

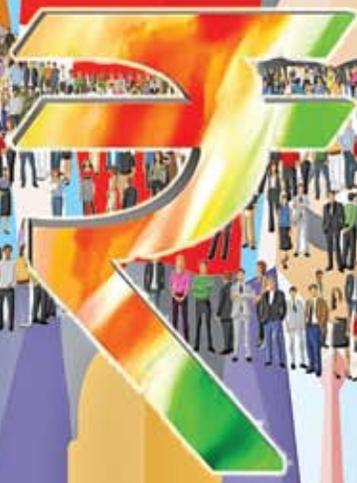
# THE SECULAR CITIZEN

(Total pages 24)

A NATIONAL FAMILY WEEKLY

Vol.25 No.3 ■ Mumbai, January 18, 2016 ■ Rs. 5

## How Crowdfunding Is Revolutionising



## The Way We Give Back To Society

## International Seminar 'New Frontiers in Microbiology and Applied Biology'



The Department of Microbiology of St. Xavier's College in collaboration with Institute Menezes Braganza, Panjim organised a 2 day International Seminar on the topic 'New Frontiers in Microbiology and Applied Biology' on 7th and 8th January 2016. The chief guest for the inaugural programme was Dr. S.W .A. Naqvi, Director CSIR- NIO, Goa. Whereas, Dr. Amit Singh, from Department of Microbiology and Cell Biology, Indian Institute of Science, Bangalore, delivered the keynote address.

Dr. Ely Montes Rodrigues, University of Otago, New Zealand, Dr. Helga do Rosario Gomes, Lamont Doherty Earth Observatory of Columbia University, New York, Dr. Meenal Kowshik, BITS Pilani, Goa, Dr. Sarita Nazareth, Department of Microbiology, Goa University delivered the plenary sessions. Parallel technical sessions for oral paper presentations by Research scholars were held throughout the two days

which also served as a platform for presenting novel findings in the field of Microbiology and Applied Biology and exchanging scientific ideas so as to ignite young minds to explore new frontiers in the field.

The programme included a study tour for outstation delegates to the Departments of Microbiology, Marine Microbiology and Biochemistry, Goa University, and to CSIR National Institute of Oceanography, Dona Paula, Goa. The students of St. Xaviers College performed the Mando and Dhekni to showcase goan culture. Mr. Sandeep Raktate, Head Operations Cipla Biotec, Verna presided over the valedictory session. The seminar sponsored in part by Cipla Biotec and Goa Tourism Development Corporation Limited was attended by Delegates from U.S.A., New Zealand, Spain, Thailand, neighbouring states of Telengana, Maharashtra, Karnataka and from Institutes across Goa.

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**'Thought for the week'**

*Holding onto anger is like drinking poison and expecting the other person die.*

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**Burial In Shroud Upsets Mumbai Catholics**

**Mumbai:** A section of Catholics in Mumbai has written to their archbishop regarding a trend to bury corpses without coffin.

On Wednesday, the Our Lady of Mercy (OLM) Church wrote to Cardinal Oswald Gracias, archbishop of Bombay, that the practice has hurt their religious sentiments.

"In the past few months, a new practice is being followed at the Teen Petrol Pump cemetery where bodies are being buried wrapped in a shroud," says Melwyn Fernandes, joint secretary, OLM Welfare Association, Pokharan Road-2. "This is nowhere written in the Bible nor proscribed by our archdiocese. Nor any circular has been issued by the Pope or the archdiocese office," he added.

While Thane city has a population of over 50,000 Christians, there is only one cemetery with 60 to 70 graves at Teen Petrol Pump, Thane (west). Though a body takes 18 months to decompose, due to lack of space partially decomposed bodies are removed to make way for new ones.

According to grave digger Mahadev More, in the last one year, 12 bodies were found not decomposed due to coffins encasing them. He alleges that the joint trustee, Alwyn Fernandes, of the cemetery had asked him to wrap the bodies in shroud and bury them.

"We will soon stage a protest against the church, but before that we have taken the matter with archbishop. If this practice is not followed in other churches, why should we be forced to follow it?" he said.

Bombay archdiocesan spokesperson, Fr Nigel Barrett, said, "People have been given an option to go for a shroud or a coffin to bury their beloved. There is no compulsion."

Asked if this practice is followed at all churches under their jurisprudence or any circular has been issued, he added, "This is an ancient practice of wrapping the body in a shroud and burying it. It was practiced when no coffins existed."

Source: UCAN

## Some thumb rules for house and car

- 1) In a fair market, the rental yields are close to cost of borrowing. If cost of borrowing is 10%, rental yield also need to be around 10%. Then only it makes sense to own a house.
- 2) Another thumb rule is that the value of the property should not be more than 3 times one's annual income. If your annual income is Rs.24 lakhs, your house purchase value should not be more than Rs.72 lakhs.
- 3) The house price to rent ratio should be around 15. If a house cost Rs.1 Crore and the annual rent is Rs.3 lakhs; the price to rent ratio works out to 33, which is very expensive. Going by the thumb rule, if this ratio is above 20, then the cost of owning is considered higher than cost of renting. This means you would be better of paying rent. In other words, the minimum rental yield should be 5% to justify owning a property.
- 4) Make it a point to save atleast 50% of the property value as down payment; till then live in a rented place. 10% down payment means you work rest of the life for welfare of the bank.
- 5) Home loan EMI as a part of your income (debt to income ratio) should not exceed 30% (i.e.) EMI should not exceed 30% of your take home pay.
- 6) The maximum you can pay for the car should not be more than 5% of your net worth. So if your net worth is Rs.2 crores, the car should not cost more than Rs.10 lakhs.
- 7) Makes more sense to buy a new car. But you should drive it for not less than 10 years.
- 8) 20/4/10 rule: If you decide to borrow for your car, you should at least put 20% down payment. The repayment tenure needs to be not more than 4 years. The monthly transportation cost should not be more than 10% of your take home salary. Transportation cost includes EMI, fuel and insurance.
- 9) The best rule: If you can save money and then buy a house and car by making full payment. No debt is the best option. Debt is slavery.

