (Electronics), working as a Technology Lead. in IT Company in USA. Contact : laetitia.viegas@gmail.com OR 25886316 **(Regd. No. 6030)**

MUMBAI : Karnataka Protestant Spinster, aged 31 years, Ht. 5' 2", Wt. 55 kgs, Wheatish Complexion, Edn. B.A., working as a Clerk. Contact : neetahdas@gmail.com OR 9768919470 **(Regd. No. 6029)**

MUMBAI : Goan Roman Catholic

Spinster, aged 46 years, Ht. 5' 2", Wt. 73 kgs, Wheatish Complexion, Edn. B.Com., working as a Audit Assistant. Contact s_gons@rediffmail.com / stephy_gons@yahoo.co.in OR 9819884257 **(Regd. No. 6027)**

MUMBAI : Goan Roman Catholic Spinster, aged 25 years, Ht. 4' 7", Wt. 48 kgs, Fair Complexion, Edn. B.Sc., in H.Sc. Textile working as a Asst. Executive. Contact email : dmelloauralia@gmail.com OR 9819569874 **(Regd. No. 6026)**

MUMBAI : Mangalorean Roman Catholic Spinster, aged 24 years, Ht. 5' 6", Wt. 58 kgs, Wheatish Complexion, Edn. B.A., working for a Multinational Company. Contact email : denverr89@gmail.com **(Regd. No. 6025)**

MUMBAI : Roman Catholic Divorcee, aged 49 years. Ht. 5' 7", Wt. 65 kgs, Wheatish Complexion, Edn. B.Sc., working as a Sr. Govt. Officer. Contact Email : reenaahuja2012@gmail.com **(Regd. No. 6023)**

MUMBAI : Mangalorean Roman Catholic Spinster, aged 28 years. Ht. 5' 3", Wt. 45 kgs, Fair Complexion, Edn. B.E. Computer, working as a I.T. Consultant. Seeks an educated Mangalorean boy from good family background. Contact : 8879179796 or Email : ajd19@yahoo.co.in **(Regd. No. 6018)**

MUMBAI : Goan Roman Catholic Spinster, aged 28 years. Ht. 5' 3", medium built, Wheatish Complexion, Edn. HSC, working as a Receptionist. Contact email : lumira_rodrigues@rediffmail.com OR 9821025069 **(Regd. No. 6016)**

MUMBAI : TAMILIAN Roman Catholic Spinster aged 27 years, Ht. 5' 7", Average built, Tan Complexion, Edn. Dip. in Hotel Management, Seeks a suitable match. Contact email : salexander172@gmail.com OR 9158622614 **(Regd. No. 6013)**

NAVI-MUMBAI : Mangalorean Roman Catholic Spinster, aged 31 years, Ht. 5' 1", Wheatish Complexion, Edn.

B. Com., employed as an Admin., Contact Email : sonaldabhi0@gmail.com OR Mob: 9820579253 **(Regd. No. 6011)**

MUMBAI : Goan Roman Catholic Spinster, aged 35 years, Ht. 5' 5", Wt. 60 kgs, Wheatish Complexion, Edn. B.A., employed as a Secretary. Contact : Mob: 9833120168 **(Regd. No. 6010)**

MUMBAI : Goan R.C. Spinster, aged 30 years, Ht. 5' 5", Wt. 65 kgs, Fair Complexion, B.Com., working as a SME, Seeks sober, well settled bachelor. Contact : email : megna.fernandes@gmail.com OR 9820264984 **(Regd. No. 6007)**

MUMBAI : Goan R.C. Spinster, aged 26 years, Ht. 5' 2", Wt. 60 kgs, Tan Complexion, Edn. B.Sc + PGDQA, working as a QA Personnel in Pharmaceutical, Seeks a good looking, understanding, responsible, well settled bachelor. Contact email : renmail1987@yahoo.co.in OR 9892394604 **(Regd. No. 6006)**

AHMEDABAD : Goan R.C. Spinster, Wheatish, slim, good looking, aged 29 years, Ht. 5' 4", Wt. 49 kgs, Edn. B.A., PGDMFI, Pursuing MBA, working as a Senior Officer in Bank. Seeks a educated, well settled bachelor from decent and respectable family. Contact email : steffi8138@gmail.com / jerrypeter02@yahoo.com OR 079-22162694 **(Regd. No. 6004)**

MUMBAI : Mangalorean Roman Catholic Spinster, aged 32 years, Ht. 5' 5", Wt. 57 kgs, Wheatish Complexion, Edn. MBA, working as Marketing Manager in Bangalore, Contact email : richardathanasius@gmail.com OR 9980555027 **(Regd. No. 5973)**

MUMBAI : Goan Roman Catholic Spinster, aged 25 years, Ht. 156 cms., Wt. 56 kgs, Fair Complexion, beautiful, Edn. T.Y.B.A., working a Cabin-Crew. Contact Email : elviraalfonso91@gmail.com OR Mob.: 9320385208 **(Regd. No. 5967)**

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