

THE SECULAR CITIZEN

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(Total pages 24)

A NATIONAL FAMILY WEEKLY

Vol:24 No:35 ■ Mumbai, August 31, 2015 ■ Rs. 5

India's Rolls Royce Administration In A Bullock Cart Economy



The problem in our country is the scarcity of honest, sincere and committed politicians, bureaucrats ... involved in implementing our numerous schemes and projects...

iBLOSSOM PDC is inaugurated for higher career aspirants



On the auspicious Independence Day, Rev. Dr. Fr. Solomon Rodrigues blessed iBLOSSOM Personality Development Centre at Vasai Station West. While inaugurating the first batch of higher career aspirants Fr. Solomon congratulated the founder-director of iBLOSSOM PDC Mr. Ronie D'Costa who is an internationally certified executive coach, corporate trainer and a research scholar. Keeping in view the career progression needs of the student community, Mr. D'costa has founded iBLOSSOM PDC to enhance industry readiness of graduates and prepare them for the opportunities afforded by the globalised economy. Fr. Solomon enlightened parents and students on the urgent need to develop their overall personality and emphasized on the need to achieve proficiency in the English language. Giving various examples of his students he stressed upon the need to prepare for the global competition and become achievers for the nation. Mr. Christopher Rodrigues, Vice Chairman, Bassein Catholic Co-op. Bank was the Chief Guest. Mr. Rodrigues gave example of his own career grooming and expressed confidence that iBLOSSOM PDC's training programs will add substantial and critical value to MBAs, Engineers and all other graduates. He called upon the student community to take the benefit of the excellent training programs, infrastructure and resources at iBLOSSOM PDC. Mr. D'Costa shared his national and international experience from his mission of developing human capital over a decade and cited the research by Carnegie Mellon University that 85% career success depends upon soft skills and personality

and only 15% on one's domain knowledge. He explained iBLOSSOM PDC's vision and mission and its training programs. He held that the crisis is of employability and not of employment and explained how leading companies are struggling for industry ready talent. He stated that the key to career growth is self development and self growth. Senior career counselor and Director of Knowledge Fountain Mr. Prakash Almeida explained the imperatives of developing a powerful personality for successful careers in today's knowledge-driven globalised economy. Mr. Christopher Rodrigues launched iBLOSSOM PDC's website (www.iblossompdc.com). Mr. Samir Rawal, Country Head of Huntsman International Pvt. Ltd. shared his insights with the students on dynamics of corporate career planning and progression.

- Prakash Almeida

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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.

—Baptist J. A.

'Thought for the week'

To be beautiful means to be yourself. You don't need to be accepted by others. You need to accept yourself.

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Cover : India's Rolls Royce Administration in a Bullock Cart Economy (Read on p.7)

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'We are starting to destroy ourselves'

Heat waves in Pakistan, toxic floods in Vietnam, crippling haze in Malaysia and torrential rain in Myanmar.

In just the past few weeks alone, South and Southeast Asia have been wracked with extreme weather events — part of a pattern, regional Catholic leaders and scientists said this week, that shows little sign of abating.

“Helping victims is not enough. We have to prevent climate change,” said Father Allwyn D'Silva, secretary of the Federation of Asian Bishops' Conference's climate change desk, which organized a two-day regional workshop in Bangkok to discuss the impact of climate change and share ideas for addressing it.

While each nation struggles with its own unique environmental issues, their experiences combined paint a stark picture of a worsening situation across the region.

Representatives from eight countries — Cambodia, Laos, Malaysia, Myanmar, Pakistan, Singapore, Thailand and Vietnam — shared moving stories on the impact of climate change in their homes.

“I don't have much to say, I'd just like to play a small song,” said Myanmar Cardinal Charles Maung Bo of Yangon, before launching a slide show of images from the devastating monsoon floods wreaking havoc over parts of the country.

“The main cause is brought by ourselves, deforestation and dams ... and poor people, especially, suffer the consequences.”

More than 1.1 million people have been affected by the flooding, which has caused at least 103 deaths and displaced hundreds of thousands of families across the country. While monsoon rains come every year to Myanmar, it has not witnessed such severe flooding in decades.

Such disaster, however, is hardly confined to Myanmar alone.

(Contd.. on p. 4)

(Contd.. from p. 3)

Nguyen Thi Van Ha, a professor at the Ho Chi Minh City University for Natural Resources and Environment, noted that in 2015 alone, the country has struggled with severe drought in one area, severe flooding in another, and surging levels of salinity in freshwater. In parts of the country, fresh drinking water has become scarce, while the cornerstone of the nation's economy — rice — is becoming harder and harder to grow.

"It appears the situation in Vietnam is more serious than in the past," she said.

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Mother Mary Our Model

As a follow up on the Pope's encyclical on environment, the Diocesan Catechetical Centre (DCC), Bandra has sent the liturgy on the theme of care for creation to be used during Mother Mary Birthday novenas. Perhaps, we may make use of these liturgies very well, but if we do not start practising an eco-friendly life style, our liturgies will remain only a theory. Hence following ten commandments will help us to live an eco-friendly life-style in a concrete way. May Mother Mary be a model for us who lived a simple life.

TEN COMMANDMENTS FOR AN ECO-FRIENDLY LIVING

- 1] Carry reusable bag (jute, cloth, thick plastic) when you go for bazaar. Refuse to take thin plastic bags.
- 2] Avoid using vehicles for short distance. Walk.
- 3] Carry your own water bottle wherever you go, and avoid buying mineral water.
- 4] Try to save cooking gas by avoiding heating food repeatedly. Family can eat food together and avoid heating food repeatedly by each member.
- 5] Avoid compulsive shopping. While shopping question yourself – do I really need this item (cloth, utensil, gadget, furniture etc)
- 6] Try to use the household items, gadgets etc till it becomes com-

pletely useless (use it as long as possible).

- 7] Reduce, reuse, recycle – Reduce means buy things only if it is really needed. Reuse means, use things which can be used repeatedly (example - plates, glasses, spoons), recycle means, instead of sending certain items to the dumping grounds, sell them to the scrape dealers who use the items for recycling purposes.
- 8] Segregate garbage into wet and dry. Wet waste can be used for composting. If you are staying in a housing society, convince the members to start zero garbage project.
- 8] Save water creatively – if possible avoid using washing machine which takes lot of water, avoid big size toilet flushes or pour water in the mug instead of pressing flush after each time you use the toilet, recycle the water – example, after washing clothes, the water left out can be used for plants, washing floor/toilets etc.
- 9] Save electricity by using energy saving bulbs. Wherever possible make use of the natural light.
- 10] From time to time take the inventory of the things lying at your home. Question 'do I need these things'? Things which are not used by you for long can be donated to charitable NGOs or needy families.

—Fr Felix Rebello

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Thoughts on 'Teacher's Day'!

We celebrate 'Teacher's Day' on Sept. 5th, which commemorates the birthday of S. Radhakrishnan our second president, a renowned philosopher and a teacher par excellence. He instilled, "teachers should be the best minds in the country."

But today it is shameful that we are witnessing brutal attacks on the feminine psyche. The Times of India on Aug 18, 19 and 20, 2015, had reported four shockers: 1) Crimes spiral – Rape cases up 55% in Mumbai, 87% in State in a year – Rise in rapes evidence of social malaise. 2) 40% of 'Abductions' are of women for marriage. 3) In 2014 there were over 8,000 dowry deaths, but only 1,672 convictions. 4) 156 women killed in 2014 for witchcraft.

We must urgently turn the tide of atrocities against women. They are our mothers, sisters, wives and 'teachers'! They contribute 70% to the working house, but earn only 10% of salary, and a miserable 1% of India's wealth.

Teachers are foundations for creating responsible citizens. They are the cornerstones for our future and role models. Teacher's Day is celebrated to show our appreciation for their hard work towards moulding of young minds, especially in the primary section which is largely supervised by female teachers. Christian teachers have the opportunity in imparting to their students the wisdom and principles enshrined in the Bible: "Show yourselves in all respects to be a model of good works; and in your teaching exhibit integrity, dignity and sound speech" (Titus, 2:7).