## Community Parties for First Holy Communicants

**F**irst Holy Communion in Orlem, my Mumbai parish, was held on two days (Dec28 & 30), due to the large number of communicants --over 200 children. All together, several lakhs of rupees may have been spent on celebrations which are now on par with weddings, minus 'umracha paani & roce'. Maybe, even these will kick in soon. When First Holy Communion dates were announced at a parents' meeting, one parent slipped out of the meeting and rushed to

### Issue needs attention of the Community

Holy communicants . Each communicant was permitted to invite 10 -15 guest and charged a nominal sum of Rs 50 per guest -- a fine example of putting the Community Funds to good use. Johnny was happy because he could party with his friends who were also receiving First Holy Communion, all being in the same class. Parents too were happy because they could choose a day to celebrate or not celebrate, if they so desired. Unfortunately, for some reason the community First Holy Communion party was discontinued.



I do believe that such community parties should be made mandatory or tried out in all parishes. Lavish parties, if desired, may be held on another day of choice. I know of a wealthy NRI who celebrated his son's First Holy Communion party at a community func-

tion because he wanted him to learn proper values. These values must be inculcated in children at Sunday School in class III & IV. Children will then impress on parents the need for participating in the community party.

book a hall only to find six others ahead of him in the queue !

Celebrations are OK, (my grandchildren would disown me if I said otherwise) but we should not lose sight of the real occasion. Usually, after the toast, little Johnny is forgotten while adults take to wining and dining. Very few of Johnny's friends are around to keep him company as they too are busy with their own parties.

In our parish we used to have a community party in the evening for First

—Prof Robert Castellino,  
Orlem Mumbai

*The burning issues of the community needs to be addressed and they are welcome in the Secular Citizen*



## Fourth Wise Man

With reference to the article 'The fourth wise man' by Jubel D'cruz in the 2015 Christmas issue of Secular Citizen, I would like to comment as follows: There is a beautiful moral behind the episode of the fourth wise man, akin to the parable of the 'Good Samaritan'. Besides the novel and the movie, there are also plays enacted by Catholic schools in Mumbai based on the story of the fourth wise man, to instill in students the feeling of love, compassion, and the need to reach out to people in need and distress. However, as there is no mention whatsoever of the fourth wise man in Mathew's gospel, it is surprising that the church has remained silent on the distortion of biblical history with the addition of the fourth wise man in the novel by Henry Van Dyke in the 19th century, and the dissemination of this misleading piece as gospel truth.

—A. F. Nazareth, AltoPporvorim.

## Seek Common man's Views on Selection

Yester-year actress Asha Parekh is reportedly lobbying for the Padma Bhushan award. The common man wouldn't care less, as very few can tell which of the Padma awards is of higher standing. Asha Parekh was awarded the Padmashree way back in 1992. According to union minister, Nitin Gadkari, the 73-year old actress climbed 12 floor (as the lift was not working) to meet him for securing a recommendation for Padma Bhushan, which is the third highest civilian award in the country-- the first being Bharat Ratna and the second, Padma Vibhushan.

These awards mean much to the recipients, as we can see in the case of Ms Parekh, but they mean little to the

## Some People Are More Equal Than Other People

Sanjay Dutt will walk out of jail next month, a free man, after serving his sentence punctuated with controversial paroles, furloughs and remissions. We were always given to understand that jail was a hellish place. Dutt's incarceration has dispelled this myth. One can step out of jail for any reason like 'wife's ill health' even if the said wife is caught partying, during her said illness. Convicts will also have much to thank Dutt for learning words like parole and furlough for the first time.

The law of the land is equal for all. But some people are more equal than others. They are loaded with the stuff necessary to retain top flight lawyers who can interpret the law in their favour.

**Why can't laws be simplified so that justice is available to the common man without the intervention of highly paid legal eagles?**

—Prof Robert Castellino, Calangute

common people as they cannot identify these awards in their order of importance. The govt needs to change the nomenclature of the Padma awards and work out a mechanism whereby the common man too has some say in the selection process.

—Prof Robert Castellino, Mumbai

## 51st Eucharistic Congress To Be 'Mirror Of Evangelization!'

Challenges Facing Women in the

## Workplace

An international seminar on, "Women and Work", organized by the Pontifical Council for Laity, took place in Rome on 04-05, Dec. 2015. About 100 participants discussed the challenges facing 'professional women' trying to balance the demands of their careers and their family life. The seminar will be especially looking into the gender pay gap, as well as innovative solutions to help women overcome discrimination in the workplace.

Pope Francis expressed his hope that the symposium will help to affirm the indispensable role of women in the family, in the formation of children, as well as the essential contribution of women workers in the building up of economic structures, and a politics worthy of humanity.

One renowned Australian publication in 1999, "Women and Man: One in Christ Jesus", by Donella Johnston, notes that women out-participate men in all areas of Church life except in the Ordained Ministry. In education, healthcare and social services, it revealed that women perform respectively around 70%, 80% and 90% of the labor.

Ms. Donella pointedly remarked that in India, Bishops now also have a remarkable gender policy. Several goals of the report have yet to be achieved, but the vision is there. And if I may add, for Scripture does not differentiate: "... There is neither male nor female, for we are all one in Christ Jesus" (Galatians 3:28).

—Dr. Trevor Colaso, Bandra, (Now at Memphis, TN, USA)

## Catholic Nun and Priest Advocates

There are about 90 nuns and 15 priests in India who are practising as lawyers in various courts. Some of the nuns have also formed NGOs and claim to have been working for women empowerment and take up cases of only women in matrimonial disputes in civil courts.

The policy of nun advocates of pleading only for women in civil courts is bound to turn discriminatory and bi-

(Contd.. on p. 6)

(Contd.. on p. 5)

ased against men, when the marriage is annulled by the Ecclesiastical Tribunal due to deceit and fraud by the bride. It is highly improper and objectionable that a nun or a priest advocate should take a side of the wrong person in civil courts.

It is therefore felt that nun or priest advocates should not stand for a woman or a man in civil courts whom the Ecclesiastical Tribunal has declared at fault while pronouncing annulment of their marriage.

Incidentally, as the Vatican considers any procedure of abortion immoral, Catholic hospitals and health centres in India do not provide abortion facilities, though abortion is made legal in India since 1971.

On similar lines, it is requested that the nun and priest advocates should follow the path of the Vatican in matrimonial disputes while practising in civil courts.

—*Vincent Bagul, Mumbai*

## ' Abolish prohibition immediately '

With reference to Prof Robert Castellino's letter titled : ' Liquor Policy Flawed ' in THE SECULAR CITIZEN dated MONDAY 11 JANUARY 2016 prohibition must be abolished immediately because on all- India basis because by banning liquor one only serves to make it popular because it becomes extinct and besides this there is a blackmarket for it and spurious liquor also becomes available on the quiet and sly.

Nobody has the right to dictate to us what to eat and drink-because such a dictation is totally undemocratic.

A solution to curb unnecessary drinking and drunkerndness is to have finishing courses and ethics and etiquette courses at all levels of our education system.

Liquor dealers and liquor companies affected by the liquor prohibition policy must be monetarily compensated so that crime does not become popular as a result of this stupid policy.

Thus the ill effects of prohibition can be curbed.

—*Peter Castellino.*

## Church initiates new protocol of zero tolerance

The sodomy case involving a Catholic priest who is accused of sexually abusing a boy from his parish in Mumbai , will be keenly watched by the local Catholic community, as it is the first such case in the city to be investigated under the new protocol formulated by the CBCI. The 'zero tolerance' protocol against sexual abuse by the clergy , was approved by the Vatican. Keeping in line with this protocol, the cardinal took prompt action by instituting an inquiry even before the priest was arrested. The inquiry will be limited to the spiritual aspect of the case-- whether the priest is fit to continue or not, in the church ministry .

Needless to say, if the internal investigation reveals that the accusations against the priest are false, he should receive strong support from the community .But if the investigation indicates guilt , the church must not only show zero tolerance but also set an example . The priest should be counselled and made to 'confess' his guilt (without resorting to lengthy legal proceedings) and humbly accept the 'penance' imposed by the state and the church, in the true spirit of the ' sacrament of confession' -- a sacrament which is unique to the Catholic church and admired by non-catholics.

—*Prof Robert Castellino*

## St Bonaventure feast

Over ten lakh people of various faiths and communities from all over Mumbai and its suburbs embarked on a pilgrimage to celebrate the annual feast of St. Bonaventure at the historic Portuguese church at Erangal beach at Madh Island in Malad, Mumbai on January 10. 2016. The feast of St Bonaventure is celebrated on the second Sunday in January every year.

The St. Bonaventure Church is in the ruins of an old Portuguese fort. Currently there are very few East Indian Catholic families and Koli Christians residing near this church.

—*Jubel D'Cruz, Dombivil*

## BCS Annual Academic Awards

The 25th Annual Academic Awards function was held on Sunday, December 13, 2015, at St Michael's Auditorium, Mahim. 173 applications were received. Of these, 99 students who had topped (first three) in their respective stream/subject were awarded with Scholarships and Certificates of Honour; 22 SSC students were given a Certificate of merit for their excellent performance. The awardees included a host of professionals (6 CAs, 1 CS, several medical doctors and three Ph.Ds besides MBAs and others).

Ms Geeta Andrades, CEO and Managing Director of CitizenCredit Cooperative Bank Ltd. was the Chief Guest and Mr Raymond D. D'Souza, a Business Coach, was the Guest of Honour. Mr Raymond D'Souza encouraged the students to think differently. He congratulated them on their achievement and made them aware that they now had a profession in hand which would give them a career, but what they needed to find is their vocation which would bring joy and fulfilment too. He offered his assistance to any student who would like to be guided in this pursuit.