—Dr Trevor Colaso

CHRIST'S Humility And Greatness!

The Secular Citizen, Aug 24, 2015 issue No. 34 is a real 'Family Treat', especially for Youth; with its 'inspiring' Cover Photo – 'Youth Can Change India & Make It A Better Place'. It reminds me of Rev Bishop Percy's, 'Change Yourself and Change the World'; which is monthly profiled in a Diocesan weekly magazine.

Now, Mr. Melvyn Brown your renowned weekly contributor has written a thought-provoking article, 'Bring Forward The Empowerment Of Faith', page 10 of your above issue. He has rightly commented: "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 the Father's will." Allow me to consummate his statement with the appropriate Scriptural quote from the letter of St Paul to the Philippians:

"Let the same mind be in you that was in CHRIST JESUS, Who, though He was in the form of GOD, did not regard equality with GOD as something to be exploited; but rather 'emptied' Himself and became 'obedient' to the point of death – even death upon the 'Cross'! Therefore, GOD has highly exalted Him, and given Him the Name that is above every name, so that, at the Name of JESUS, every knee should bend, in heaven and on earth and in the underworld, and every tongue should confess that JESUS CHRIST is LORD, to the glory of GOD The FATHER" (Phil 2:5-11).

—Dr Trevor Colaso

Teach Children to Pray Meaningfully

On September 8 every year, we celebrate the feast day (birthday) of Our Blessed Mother Mary. But not many

of us actually venerate or revere our Blessed Mother. Today, many families have no time to pray the rosary. And if ever it is prayed, the Our Fathers and the Hail Marys are recited just like parrots without having any meaning at all, because the Head of the family has just returned home from work and is tired. Besides, the wife has to prepare the dinner and the children have to watch their favourite soap/serial on TV. At Bandra, people go to the fair, but have no time to go to the church to venerate Our Blessed Mother at Mount Mary's Basilica. Even at Irla in Vileparle, it is the same story. I would blame the parents for not teaching their children to pray the rosary.

— Jubel D'Cruz, Dombivili

Misfits in Public Office

The letter 'King, farmer and the donkey' by Dr. Leo Rebello (Secular Citizen, Aug 17), is a classic example of the present day system of governance and the number of misfits we have holding positions of responsibility in public office. This is why we have several cases where one can be a school drop-out and yet hold the post of education minister, even as one does not have to be an ex-serviceman to be a defence minister or an engineer or architect to head the public works dept or Town and Planning department.

—A. F. Nazareth, Alto Porvorim

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Reverse Mortgage for Senior Citizens

The Senior Citizens unit of Orlem, Malad, Mumbai (BASCA) recently organised a talk on Reverse Mortgage. At a well attended meeting, Senior officials of CitizenCredit Co-operative Bank explained the scheme in detail and then fielded questions to clear doubts of the audience.

(The following narration is for representational purposes only. Names and places have been changed)

Mr & Mrs Lobo reside in Bandra, Mumbai in a 1 BHK flat. They are nearing 70 years. They have two children. The son is married and works abroad. Their only daughter is also married, lives in Chennai and is busy looking after her family. Both children send them some money occasionally which is insufficient for paying their monthly bills. The Lobos live a very frugal life, blissfully unaware that they are actually sitting on a cache of wealth.

Their small flat in Bandra is worth more than Rs 2 cr which will eventually be inherited by their two children. Yet they eke out a measly living. Some good soul told them about reverse mortgage loan. They approached a bank for a loan. Today they are happy and living with dignity. What's more, their children seem to have had a sudden change of heart. They are now more caring, more loving and send them more money.

So what is reverse mortgage? To make it very simple let us take the example of a recurring deposit (RD). Let us assume that Mr Lobo (depositor) opts for a monthly RD of Rs 500 for 10 years. At the end of 10 years he will have deposited Rs 60,000 but will receive approximately Rs 100,000 from the bank @ 8.5% interest.

Reverse mortgage works in just the



(The reverse mortgage loan is available with Citizen Credit coop Bank which has several branches in Mumbai and 5 in Goa. Several nationalized banks also offer reverse mortgage)

*by Prof Robert Castellino
Senior Citizen & Citizen Journalist*

opposite way. Instead of Mr Lobo depositing money every month, the bank will deposit Rs 420 every month into the account of Mr Lobo for 10 years for a loan of Rs one lakh against his mortgaged flat. (The amount is less because banks charge about Rs 12.5% as interest). For a loan of Rs 10 lakh Mr Lobo will receive Rs 4200 per month and for a maximum loan of Rs 1 cr the bank will give Mr Lobo Rs 42,000 every month for 10 years. (figures are approximate).

What if Mr Lobo wants to close the loan prematurely? No problem, he will have to repay the amount received by him along with interest. What if Mr Lobo unfortunately passes away after 6 years or so? Mrs Lobo (the spouse) will continue to receive the monthly installments. What happens after 10

years? Mrs Lobo can continue to stay in the flat for her entire lifetime but the bank will not make further payments to her.

After the demise of both spouses the bank will calculate the principal along with interest and offer the legal heirs first option to recover the mortgaged flat. If they show no interest the bank will auction the flat, keep the amount due to them and hand over the balance amount to the legal heirs of the Lobos.

The reverse mortgage loan is meant for senior citizens only and is available for 5/10/15/ 20 years but the amount receivable decreases over longer periods. Also the tenure of the loan is less for older persons. At 80 yrs a person will have to opt for a 5 yr mortgage. In case of medical emergencies or other needs a one time lump sum loan of up to Rs 15 lakh is available. The reverse mortgage loan is advanced only to the owner of the flat though all benefits are receivable by the spouse in case of the owner's demise.

Reverse Mortgage is tailor made for people like the Lobos. It gives them financial independence and yet provides something substantial for their children even after repossession, as value of property increases with every passing year

India's Rolls Royce Administration In A Bullock Cart Economy

The monsoon session of our parliament ended on 13 August after 18 days sitting but transacting no major business. It was a complete washout. Only 7.6 hours in the Lok Sabha and 0.7 hour in the Rajya Sabha were spent in legislative business. Our parliament meets less than 80 days in a year as against the expected 110 days. The working days are much less than the British parliament and the US congress. The working of our parliament demonstrates the poor work culture, a typical characteristic of poor countries.

India is the largest democracy in the world managing a poor country with more than 1.25 billion people. We follow the British political and administrative system with all its features, specially the elaborate and expensive administrative set up. Under our democratic structure we have replaced the British Viceroy with our President, as the head of the executive and legislature of the nation. He lives in Rashtrapati Bhavan, comprising 340 rooms in 4 floor building, with floor area of 200,000 sq ft. The building covers an area of 5 acres and the entire campus 330 acres.

A session of parliament costs the nation more than rupees 2.5 lakh per minute, a colossal waste when it does not perform. Our MPs and MLAs perennially complain about their poor salary and periodically increase it through unanimous decision. If we construct a cost index taking into account their salary, perks, subsidies, cost of VVIP treatment and the inconvenience to the public there of, we will have the costliest but poor quality services provided by our legislators to the country. It is pertinent to note that the Allahabad High Court, few days back asked our babus and politicians to send their children to government schools to make them understand the pathetic conditions prevailing over there. At the end of the monsoon ses-

sion our FM, Arun Jaitley stated that 'Rahul Gandhi is an expert without knowledge'. Unfortunately the said statement applies to most of our MPs and MLAs which explains their non-performance and poor quality of their services.

The civil administration of our country is managed by the officers of the Indian Administrative Services (IAS) who replaced the ICS cadre of the erstwhile British system. Over a period of time, unfortunately, it became weak, inefficient and corrupt, ridden with red-tapism and nepotism. Their advantage is that they are not directly answerable to the people but only to the political masters (Ministers). Hence in most cases, their character and abilities are directly proportional to the virtues and efficiency of their masters.

Each district in India is administered by an IAS officer called the Collector (under the British, the main job of an ICS officer was to collect the revenue, hence the title - Collector). The impact of the administration in districts is clearly visible for all of us to see.