Ms Andrades congratulated the students on their achievements and also made them aware of the responsibility they now have in taking the country forward. She attributed her success to her choice of taking the 'road less travelled' by opting for studying computers in 1978-79. When computers were introduced in the banking sector in 1985, she was already way ahead of others; this helped her rise in her career quickly. She reminded the students about their social responsibility towards community, society and country.

The BCS invites individuals, organizations/companies, parishes etc to sponsor some of the Scholarships as this will boost the morale of the students. Contact the BCS Secretary-General or write to president.bcs@gmail.com

—*Adrian Rosario*

# Dropping Aamir Khan makes Modi sarkar a sore loser

**With the actor's contract for Incredible India up for renewal, government had an opportunity to walk the talk on tolerance.**

**O**n the face of it, the termination of Aamir Khan's contract as brand ambassador of the Incredible India campaign is nothing remarkable where such rejigging is known to happen with political change of hands. It is the prerogative of the department of tourism of government of India to review a contract with an agency, in this case McCann Erickson, that has expired, and - some would say conveniently - drop the actor along with the agency.

Several commentators as well as sympathetic supporters of ruling BJP have pointed this out. Aamir Khan himself has said India will be incredible without him as grand ambassador or not, and with the class he has displayed over the past few months, added that he "respects the decision of the government" to not renew his engagement.

But the issue is slightly bigger than that, and in danger of snowballing. Post the news, for instance, one BJP MP has reportedly called Aamir a "traitor", several supporters called on TV debates have linked the cancelling of his contract to his views on intolerance, taunting him for being more an ambassador for "Intolerant India" than "Incredible India", parroting a line first used by Sambit Patra, who mocked him in heat of debate that "it's incredible India not intolerant India".

Let's see why Aamir Khan's discontinuation as ambassador of Incredible India is not like any other replacement in a new regime.

In November 2015, Aamir Khan joined superstar SRK in speaking about "rising intolerance" - a phrase brought into the public domain by public intellectuals and writers, many of whom

began returning their awards as a mark of protest. This was after the Dadri "beef murder", following which BJP members made provocative remarks, as well as after the murder of three rationalists.

The government refused to engage with the protestors, with Arun Jaitley terming the protests "manufactured". Secularism has been a sticky wicket with the BJP government, which prescribes to Hindutva ideology.

While SRK's remarks barely a few weeks before had mobilised both support and critique in a sustained discourse that divided public opinion, it was - for some reason perhaps to do with timing and circumstance and rising heat on the issue - Aamir Khan who took a bigger hit when he said he said at an event in late November "there was growing intolerance, and on reading the papers, his wife asked if they should leave India", (to his shock, he said).

There was a sedition case, effigy burning and threat of boycott of brands he endorsed, even as members of Sangh welcomed him to "leave the country" and "go to Pakistan" if he so wished. Despite this, Aamir, unlike SRK who quickly toned down and did a sort of U-turn on his intolerance remark amid the Aamir furore, was to give a statement standing by his comments.

Aamir was perhaps the last push in the sustained campaign by members of intelligentsia to bring attention to "rising intolerance", an issue that was to go to Parliament for debate barely two weeks later in early December. It forced the government, which till then had tried to ignore or discredit the issue, to clarify its stand.

The intolerance debate, held in Parliament when India observed its first Constitution Day, was to conclude with a passionate endorsement of the "idea of India" by PM, who said: "no one's patriotism can be questioned".



Rajnath Singh appealed academics and writers and other protestors returning awards to take the awards back, saying their opinions were valued and the government was willing to engage with them.

The discontinuation of Aamir as ambassador of Incredible India campaign again revives the issue, and with it potentially the insecurities of minorities. Incredible India campaign was launched in 2002 by the tourism ministry, and Aamir Khan was roped in in 2008 when it began a campaign for local sensitisation towards tourists. The contract with Aamir now stands expired, with Amitabh Bachchan touted as a replacement.

Aamir Khan is a "method actor" known for his integrity and backing of social causes and themes even in his films, and it would be statesmanlike to acknowledge his comments during the intolerance debate as an extension of his social role as brand ambassador of Incredible India, aimed towards educating and strengthening the social fabric.

With Aamir Khan's contract up for renewal, government got an opportunity to walk the talk on secularism - and shot itself in the foot. Besides adding fuel to the allegation that the BJP government is intolerant towards dissent and vindictive towards opponents and critics, it also gives strength to the suspicions that the PM and this government speak in two voices. On the one hand it has to gain global legitimacy and on the other, appease its rightwing vote bank.

(Contd.. on p. 9)

# My Friend Gertie

by Ninette D'Souza

**W**hile her grandson Nathan's eulogy was the best that could have been offered to Gertrude Mendonca, I could not let the life of my friend Gertie, (never related to her as Gertrude) go unsung without releasing a few of the memories threatening to burst forth.

Those indeed were the good old days. As a young legionary I don't think anyone put in as many hours of baby sitting as I did. It was never a chore to complete rather an experience to savour. Not only were the 2 kids I babysat (Nirmala & Niranjana) cute, cuddly and well behaved, but it was the charming persona of their mother, Gertie that drew me to their home, evening after evening. Tasty snacks awaited me and laughter filled our days, as she sat assessing composition books and answer papers, sharing with me the funny stuff the kids wrote, anecdotes about time spent around the Staffroom of Salvation High School and her days as a Teacher at St. Joseph's, Mangalore.

Those indeed were the good old days when Satu and Gertie were the only ones in the building with the big black telephone and yes those were the days of trunk calls. So my sister and dad would call up from Kuwait / Dubai and inform Gertie that they would be calling back again. This usually happened late in the evening as calling rates were cheaper. So if the kids were not around Gertie herself, her own home left unattended would come down and convey the message. We would run up immediately not just in anticipation of the call, but because it offered us a chance to sit and chat with Gertie, share a few laughs with her and if the time was right have a bite or two of her tasty dinner.

Those indeed were the good old days. I'm talking about 35 years ago. My boyfriend at the time had started a small civil works business, while holding down a full time job. Prospective clients would call on Gertie's landline

**... I remember at my Roce, Gertie and a few other ladies were singing one of those Konkani songs with soulful lyrics that only got me laughing harder than ever, because there in the background was Gertie urging me in a stage whisper, "Rudghabayerud" (Cry my dear cry). But with her around, crying was never going to be an option.**

which was the only number provided on the flyer. She would diligently take down the message, contact name and number which she dutifully handed over to me each evening and which I in turn would hand over to him. Their phone was always available for him to get back to customers and seal a deal. This gesture is one that the 2 of us now husband and wife of 30 years will never forget.

Those indeed were the good old days when at Nitya Sahya, we had Dr. Joe Fonseca whose stern exterior belied a heart of gold and his bubbly wife, aunty Ida Fonseca. Matching them at Arogya Mata, we had Saturnino Mendonca who was never heard and hardly seen as he would be at work or on tour but whose absence was made up for by his vivacious wife, Gertie Mendonca or aunty 'Gorty' as my nephew affectionately called her, each time he was down on holiday from Kuwait and of whom he never seemed to get enough. My niece Nabeela made her first visit to Bombay (as we were known then) at the age of 10 months. Her introduction to Gertie's culinary delights took place at Nirmala's communion party. One look at the stuffed pigling with a cherry red apple stuffed up his snout, had her going BOW WOW, thus breaking the ice to build a lasting relationship with the entire family.

Those indeed were the good old days when little Lawrence accompanied by his mother came to leave, 'Tentione no milt at Sistine no' (milk bag of flat no 21- Gertie was left at flat no 16 - my home), when we would open the door for little Nirmala so she could serve herself and come down to eat with us savouring the tiniest piece of fish before setting off for school again,

when as a college student completing my BSc. I enjoyed teaching Gertie's intelligent kids Maths and Science for the fun of it.

Those indeed were the good old days when we looked forward to the parties that Satu and Gertie graciously hosted for birthdays and anniversaries, not just for the storm that Gertie cooked up single handedly but also for all the music and singing that were an integral part of the parties. I can still picture Gertie with a twinkle in her eye and mischief oozing out as she crooned, "I've got a lovely bunch of coconuts". The sessions continued when the parties shifted to my home, one floor below at other times. It wasn't as if Gertie was comfortable belting out only English songs. Konkani Mandos and Dulpods flowed out with equal gusto. I remember at my Roce, Gertie and a few other ladies were singing one of those Konkani songs with soulful lyrics that only got me laughing harder than ever, because there in the background was Gertie urging me in a stage whisper, "Rudghabayerud" (Cry my dear cry). But with her around, crying was never going to be an option.

After marriage I shifted into the building opposite Gertie's in Marinagar itself and so the relationship continued to flourish. My in-laws too had great regard for Gertie and Satu who was instrumental in getting 2 of my brothers-in-law into Larsen and Toubro. By the time Gertie was ready to hang up her boots, my career as a Teacher had taken off and we now had another common platform to share. In spite of not being 'in it' Gertie was totally clued in to all the changes that were shaking up our education system. Years went by. As my chil-

dren grew and blossomed I could see that she took as much pride in their achievements as their parents, never failing to pick up the phone to congratulate them for things both great and small. Her pride and joy each time her own grandchildren performed, at School / Parish events was unmistakable. Over the years whenever we met even if it was on the street, we not only reminisced about the past but quickly caught up with events leading to the present time. Her 'joie de vivre' continued at social do's and I had no inkling of how much my friend was suffering until her daughter Nirmala who is as close to me as Gertie was, shared that she was suffering from Dementia. My heart cried out in pain and I hoped she would battle it through, but in vain. Consequently each time I met Nirmala she confirmed that things were only getting worse. I realised the magnitude of what she said when 2 months ago my friend Gertie walked past me, with a cursory smile in reaction to my exuberant hello, as if she didn't know who this stranger was.

On the 19th of Dec as we celebrated Winter Wonderland in Marinagar, there was Gertie sitting right in the front, enjoying every bit of the evening, singing carol after carol and appreciating everything. She not only recognised me but also introduced me to her sister (down from Canada) and congratulated me on the evening that I had helped put together with Nirmala and the youth. And then she whispered to me, "I keep reading the wonderful things you write. It's been a while since I complimented you. You are getting better and better. Now I'll compliment you when you write something exceptional". Dear readers I don't know if what I have shared qualifies as exceptional. All I know is that it is a tribute from my heart using my God given talent – WORDS—to a friend who lived her life to the FULL.