At the State level we have the Governor as the chief executive occupying the luxurious Raj Bhavan. Whether we require a governor at State level is a debatable issue. The number of Chief Ministers, ministers and other administrative staff has been increasing with the increase in number of states. Many more states are waiting to be born with additional tax burden on the people to meet the administrative expenditure.

If our political and administrative system has been effective, India should have ranked at the top in the



by **A. D. Mascarenhas**
Former Principal
St Andrew's College
Bandra, Mumbai.

global socio-political-economic order. On the contrary we find ourselves at the bottom in most of the positive variables and in the top ten in the negatives. Experts, therefore, compared our administrative system to the costly, luxurious Rolls Royce car and our poor economy to the traditional slow moving bullock cart.

The problem in our country is the scarcity of honest, sincere and committed politicians, bureaucrats and others

involved in implementing our numerous schemes and projects. Of course most of our public servants are committed but to their personal interest rather than to the national interest

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Abandonment to God's Will

“The Lord is my Shepherd; I shall not want” (Psalm 23). David’s song of praise is indicative of his deep faith in God’s goodness and love. There is no doubt in his mind that God will take care of him.

Jesus speaks at length to his disciples, advising them not to be preoccupied with material things such as food and clothing (Luke 12 : 22-34). He says, “Consider the ravens: they neither sow nor reap, they have neither storehouse nor barn, and yet God feeds them. Of how much more value are you than the birds! “ When Jesus has reassured us that he is with us through thick and thin, why do we punish ourselves with needless anxiety?

Don Dolindo Rotare was a holy Neapolitan priest who preached about complete abandonment to God’s will during difficult situations. He said that Jesus does not want us to be agitated when the going is rough. Instead we should turn to Him in prayer, close our eyes, be calm, ask Him to resolve the situation and allow Him to take over. When we put our faith in Him, He will lovingly carry us to safety like a mother carrying her precious child. We are blessed with grace.

What blocks our abandonment to God’s will? Fr Rotare states that regrettably it is our rational thinking, our anxiety to have our wishes fulfilled at whatever cost that worsens our afflictions. We want God to take over the steering wheel of our lives. He is the expert captain who takes us safely through life’s storms but we would like Him to follow our instructions.

Let’s take a hypothetical situation. Marisa’s father is hospitalized with a severe infection. He has been admitted to a good hospital and is in the expert hands of a renowned doctor. He is given the right treatment and is im-



by Monica Fernandes

proving. But Marisa is so afraid of the worst, that she conveys her anxiety to her father who in turn imagines that he is going to die soon. These negative thoughts pervade his mind and act as a block to the treatment. He begins to harass the nurses and doctors, with imagined symptoms. They are so fed up of Marisa and her father repeatedly crying wolf, that when the poor man actually takes a turn for the worse, no one pays any heed to him.

The Our Father is a powerful prayer. Fr Rotare says that when we recite “HALLOWED BE THY NAME”, it means “May your name be glorified in this my need”. “THY KINGDOM COME”, means “Everything happens for your Kingdom in us and in the world.” “THY WILL BE DONE” means “You Resolve the situation.”

My friend Indu’s daughter, Rima, was on an assignment to Afghanistan just prior to the elections. Indu was understandably perturbed. She was on a pilgrimage to the Holy Land and started praying, “Lord you take over and protect Rima.” And God paid heed to a mother’s prayer. Terrorists sprayed the lobby and the coffee shop, killing innocent people. But Rima was safe. She had left five minutes earlier with her bodyguard in order to visit a former colleague during her earlier stint in Afghanistan.

Fr Rotare advises us to pray always for this disposition of surrender and we will receive the patience to bear suffering.

Father de Caussade was another Catholic priest who taught that God is truly sovereign and benevolent. With this knowledge, we should be at peace, knowing that all things are working for our good. We may not understand how our suffering can ultimately be for our good, but we must trust our Lord.

The Protestant writer Catherine Marshall believes that things work out fine in our lives but in His time, not ours. All we need is faith and patience. Perhaps you did not succeed in getting a job you wanted but if you abandon yourself to God’s will, you will get an even better job. As my ageing and ailing mother-in-law was living with us, we felt the need to purchase the next door apartment which was larger than our flat. Our neighbour let us down at the last minute. We were naturally disappointed but I continued to pray for a solution to our problem. A couple of years later we moved into an apartment which was far better than our neighbour’s.

Catherine Marshall writes, “When Jesus died, all looked black, but then three days later came Easter....We can allow an apparent defeat to turn into victory through trusting in the principle of resurrection. The time may not be a literal 3 days, but the principle is always the same.”

Our Maker says: “Can a woman forget her nursing child.....? Even these may forget, yet I will not forget you. Behold I have carved you on the palm of my hand” (Isaiah 49:15-16).

God has reassured us that He is there for us in good times and in bad. We need to do our best and He will take care of the rest.

Anger (Wrath)

The Seven Deadly Sins:- Part III

by F.L. LOBO

Anger is not only natural but often desirable when you experience what is going on all around – garbage piling up, stench, toxic waste dumped in lakes and rivers, pot holes, traffic jams, corruption, exploitation, unemployment, etc. etc. Anger further rises when those who are responsible and have promised to correct the situation, do nothing or justify what is happening. Anger is a source of positive energy and helps get things done. Anger is wrong, when the cause where it is employed is not right, or the action is not in sync with what is required to be corrected.

In the 1996 Oscar winning film “Shine”, the author makes the audience aware of the presence of these sins in our lives. In this movie David Hellgott’s spirit is crushed by his father, Peter, who himself was a victim of a traumatic childhood. David gets an insight into the other side of human nature from Katherine who tells him of an incident where she spilt ink on important papers her father was working on. Instead of acting on his initial anger, her father ran to her, picked her up and cuddled her breathless. This made David realize that people can be different, broke with his father and went to UK to study music. Here he meets Gillian, gets married and returns to Australia. David is a case where wrath contributed to his clinical



breakdown and mania.

Anger can be both a sin, where the perpetrator is at fault, or a vice, a habit instilled by outside influences. Wrath is vicious anger. We see that as far as anger is concerned, light and darkness are not clearly defined. We have to tackle this evil from several angles.

Firstly we must see the evil in the people who generate the anger in the first place – those in authority, those who cause unnecessary irritation, those who violate the law.

Secondly we must learn to control our natural urges to anger and violence and practice alternative ways of handling situations like cuddling the child who has done some damage.

Thirdly we must realize that anger and vicious behavior must be conditioned by society and, hence, grace is required to correct the situation – repentance can come later.

Finally we must work together to reduce the inventory of the causes of anger which plague the society before they explode into uncontrollable rage.

Anger is not controlled by the antidote of forgiveness it enters the memory and can emerge at unpredictable moments. It is significant that anger can also enter the Collective memory of society and we can see nations holding animosity against each other centuries later leading to wars and genocide.

Forgiveness may open our eyes to see the other’s point of view of why they have behaved in a certain way. “Father forgive them for they know not what they do”. If there is no forgiveness the sentiments of revenge can remain dormant and emerge centuries later.

The task of modern man is to reduce the inventory of anger building occurrences by creating understanding and forgiveness and new paths to Peace

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Whose loss is it anyway?

The Indian government has lost it once again in trying to be 'one-up' with Pakistan. I had said earlier that when it comes to Pakistan, India needs to be more than careful to see that nothing is left to interpretation at a later stage. India could not have forgotten that it had called off the Secretary level talks last year due to the insistence of the other side to meet the 'irrelevant Hurriyat leaders'. Nothing has changed after that. It would have been prudent for India to be more specific about the issue at the discussion stage in Ufa. The other side should have been made to agree that they will not meet the Hurriyat leaders and recorded accordingly. Some back door diplomacy is called for in such cases.

Even the issue of Kashmir was not very explicit. It had a mention in the preamble and not in the operative part, as the MEA put it. However, the same could have been worded in such a way that the other side would have had no scope to read between the lines. Of course, for an independent observer, it was clear but knowing the history of 'blow hot, blow cold' attitude of the other side, surely the wording could have been better. It could simply have said that the other issues including Kashmir will be taken up for discussion as and when the composite dialogue or a resumed dialogue takes place.