Satuwill continue to live at 21 Arogya Mata no doubt, but with Gertie not around allow me to share with pain that the link between 'Tentione no and Sistin no' seems tenuous. Goodbye dear friend. Continue your melodious singing, your charming ways, and your laughter filled anecdotes in the building God has put you into.

## Archdiocese Probes Priest's Alleged Sexual Abuse

Mumbai: Bombay archdiocese has launched a probe into the alleged sexual abuse of a teenage boy by one of its priests.

"The charges are grave and we have taken the allegations seriously," said archdiocesan spokesperson Fr Nigel Barrett on Friday.

The Shivaji Nagar police arrested Fr Lawrence Johnson on Nov 27 for allegedly abusing a 13-year-old boy at a church. The 51-year-old priest is now in judicial custody. The police have charged him with unnatural sex and several sections of the Protection of Children from Sexual Offences Act.

The archdiocese has set up a three-member committee to look into the case.

This is the first case to come to light after the Catholic Bishops' Conference of India (CBCI) set a Vatican approved protocol to deal with child sexual abuse by the clergy, reports mumbaimirror.com.

The committee will submit a report to Cardinal Oswald Gracias, archbishop of Bombay, after investigation. The archdiocese will then forward the report to Rome which then may order another probe before the final decision. The accused could be suspended or defrocked.

"The cardinal set up the investigation committee even before the priest was taken into custody," said Fr Barrett and clarified the Church probe will only rule on the priest's fitness as a spiritual leader and would not interfere with the criminal proceedings. During his 15 years of priesthood, the priest has served four churches in Mumbai, the commercial capital of India.

Senior Police Inspector Balasaheb

Jadhav said that the medical examination of the boy has confirmed injury due to sexual assault. "The case is still under investigation. The statement of the boy will be recorded before the magistrate next week. We have sent samples to the Forensic Science Laboratory and are awaiting conclusive reports."

Dolphy D'Souza, former president of Bombay Catholic Sabha, welcomed the probe and said it was in line with the Pope Francis' call for zero tolerance toward sex abuse by priests. He however added that the archdiocese must handle the case sensitively so that it can become an example for others.

Anil Joseph, another Catholic lay leader, noted sexual crimes and pedophilia were committed by clergy of all religions, but were often ignored. The Catholic community "will not allow this to continue," he asserted.

(Contd.. from p. 7)

The awful signal here is you may not "go to Pakistan" for voicing your views on social intolerance, but you will suffer or be punished.

It also threatens to reignite the now-seemingly-settled but ugly debate on "secularism" that has been burning since this government came to power, where government as well as rightwing elements have targeted Muslims for their food, flag, patriotism and nationalism.

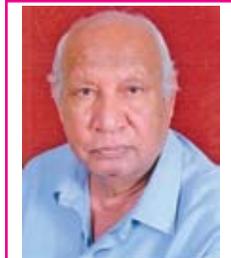
Whether or not the termination was a coincidence is irrelevant - nobody is going to fix the onus of the termination on blah blah agency - especially when BJP MPs are using the termination to again target Aamir Khan and supporters and Hindu Rashtra chauvinists are seeing in his exit from the campaign their victory.

# 'A Honey trap' For Youth

**P**ornography has invaded into our houses through innocent looking social media. It is no more shocking now to see how teens are glued to their smart phone and lost in a delusional world of their own. Our young sons and daughters – our grand children – with all their blissful innocence fall into a pitch which snatches away years of pure and simple life.

A survey conducted by a British team in London gives out information and tips for parents who are far too busy in their own lives. Apart from any survey anywhere in the world, we have been noticing how healthy and energetic looking youngsters are all sucked into their mobiles and for prolonged time! The world we live in today has become far more trickier than the by-gone days of our green days. The evil has its own ways and means to spread its deeds. The devil is far more cleverer to trap our teens. Our sons and daughters by the age of twelve or thirteen know many things. Mentally they reach adulthood. People around them – knowingly or unknowingly provide a lot of information and ideas that they hardly can digest. Something they understand and a lot of things they don't understand. Their mind has not reached their actual maturation.

According to the British survey, nearly 69 agencies in the U.S.A and U.K. cater pornography under various names. These agencies have an easy excess to extract your personal information through site contact. Most of the Sites available in the internet provide services serving videos, films, pictures, and visual matter that are filled with vulgarity, sex, illegal or highly objectionable matter. Our teenagers are an easy target. Their slippery age is with a little sense of balance. On the other hand, many college going students or, the Youth around 20 to 25 years



by Ignatius Dabhi  
Sr. Journalist

of their age have already gone to the way of perversion. The survey states that the sudden jump in the rate of sexual crimes is due to the 'Honey trap' of the social media. 'Facebook' 'G.M', Google' Chat-on, and many more sites go on pouring free and easy visual sex. The whole world is in the tight grip of such malicious sites.

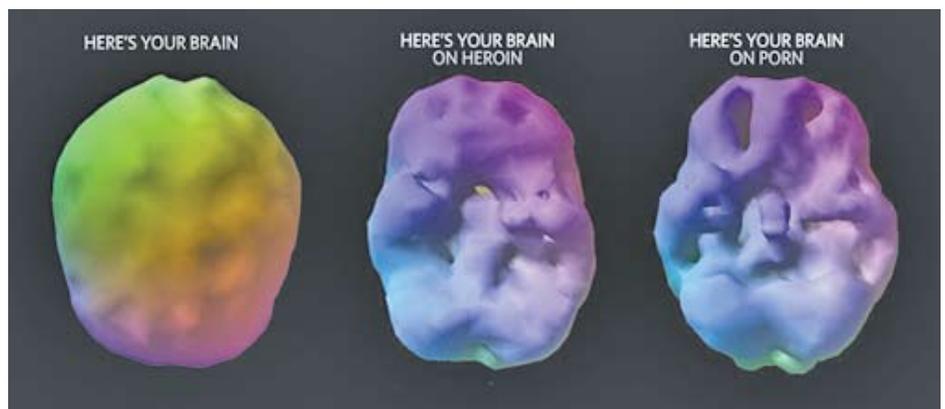
From reliable sources it's known that this evil has penetrated into religious houses also. Chicago State Crime Record states that there are more than 20,000 cases pending in various courts against religious people. Shameful as it may seem, many nuns and priests have gone astray from their religious life. Satan is far more intelligent than man. Recently I saw objectionable pictures of a religious priest who holds a responsible position in social media itself! Shameful and yet true. The priest fell in a 'Honey Trap'...



## Is there a way out? How not to fall in Honey trap?

### Here are some tips:

1. Don't accept any unknown friend request on Facebook or any of those sites
2. Keep away from pornography.
3. Think twice and try not to give your true name, address or any identity
4. Don't sign any agreement offered by the site without reading its terms and conditions
5. If you have already fallen to the prey, then try to find some other entertainment. Or seek advice from the council
6. The best advice is: Pray and seek the protection of mother Mary. Go to her and request her to save you from all sorts of evils



# How Crowdfunding Is Revolutionising The Way We Give Back To Society

by Komal Ganotra

**W**hen Gissur Simonarson photographed a distraught Syrian refugee selling pens on the streets of Beirut, with his visibly exhausted daughter slumped on his shoulder, he knew immediately he had to do something for this man. As the image went viral on social media, Simonarson created a fund-raising page for this man on a popular crowdfunding website. Nearly £10,000 were raised in just half an hour. 19 hours later, it had passed £33,000, and the figure kept escalating.

Simonarson was no celebrity. He was just an ordinary photographer moved by the plight of a refugee and determined to make a difference in his life. He is not alone. We see around us, thousands of people, like Simonarson, striving, in their own ways to make a difference by not just contributing to causes they feel passionately about but mobilizing others to support it as well.

As I read this story, my mind promptly drifted to another man's journey – a young 25-year-old airline purser, Rippan Kapur, who back in the 1970s believed in the goodness of people and how each and every one in their own capacity can help the underprivileged. With a meager Rs50 as a starting fund, he relentlessly worked to urge people to fund for the cause of India's children. He fuelled life into an organization that not just became a pioneer of individual fundraising methods but continues to be so, long after he is gone, making a sustainable impact in children's lives. The organization is CRY.

We have always believed in the inherent "good" in every individual, the urge to do his or her bit for a social cause. Moreover, the youth is giving us hope that our belief remains strong and will be carried on through generations to come. Reading about Meera Mehta, a student in Mumbai, who relentlessly used online platforms and her own page

to write about an NGO she passionately believed in, reinforces this belief. She urged people to donate for the cause of patients and children in rural India who cannot afford treatment. Meera, all of 15 years, raised 10 lakhs.

In recent times, individual contribution has further evolved to unified individual donors supporting a common cause, thus creating a wave of support. Moreover, social media, with its reach and popularity, has provided an unparalleled platform to garner support for causes, for anybody, anywhere in the world. The unprecedented rise of crowdfunding

month via crowdfunding.

While international websites like Indiegogo, Kickstarter, Causes, Startsomegood are popular, Indian websites like Ketto, Bitgiving are also increasingly giving competition to these. The innumerable campaigns for various causes by organizations, more so by individuals substantiates the trend of more people coming up to support causes. From challenging oneself beyond boundaries to achieve a tough task for a cause to pledging a personal milestone and raising funds while doing so, people are exploring different ways to achieve this.



The story of one of our volunteers, Ujjawal Chauhan, a final year IIT Kharagpur student who undertook what he called the "Madness Project", last year is one such achievement. Undertaking a cross country bicycle ride, he traversed 4 states and covered 2,500 km from Kolkata to Mumbai capturing images of children for whom child labour is a day-to-day reality. As he set out on this personal challenge, Ujjawal helped CRY raise close to Rs 80,000 to ensure 100% enrolment in 12 villages he visited and make them child labour free.

Lately, we have experimented with crowdfunding yet again to raise funds and received tremendous support. Our ongoing campaign 'Get Healthy, Give Healthy', which encourages people to pledge their support for children of the country by raising funds via crowdfunding website Ketto. It requires them to set health targets for themselves and raise money for each milestone all along. It is overwhelming to see how employees, their friends and family are coming forward to support the pledges and donating for the cause of children.

This is undoubtedly one of the most interesting times for fundraising. Moving over celebrities and fancy events, the power of the individual, while always supreme, has begun to be more gloriously witnessed.