What is the point in this 'house arrest' and 'arrest on arrival' in Delhi? This tamasha showed the country in poor light as if we panicked with J&K government and Centre not in sync. There was no need for this. Let the separatists travel anyway as free citizens of India. Our message to Pakistan should have been clear – no meeting the Hurriyat guys. That's it. It should have been left to them to decide on coming to India.

The government cannot expect political parties to back them on all issues concerning Pakistan in the name of patriotism. Those who question the government are not unpatriotic. They have every right to give their opinion. The government expects every body to blindly follow the leader. This does not happen in India. It happened in Iraq during Saddam regime and now in North Korea, among others. Got it?

IEWS on NEWS

Last time Pak spoke of a dossier on L.K. Advani and now they said they had something on Ajit Doval, India's NSA. Their threat also to present proof against our intelligence agency was 'raw' in any case. At this rate, resumption of talks seems unlikely anytime soon. Perhaps, we could have, through political consensus, allowed the Pak delegation to meet the Hurriyat leaders if that helped us to 'expose' Pakistan before the world. Did we miss the bus? The NDA's Pak policy has failed. All that it has achieved is pro-Pak slogan and Pak flags in Srinagar at regular intervals. If that is success, Narendra Modi deserves a Noble Peace Prize.

It's All About Egos

Our Parliamentarians [NDA included] have ensured that the entire Monsoon session was 'washed out' with nothing left except a fat bill [cost] which all of us must foot. If they were forced to make good this amount [something on the lines of political parties being made to make good the losses when they call bandhs] it can be safely assumed that all sessions would have been fruitful. The country is tired of these games and it is time we evolve a system to avoid such situations. Walk-outs are obsolete now.

The opposition parties are incensed over a series of issues like Lalitgate and Vyapam etc and they have been demanding action by the government for a couple of months. The House was not in session then and the government should have sensed that it would be a wash-out. Perhaps the NDA [rather the BJP] thought that if the strategy of 'open brazenness' is adopted, as a State policy, the opposition will get exhausted and the agitation inside and outside the House will peter off over a period. Nothing of this happened and the opposition parties saw this as a big challenge.

Having exhausted all avenues, the government adopted a novel idea. They thought the best way to push the important bills is to trap the opposition. They felt that if a foreign Parliamentary delegation is 'invited' to watch the proceedings of both the Houses of Parliament; the opposition could find it hard to disrupt the proceedings as a courtesy to the visiting delegation. No other

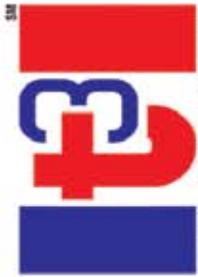


by Marshall Sequeira

country perhaps could accept the invitation at short notice so they zeroed in on a tiny Himalayan nation – Bhutan. The Bhutanese delegation was prominently seated in the gallery to witness how the largest democracy functions. Of course, as a nascent democracy, they thought they would witness lively debates and carry home something to emulate. They will carry home but something to forget.

The BJP must have planned to rush through the important bills when the visitors were in the gallery and in the process kill two birds with one stone. But they were shell-shocked when proceedings were stalled. Their well planned strategy failed miserably. While the whole nation was insulted in a way, it is more so to the visiting guests and their tiny nation. The blame must lie on the government for not talking to the opposition in advance to tell them what exactly the government wanted to discuss in the presence the visitors. If a consensus was arrived at, the government would not have had to face this situation.

The NDA has been berating the Congress all the way and they want the people to punish them by wiping the party out from the political scene. Actually, the Congress must be thinking that if BJP could win 282 seats after continuous disruptions during the UPA regime, they too have a fair chance of improving their dismal tally of 44 at the time of next general elections in 2019. Who knows, the NDA may fail to deliver what they have promised and this may work to the advantage of the Congress. The Parliamentarians do not respect the Chair which is sad. Some consensus must be arrived at. The moment the Presiding Officer [Speaker or Chairman] stands up, everybody must sit and remain silent. How about barricading the well of the House? That is the only way the members can be restrained from rushing there.



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Before You Say

“I Do”

Getting married is one of the happiest times of your life, for sure but before you decide to spend the rest of your life with someone, it's important to know that you're really really ready to commit.

If you are considering the lifetime commitment of marriage, or if you are already engaged and have your special date set, you will want to know these few pieces of advice.



Live Your Life First:

Face the facts, you need to enjoy your life while you are single. This is a time in your life when you should take time to travel, explore, find your place in the workforce, and work out your individual kinks. Know yourself before you try to know someone else.

Get Financially Sound:

One of the worst things you could do to your future spouse is bringing a heavy load of debt into the marriage. Worse than this would be bringing bad financial habits into your marriage. Don't bring unnecessary burdens into your marriage.

Realize People Change:

This one is tough to understand until you have been there and it especially applies if you are saying “I Do” at a young age. People change because of life's circumstances, events, and other influences. Just know, your spouse, even yourself, will change over time. The key to success in your marriage is knowing ahead of time you will need to be able to adapt to a changing spouse, and a changing you, over the years.

Get Priorities in Line:

If you are accustomed to hanging out with the guys six nights a week or hanging out with the girls in clubs on the weekend, it is time to change your priorities. If you think you can put yourself in these positions after saying “I Do”, you are setting yourself up for a failed relationship. You must respect your spouse when you take your vows. You should communicate your priorities well before setting a date for the big day.

Communicate with Your (Future) Spouse:

This is the life blood of your relationship. Be intentional and deliberate when communicating with your spouse. This could be as simple as calling your spouse to let him/her know you are going to be late for work, always give an estimated time of arrival.

Respect Your Spouse:

Respect in a relationship determines how severe, and how often, conflict will be in your relationship. Learn to respect yourself. When you can respect yourself, you can adequately respect your future spouse.

Never, Ever, Quit:

Don't go into your marriage thinking ahead of time, “If he/she does this, I am out”. You must be open to forgiveness from the start. It does not mean you tolerate any type of physical, mental, or verbal abuse, but, beyond these issues, learn to forgive. Show commitment to your future spouse. Don't threaten to leave. Don't mention leaving. Be committed. Never quit.

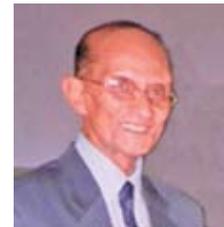
Be Prepared to Give 100%:

You have heard the cute little saying, “marriage is 50/50”, right? Bue it is not 50/50, in fact, it is more like, you give all you have and your spouse gives all he/she has, plus some. Marriage will chew you up and spit you out if you go into it thinking you can get by with giving half an effort. It does not work that way.

Decide wisely:

Marriage is an agreement between two people who are best friends. They have conflicts but they are fair about dealing with conflict. If you two aren't even friends now, may be you should consider your decision: marriage is a commitment for life.

Bishop Alvaro, Second Opus Dei Leader Made Blessed



BY MELVYN BROWN

It's often the steady dedication to spiritual and pastoral works of mercy that ultimately determines what embattles and overcomes physical or moral problems with fortitude, thus helping to affirm the Vatican's stricture for Saints Causes.

Cardinal Angelo Amato, prefect of the Vatican's Congregation for Saints Causes said, Blessed Alvaro del Portillo had, " a notable serenity and considerateness, a habit of smiling, understanding, speaking well about others and reflecting deeply before judging." Cardinal Amato had told over 100,000 people gathered at the beatification Mass that Blessed Alvaro had radiated serenity and humility, both praiseworthy attributes for sainthood.

Although Blessed Alvaro has become a front runner for sainthood his conviction in life had been that he himself was "worth very little" – and that, has incredible weight. In choosing to introduce a whole new calculus to the essence of true faith and belief, Alvaro simply "did what he had to", in order to propagate the Christian vision of God's divinity.

Alvaro del Portillo was born on March 11, 1914. He studied engineering at Madrid University, and was later employed for a short time in the Spanish Government's Bureau of Highways and Bridges. At this period of time Alvaro kept a low profile but was especially magnetic in his connections with youth and society. He was known in higher circles as a reliable man for efficiency who could get things done. The most crucial factor arose when he enrolled in Opus Dei in 1935. Alvaro was one of the movements first three priests by June 1944.

Blessed Alvaro earned his doctorate in engineering and a second doctorate in history and philosophy. His third doctorate was in Canon Law



from Rome's Pontifical University of St. Thomas Aquinas. Administratively, Alvaro made a mark in Vatican circles. He served the Church as an expert at the Second Vatican Council (1962). And was eventually a consultant for many post-Conciliar Commissions. He was the secretary-general of Opus Dei.

In 1982 he was appointed as first prelate of the movement and nine years later was consecrated a bishop (1991) by Saint John Paul II. The Spanish bishop was beatified in his home-city Madrid. Blessed Alvaro died in 1994. He had succeeded St. Jose-maria Escrivá de Balaguer as head of the personal prelature of Opus Dei.

Cardinal Amato spoke about the bishop at the outdoor beatification Mass to a gathering of over 130,000 people. He said, "Alvaro was not a talkative person- his engineer's training gave him habits of intellectual rigour, conciseness and precision, enabling him to go straight to the essence of a problem and solve them".

Bishop Alvaro was a person of rare "prudence and rectitude in evaluating events and people, his justice in respecting the good name and freedom of others, his fortitude in facing up to physical or moral difficulties, and the temperance shown in his sobriety and

interior and exterior mortification."

The Spanish bishop's cause had begun in December 2002. In 2014 Pope Francis signed a decree recognizing his intercession in the cure of a Chilean newborn, Jose Ignacio Ureta Wilson, who had been revived after a cardiac arrest lasting more than 30 minutes. Pope Francis in a letter stated that Alvaro was "a faithful collaborator" of Saint Josemaria Escrivá, founder of Opus Dei. The pontiff went to mention that the bishop's life and work were reminders that " our poverty as human beings is not the result of despair, but of confident abandonment in God".

The Holy Father went on to elaborate on the thoughts and values of faith which Bishop Alvaro put in his own life and mission. "He is telling us to trust in the Lord – that he is our brother, our friend, who never lets us down and is always at our side."

Finally, Pope Francis said, "He is encouraging us not to be afraid to go against the current and suffer for announcing the Gospel. He is also teaching us that in simplicity and ordinariness of our daily lives we can find a sure path to holiness."

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Money Sickness Syndrome

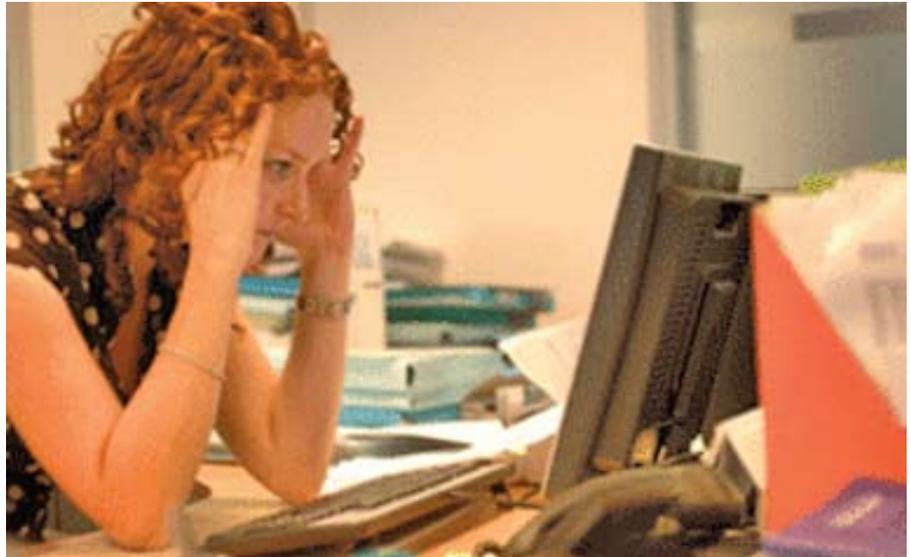
Can a person become sick due to money? You answered correctly if you said “yes.” A person who constantly worries about money may be afflicted with “Money Sickness Syndrome” (MSS).

MSS is triggered by financial stress and consequently sufferers experience physical and psychological problems such as depression, weight gain and sleeplessness. Financial stress may stem from worrying about making enough money, the lack of financial control, the high cost of living, how to maintain a certain standard of lifestyle, etc.

Those with debt problems are also at risk. These people do not know how to spend their money wisely and control their overspending. Hence, they accumulate debts which cause them to worry excessively.

Warning signs

There are signs to look out for that signal a person is heading towards trouble and getting MSS. For example, the person has trouble paying his bills (i.e. late payments), doing overtime work to earn more; his credit is



at the limit and getting a new loan in order to pay off the old one.

There is a misconception that only low net worth people are affected by MSS. The real situation is even high net worth people are also affected. Nobody can actually escape from financial worries and all of us have it to some degree.

In a study done in the UK in 2009, 87 percent of people (British) have financial stress. It was reported that unskilled workers, high level managers and professionals suffer from financial stress. The women had higher levels of stress compared to the men and the most obvious symptom was anxiety.

Stress

In a separate study in the US, 35 percent of middle-class Americans were afflicted with physical stress or a member of their household had it, due to the recession that started in late 2007.

Taking control

Dr. Roger Henderson's own advice is to take control of the situation. He recommended three ways to deal with money-related stress called “The 3 A's.” It stands for “avoiding, altering or accepting.”

- **Avoiding:** According to Dr. Henderson, a person should avoid unsafe investments or job situations. The person should live within his means and save for the future.

- **Altering:** The person either scales back his lifestyle or increases his income by finding a better or higher paid job.

- **Acceptance:** A person has to accept the fact that experiencing some financial stress is a normal part of life which affects everybody.

There are people who are not aware of their real financial situation and remain ignorant similar to an ostrich that buries its head in the sand. The reality is some people can actually improve their money situation just by altering their attitudes or their perceptions about money. A simple yet a significant step such as living within their means can make a huge improvement to their financial situation.

The main symptoms of Money Sickness Syndrome again are weight gain, depression, sleeplessness or insomnia, loss of concentration and low sex drive. In order to avoid these health problems, a person is advised to take some control over his money situation.

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MAD DOGS & LIONS

A mad dog is far more dangerous than an enemy. Why? Because one is able to identify the so-called “enemy”. One can also anticipate his actions and plan counter moves, just like in a game of chess. Even military strategists play “war games” in the War Room.



by **chhotebhai** *

The same cannot be said for a mad dog menace. Because there is no way of anticipating, and therefore countervailing, its actions. Where, When and Who will it bite next? There is no answer, because there is no “Why” in the question! Its rabid acts are illogical and sans rationale. Is there any cure for rabies? No, but there are anti-rabies vaccines, that go by the principle “Prevention is better than cure”.

Who are the mad dogs today? Those who indulge in wanton acts of destruction, without any pattern or logic. They just kill. These thoughts came to me while addressing a seminar on “Finding Solutions to Terrorism”. The U.S. considered Al Qaida and the Taliban as its “enemies”, and waged war against them. They eliminated Osama bin Laden and Saddam Hussein in the mistaken notion that it was the solution. It wasn't. It only spawned even more lethal organizations like the IS and Boko Haram. They attack anybody, anywhere at any time. They have no rulebook. They just kill and ruthlessly torture. They are rabid mad dogs.

Strangely, or significantly, such rabid organizations have recruits from all over the Islamic world, but negligible support in India. This, despite the fact that after Indonesia, India has the largest Muslim population. There has to be a reason for this. Is it because Indian Muslims have been inoculated before they could get indoctrinated? I am inclined to believe so. Despite some hiccups or aberrations like the demolition of the Babri Masjid, Muslims are by and large safe in India, and their interests protected. There are umpteen Govt schemes for the welfare of the Minorities. We should be proud of

this heritage, and safeguard it.

What of the lions? They are not naked aggressors. They have a well thought out strategy for hunting their prey. St Peter gives us this warning, “Your enemy, the devil, roams around like a roaring lion, looking for someone to devour” (1 Pet 5:8). He must surely have known what he was saying when he gave the analogy of a lion. Interestingly, lions never hunt! They are too proud to do so. They just roar. Their prey are then stampeded in the opposite direction, straight into the trap set by the pride of lionesses, lying in wait for them. Brilliant planning, executed to perfection.

The lion is therefore rightly called an “enemy”. It knows what it is doing, and traps its unsuspecting prey by stampeding them in the wrong direction. In India this is a favourite tactic employed by right wing Hindutvawadis. They create a fear psychosis (an imaginary threat) like the Muslims having 5 wives and 25 children, or Christian conversions. They thereby bring simple, unsuspecting followers into their fold. A clever and effective ploy! The Lion, the enemy, never shows its true colours until it is too late.

They also use another tactic called infiltration, or the slow boil. They put you in a tub of water and turn the flame on low. You fell relaxed and comfortable, lulled into complacency. By the time they turn on the heat it is too late for the hapless victims to jump out of the “hot water”.

We find that the mad dogs and lions have contrasting styles, but both are dangerous. The mad dog has blatant naked aggression, conflagration or confrontation. In contrast the lion uses the process of infiltration, once so effectively used by the Marxists, to engineer their revolutions. Infiltration will go on unobtrusively in carefully selected target groups – institutions that influence the minds of others; be they historical, educational or scientific. The lions will assume key positions, and attract with

their magnificent manes (grandiose “cultural” ideas). They won't use the real word – religion.

So how do we counter the attacks of the mad dogs or the ploys of the lions? Just as a leopard doesn't change its spots, so too there is no cure for these species. Earlier criminologists would try and crack a crime by entering into the mind of the criminal, to determine his motive. They also worked on the premise that a criminal would seek to destroy evidence, cover his tracks, and make good his escape. Such principles of criminology don't work on mad dogs, whose acts of destruction are illogical and unpredictable, besides being suicidal.

I now revert to what I had said earlier. What cannot be cured can be prevented. The success of an army is not gauged by how many wars it fought and won; but by how many it prevented from happening. The same goes for fire fighters or doctors. So we need to identify root causes and prevent or circumvent them.

Earlier wars were fought for territorial gains, plunder, or even an ideology (revolutions). Today almost all collective violence or intolerance is religion based. It is not just a “clash of civilizations”, as Huntington would have us believe. It is an all out battle for religious hegemony or supremacy. So how do we face up to this? If the disease is religion (or rather a distortion of it), then the panacea is also through controlled doses of religion, the principle on which vaccination works.

In recent times we have seen how religious leaders have brought about rapprochement and reconciliation. It was

(Contd.. on p. 18)



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(Contd.. from p. 17)

Abp Desmond Tutu who played a lead role in bringing Nelson Mandela back into the mainstream in South Africa, and ending apartheid, without a bloody "partition" of minds. More recently, Pope Francis invited both the Israelis and Palestinians to the Vatican; and negotiated the end of the decades old standoff between Cuba and the USA. Earlier Pope John Paul II had organized a meeting of all religious leaders in Assisi, most appropriate, as during the crusades it was Francis of Assisi who had reached out to the Saracens (Muslims).

We know that St Francis of Assisi inspires Pope Francis. He must take the initiative to bring religious rapprochement, reconciliation and respect. He has the goodwill of the world. Such an opportunity should not be lost. If religious fanaticism is the greatest threat to world peace today, then it becomes imperative for world religious leaders to set all else aside, to come together on one platform and tell the world that violence only begets more violence, and true religion does not justify killings.

This initiative must be taken at all levels, down to the remotest village or slum. In India I would expect Gandhians, Leftists and rationalists to take the lead. Let me give some small examples of how our very presence can make a difference.

At the meeting that I was attending, the Mayor, a hardcore BJP man who was earlier in the army, was the chief guest. Since I was sitting in the front row, he kept taking my name, and recalled an incident when he was posted in Mizoram. He said that it was to the credit of the Baptist missionaries that Mizoram had overtaken even Kerala as the most literate State. I believe that if I had not been sitting there he would not have made that admission, or projected it differently.

Some years ago I was attending a huge gathering in a Muslim area. My Gandhian mentor, a Hindu, and myself a Christian, were the only non-Muslims in that mammoth concourse. A young man, owing allegiance to the Students' Islamic Movement of India (SIMI had not yet been banned) began ranting against the kafirs (infidels). In deference to our presence on the stage the organizers

immediately stopped the use of such offensive language. Our very presence had spoken, louder than words.

Recently, for the International Yoga Day, my friends from the Vishwa Gayatri Parivar (a reformist Hindu organization) insisted that I come on stage with them and clearly stated that those who did not wish to do the Surya Namaskar were at complete liberty not to do so. In the past I was even asked to preside over a religious convention of over 5000 persons by this same organization. I believe that it is critical to promote communal harmony and universal brotherhood at all levels. That is the best way to isolate (quarantine) the mad dogs or lions.

Another suggestion. Sometime in the 1970's, when I was living in Jyotini- ketan Ashram, Bareilly, we had organized an ecumenical meet.. One of the speakers was Rev Kenneth Sharp of the Anglican Communion. An observation of his has since remained etched in my memory. He said that we may argue on theology till the cows come home, and we will not be able to agree. But there is one area of unity that is indisputable – service. Let us serve people in need, that is the best antidote to disunity and social disharmony.

Sociologists offer us an insight into the third solution. They say, "Violence is the option of those who have nothing to lose". The obverse is equally true, that those who have something don't want to lose it to violence. So the solution also lies in poverty alleviation, to reduce criminalisation of the mind; from the alleys of Harlem to the shanties of Rio and ghettos across the world. They could be breeding grounds for terror. Education must also go hand in hand with poverty alleviation.

Though one must admit that even well off and educated people are often today the leaders of the pack of mad dogs or lions. The only difference is that they use the poor as cannon fodder for their nefarious designs. Tackling terror and disharmony, whether by confrontation or infiltration, is a long haul. That should not stop us from moving in the right direction, or taking the first step.

** The writer is a Gandhian activist. This is based on his recent presentation at the Kanpur Press Club.*

Once again Onion becomes Luxury!

Onion has become a measure of inflation in the country. The price is as high as Rs 60 per kilo in Mumbai and other parts of Maharashtra. As always, the poor people are the worst hit who cannot afford to purchase it at this price.

I know onion is a taste maker for food and possess some medicinal values. But what are the other food items without values. Drunkards eat onion profusely under the presumption that it would save them from all drug hazards. If drunkards along with the ordinary citizens decide to abandon or reduce the use of onion in their daily consumption, then the price of this commodity would soon come down soon.

— Jubel D'Cruz, Dombivili

Friendship

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The easiest way to make your blessings count is to count your blessings. Acknowledging the good things you already have in your life is of the essence, because whatever you appreciate and give thanks for will grow stronger in your life.

In the haste of our busy lives we neglect many of the basic laws of gratitude, and thus miss out entirely on their positive effects. So here's a good refresher, for all of us:

Gratitude includes giving back:

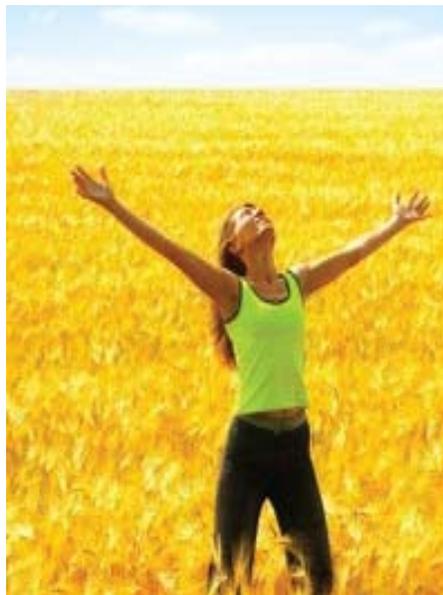
- In the hustle of everyday life we hardly realize how much more we receive than give, and life cannot be rich without such gratitude.
- It is so easy to overestimate the importance of our own achievements compared with what we owe to the aid of others.

To be truly grateful, you must be truly present:

- Count the blessings in your life, and start with the breath you're taking right now.
- We often forget that the greatest miracle is not to walk on water; the greatest miracle is to walk on this green earth, dwelling deeply in the present moment, appreciating it and feeling completely alive.

The more you are in a state of gratitude, the more you will attract things to be grateful for:

- Be grateful for what you have, and you'll end up having more.
- Focus on what you don't have,



and you'll never have enough.

Being happy won't always make you grateful, but being grateful will always make you happy.

- It's nearly impossible to sincerely appreciate a moment and frown about it at the same time.
- To be happy right now doesn't mean you don't desire more, it means you're grateful for what you have and patient for what's yet to come.

You never need more than you have at any given moment.

- It has been said that the highest form of prayer is giving thanks. Instead of praying 'for' things, give thanks for what you already have.
- When life gives you every reason to be negative, think of one good reason to be positive. There's always something to be grateful for.

Gratitude is all-inclusive.

- Good days give you happiness and bad days give you wisdom. Both are essential.

- Because all things have contributed to your advancement, you must include all things in your gratitude. This is especially true of your relationships. We meet no ordinary people in our lives; if you give them a chance, everyone has something important to teach you.

Be grateful for in the present changes:

- Be grateful for all you have now, because you honestly never know what will happen next. What you have will eventually be what you had.
- Life changes every single day, and your blessings will gradually change along with it.

A grateful mind never takes things for granted:

- What separates privilege from entitlement is gratitude.
- The circumstance (or person) you take for granted today may turn out to be the only one you need tomorrow.

Gratitude is the highest tribute:

- Just because something didn't last forever, doesn't mean it wasn't the greatest gift imaginable.
- Be thankful that your paths crossed and that you got the chance to experience something wonderful.

Letting go of control multiplies the potential for gratitude.

- Sometimes we put too much weight into trying to control every tiny aspect of our lives that we completely miss the forest for the trees.
- Learn to let go, relax a bit and ride the path that life takes you sometimes. Try something new, be fearless, but above all else, do your best and be OK with it. Clearing yourself of needless expectations lets you truly experience the unexpected. And the greatest joys in life are often the unexpected surprises and opportunities you never anticipated.

Grooms



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

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Ht. 5' 9", Wt. 86 kgs, Wheatish Complexion, Edn. B.Sc., IT, MCM, working as a Associate Developer. Only Child. Seeks a educated girl. Contact email : peterlobo.lapetero@gmail.com OR 9969477179 **(Regd. No. 6278)**

MUMBAI : Goan Roman Catholic Bachelor, aged 28 years, Ht. 5' 11", Wt. 78 kgs, Wheatish Complexion, Edn. B.E. I.T., Principal Consultant in South Africa. Contact email: ronaldsouza.pm@gmail.com OR 9702970004 / 9820842154 **(Regd. No. 6276)**

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MUMBAI : A R.C. Goan Widower age 70 no encumbrances, owns spacious flat, in perfect good health seeks matrimonial alliances from widows / spinsters above 60 years. Contact email : rick6522@gmail.com OR 7208966328 **(Regd. No. 6344)**

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

MUMBAI : Roman Catholic Bachelor, aged 40 years, Ht. 5' 5", Wt. 55 kgs, Wheatish Complexion, Edn. SSC, working as a Lab. Technician in

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

Dubai. Curently in Mumbai contact email : clementd818@gmail.com OR 25741993 **(Regd. No. 6334)**

MUMBAI : Mangalorean Roman Catholic Bachelor, aged 29 years, Ht. 5' 9", Wt. 80 kgs, Fair complexion, Edn. M.Sc., Advance Computer Networking, working as a Networking Engineer. Contact email : grettadsouza53@gmail.com OR 9833418836 **(Regd. No. 6328)**

MUMBAI : Goan Roman Catholic Bachelor, aged 32 years, Ht. 5' 5", Wt. 63 kgs, Fair complexion, Edn. 12th Sc., + Navatical Studies, working as 3rd officer in Merchant Navy. Seeks Only Goan girl. Contact email : ferns1244@gmail.com OR 9920884799 **(Regd. No. 6327)**

MUMBAI : Tamilian Roman Catholic Bachelor, aged 40 years, Ht. 5' 9", Wt. 75 kgs, Wheatish Complexion, Edn. B.E. Electronics, Self employed, having own house. Contact email: cyril.khanna@yahoo.com OR 9867070056 **(Regd. No. 6322)**

MUMBAI : Goan Roman Catholic Bachelor Edn. 8th std., having own accommodation, working in Catholic school as a Peon, drawing good salary, aged 47 years, Ht. 5' 2", Wt. 55 kgs, Wheatish Complexion, Seeks a suitable match. Contact Mob.: 9892134950 **(Regd. No. 6294)**

MUMBAI : Goan Roman Catholic Bachelor, aged 32 years, Ht. 5' 6", Wt. 64 kgs, Wheatish Complexion, Edn. B.E., (Comp.), working as a Software Engineer. Contact email : barretto.elton@gmail.com OR 9004500088 **(Regd. No. 6034)**

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MUMBAI : Goan Roman Catholic Spinster, aged 32 years, Ht. 5'5", Wt. 75 kgs, Wheatish Complexion, Edn. TYBA., working as a Receptionist. Contact email : mascarenhasprescilla@gmail.com OR 9930953353 (Regd. No. 6405)

MUMBAI : Goan Roman Catholic Spinster, aged 26 years, Ht. 5'4", Wt. 56 kgs, Fair Complexion, good looking and graceful, Edn. as Interior Designer & works as an Interior Designer. Seeks an well educated, working Goan Bachelor. India/ Abroad. Having a good status. Contact : +918689890839 and email : anthony18paul@gmail.com (Regd. No. 6403)

MUMBAI : Goan Roman Catholic Spinster, aged 37 years, Ht. 5'2", Wt. 60 kgs, Wheatish Complexion, Edn. Post Graduate working as a Support Analyst in Airlines. Contact email : erminda3561@gmail.com OR 9870180036 (Regd. No. 6402)

DUBAI : Mangalorean Roman Catholic Spinster, B.Com, aged 28 years, Ht. 5' 4", working for a Bank in Dubai contact email : lavinalobo11@gmail.com OR 9769144425 / + 971559689017 (Regd. No. 6400)

MUMBAI : East Indian Roman Catholic Spinster, aged 29 years, Ht. 5'4", Wt. 54 kgs, Fair Complexion, Edn. MA (Pol.Sc.), working as an Admin., Contact email : crystalpereira2012@gmail.com OR 9867563488 (Regd. No. 6397)

MUMBAI : Mangalorean Roman

Catholic Spinster, aged 27 years, Ht. 5' 2", Wt. 54 kgs, Wheatish Complexion, Edn. B.Com., Dip. in (HR), working as a French Analyst. Contact email : selmamascares88@gmail.com / malmasca@rediffmail.com OR 9702111899 (Regd. No. 6368)

MUMBAI : Mangalorean Roman Catholic Spinster, aged 29 years, Ht. 4' 8", Wt. 52 kgs, Wheatish Complexion, Edn. B.A., working for Banking organisation. Contact email : fabian_sequeira@yahoo.com OR 9892717501 (Regd. No. 6361)

MUMBAI : Tamilian Roman Catholic Spinster, aged 25 years, Ht. 5' 2", Wt. 49 kgs, Fair Complexion, Edn. B.M.S., LL.B., working as an Associate Lawyer. Only Child. Seeks a educated and well settled bachelor. Contact email : leonmichelle.90@gmail.com OR 9870896161 (Regd. No. 6360)

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

MUMBAI : Tamilian Roman Catholic Spinster, aged 26 years, Ht. 5' 5", Wt. 60 kgs, Wheatish Complexion, Edn. BHMS/BAMS, Homoeopathic Doctor. Contact email : shanin2304@gmail.com OR 98200 55319 (Regd. No. 6355)

MIRAJ : Roman Catholic Spinster, aged 32 years, Ht. 5'4", Wt. 57 kgs, Wheatish Complexion, Edn. M.A., B.Ed., Fashion Designer / Teacher. Contact email : histellain@yahoo.com OR 08421515747 (Regd. No. 6348)

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

M.P. : Protestant Christian Divorcee, aged 34 years, Ht. 5' 3", Wt. 52 kgs, Wheatish Complexion, Edn. B.E. (Computer Science), MBA (HR), working as a Senior Manager , MNC Mumbai. Seeks a match residing in Mumbai, having a deent qualification and well settled. Contact email : estherjoseph@rediffmail.com OR Mob.: 9589635540 (Regd. No. 6337)

MUMBAI : Tamilian Protestant Spinster, aged 28 years, Ht. 5' 1", Wt. 48 kgs, Wheatish Complexion, Edn. Post Graduate, working as a Manager in Bank. Contact email : ratnam.rachel@gmail.com OR 9833425894 / 9869308405 (Regd. No. 6315)

MUMBAI : Keralite Roman Catholic Divorcee, aged 27 years, Ht. 5' 6", Wt. 55 kgs, Fair Complexion, Edn. M.Sc. Somputer Science, working as a Software Engineer. Contact email : lsengg@gmail.com OR 0251-2270204 (Regd. No. 6314)

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

MUMBAI : Karnataka Methodist Protestant Spinster, aged 28 years, Ht. 4' 8", Wt. 55 kgs, Wheatish Complexion, Edn. B.Tech, working as a Deputy Manager in HDFC - IT Industries. Contact email : gmshilesh@gmail.com OR 9765361362. (Regd. No. 6312)

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BAHRAIN : Born and broughtup in Bahrain Keralite Roman Catholic Spinster, aged 24 years, Ht. 5' 4", Wt. 56 kgs, Fair Complexion, Edn. Holding Master Degree Seeks a professionals like Engineer, C.A., etc or Professionals NRI Indians. Contact email : rajanvs1234@gmail.com / maryrajan66@gmail.com OR 973-3960881 **(Regd. No. 6311)**

U.K. : Holding a British Citizenship Maharashtra Protestant Spinster, aged 35 years, fair and beautiful, Ht. 5' 4", Wt. 64 kgs, working for Bank in London. Seeks a well settled and educated bachelor from U.K. or Bombay. Contact email : shrupm@gmail.com OR 9819813730 **(Regd. No. 6309)**

MUMBAI : Anglo Indian Roman Catholic Spinster, aged 34 years, Ht. 5', Wt. 53 kgs, Wheatish Complexion, Edn. Graduate, working as a Web Designer in **MUSCAT**. Seeks a well settled bachelor. Contact email : newimage23@yahoo.com / parsjudy@gmail.com OR 00968-95852514 / 9820300874 **(Regd. No. 5971)**

DUBAI : Goan Roman Catholic Spinster, aged 29 years, Ht. 5' 1", Wt. 55 kgs, Wheatish Complexion, Edn. MA., HR, working in Dubai well settled. Seeks a suitable match. Contact email : rubybelgal@yahoo.in OR 9822487408 / 0832-2444390 **(Regd. No.5966)**

POONA : Goan Roman Catholic Spinster, aged 29 years, Ht. 5' 2", Wt. 56 kgs, Fair Complexion, Edn. MBA (Mktg & Intl Bus) working as a Lead Marketing. Contact email : mbpune85@gmail.com / lynette.borges@gmail.com OR

9881134217 **(Regd. No. 5974)**

HARYANA : Goan Roman Catholic Divorcee, aged 41 years, Ht. 5' 1", Wt. 56 kgs, Wheatish Complexion, Edn. MBA, working as a Sr. HR Consultant. Seeks a suitable match. Contact email : d.dsouza@metso.com OR 9899501960 **(Regd. No. 5986)**

ABU-DHABI : Goan Roman Catholic Spinster, aged 34 years, Ht. 5' 2", Wt. 58 kgs, Wheatish Complexion, Edn. M.A. Eng., Literature, working as a Copy Editor. Contact email : barretto.lorraine@gmail.com OR 9730454857 **(Regd. No. 6033)**

MUMBAI : Goan Roman Catholic Spinster, aged 39 years, Ht. 5' 2", Wheatish Complexion, Edn. T.Y. B.Com., working as a Computer Operator A/c's department. Contact email : michellefernandes17@hotmail.com OR 9930661771 **(Regd. No. 6055)**

MUMBAI : Goan Roman Catholic Spinster, aged 29 years, Ht. 5' 3", Wt. 70 kgs, Wheatish Complexion, Edn. B.Com, working as a Client Associate. Contact email : a_fernandes@ateindia.com OR 9769399841 **(Regd. No. 6077)**

MUMBAI : Goan Roman Catholic Spinster, aged 38 years, Ht. 5' 2", Fair Complexion, Edn. B.A., (Economics), working as a Purchase Manager. Contact email : lynette_d03@yahoo.com OR 9967501128 **(Regd. No. 6088)**

MUMBAI : Mangalorean Roman Catholic Spinster, 29 years, Ht. 5' 4", Wt. 73 kgs, Wheatish Complexion, Edn. B.Com., working as a Advisor. Seeks a well settled Mangalorean Bachelor. Contact email : renita.cabral@rediffmail.com **(Regd. No. 6104)**

KOLKATA : Roman Catholic Spinster, 27 years, Ht. 5' 4", Wt. 75 kgs, Fair Complexion, Edn. MBBS, MD (PAED), Doctor by profession. Seeks a simple, qualified, preferably Doctor, adjustable, good fam-

ily background. Contact email : geraldinesawney@yahoo.com OR 9331220504 **(Regd. No. 6102)**

HYDERABAD : Anglo Indian Roman Catholic Spinster, 28 years, Ht. 5', Wheatish Complexion, Edn. M.Sc., Computer Science, working for a reputed Indian company. Seeks a suitable match. Contact email : aparna.nirmal@yahoo.co.in OR 9652464648 **(Regd. No. 6101)**

DUBAI : Mangalorean Roman Catholic Spinster, age 28 years, Ht. 5' 4", Wt. 60 kgs, Wheatish Complexion, Edn. MBA - Finance, working as an Accountant in MNC Syvau - UAE, Seeks alliance RC from well educated and good family background. Working preferably in UAE. Contact email : saldanha.leena7@gmail.com OR 9967816258 / 00971-526649919 **(Regd. No. 6090)**

MUMBAI : Goan Roman Catholic Spinster, 31 years, Ht. 5' 7", Wt. 56 kgs, Fair Complexion, Edn. MBA (Finance) working as a Payroll Administrator. Seeks a suitable match. Contact Email: audzzehotmail.com / maggie_magguehotmail.com OR 9869771255 **(Regd. No. 6097)**

MUMBAI : Mangalorean Roman Catholic Spinster, 32 years, Ht. 5' 1", Wt. 55 kgs, Wheatish Complexion, Edn. B.Com., MBA (Finance) working as an Asst. Manager. Seeks a suitable match. Contact Email : florineb81@gmail.com OR 9820233988 **(Regd. No. 6098)**

INDORE : Roman Catholic Spinster, aged 39 years, Ht. 5' 4", Wt. 53 kgs, Fair Complexion, Edn. M.Com., well settled. Seeks a suitable match. Contact email : seema_francis@rediffmail.com OR 09827011122 **(Regd. No. 6114)**

MUMBAI : Mangalorean Syrian Orthodox Christian Spinster, 33 years, Ht. 5' 8", Wt. 62 kgs, Fair Complexion, Edn. MBA, B.Com., working as a Programmer in IT Software. Contact email : rrdgues@gmail.com / rfrancis_55@yahoo.com OR 9167135860 **(Regd. No. 6111)**

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