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## 20 — 20s

**S**o, you are in your 20s and still pretty clueless about life? No need to worry, we're all in the same boat. Trust me we are, things will eventually fall into places after a while. There's no point worrying about it. But what you should be worrying about right now is the fact that, living with the regret of not doing the things you should have done in your 20s. Not that you can't do them later in life, but you will enjoy them the most in your 20s and also it seem the right time to indulge in these things.



- Find your passion. Life is too short to live somebody else's dream.
- Keep searching for love. Contrary to what anyone would say, true love does exist.
- If you face rejection, don't give up. Be patient. What's yours will eventually come your way.
- Switch careers. It's better to experiment a few years rather than being stuck in a depressing job for the rest of your life and you are young to do so.
- Once you know what to do, work hard. Now's the best time to put in that extra effort.
- Travel. Each journey has something new to teach.
- Stay healthy. As long as you're fit, every problem can be dealt with.
- Experiment with your looks. Get a mohawk, get inked or go for that navel piercing. Leave no scope for regret.
- Make as many friends as you can and keep them close. No matter what, they'll always be with you.
- Move out and live on your own. It prepares you to take on the 'big bad world'.
- Save up. Money is not everything, but it sure is important, you may not like to ask from your parents everytime if you are broke.
- Talk to your parents everyday. Nobody else loves you as much as they do. I know that many young adults avoid to talk something private but trust me you will feel a lot better once it's out.
- Invest in education. It's not just about the degrees, it shapes your character.
- Learn to cook. You never know when you'll have to fend for yourself.
- Take up a sport. It's one of the best ways to beat stress and to stay fit.
- Learn to play an instrument. Music is divine and also charming.
- Adopt a pet. You'd be surprised at what all they teach you.
- Indulge in adventure sports. It's the best way to know your true self.
- Read. There's so much you can see through the world of books.
- No matter what happens in life – learn to stay happy. Because that's what life is all about. Ups and downs are all part of it. Some days you are happy and some sad. But once you grow older you will cherish those memories in Happiness!

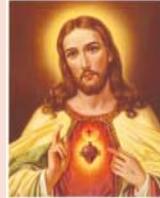
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## Thanksgiving



Thanks to Sacred Heart of Jesus & St. Jude for the favours granted



May the Sacred Heart of Jesus be adored, loved, glorified & praised throughout the world now and forever. Sacred Heart of Jesus, have mercy on us. Sacred Heart of Jesus, Thy kingdom come. St. Jude worker of miracles pray for us. St. Jude helper of the hopeless pray for us. Amen, Say this prayer nine times a day for nine days.

— Trevor Castelino, Andheri

## Thanksgiving



Thanks to Divine Mercy, Our Lady of Vailankani, Our Lady of perpetual Succor and St. Anthony

—Ms Louella M. Fernandes, Mira Road

## Thanksgiving



My heart felt thanks  
to  
Holy Family  
for the favours granted

—A Devotee

Near the Adriatic Sea are rocky hills on the southern Italian village of San Giovanni Rotondo, almost cut away from the modern world. Today, over seven million people visit the village every year. The once-humble village has a Capuchin monastery where, in 1916 a young priest, Padre Pio was transferred to by his superior.

Padre Pio was a man of prayer and he heard confessions for several hours a day. His room was small and bare of furniture with a wooden cross on the wall. This pious priest carried the wounds of Jesus in his hands, feet and at the side of his body.

The stigmata. Padre Pio lived with the signs of Jesus' wounds for 50 years. He was the first priest to bear the wounds on his body. St. Francis of Assisi had been a deacon and a stigmata. He had the wounds for two years. Another stigmata was Gemma Galgani who was declared Blessed, carried the wounds of Christ for eighteen months.

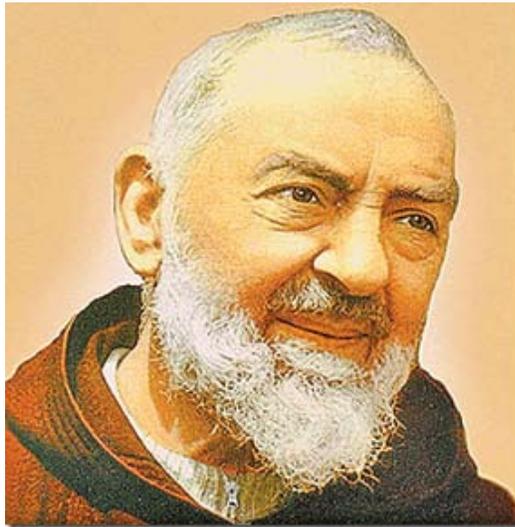
People from different parts of the country visited Padre Pio for prayers, healing and spiritual comfort. He was known as a powerful intercessor who put Christ in the center of his life. The daily Italian newspapers reported the cures the holy friar performed, drawing many of the faithful for divine help.

Some of the people came out of curiosity and were moved by devotion on meeting the priest. The padre performed many miracles which he correctly attributed to prayer and intercession in the name of Jesus.

Young girl who was blind from birth had visited many specialists with hope for a cure. The doctors discovered that she would never be able to see because the girl had no pupils...

Gemma De Giorgi's grandmother decided to take the girl to San Giovanni

# Padre Pio: The Good Samaritan Saint



problems and facial flushes would appear. Often he would undergo labored breathing. The Lord was preparing him for his mission. His superiors sent him to his hometown, Pietrelcina where he visited many physicians. With all this happening Padre Pio would soon become the "Good Samaritan" in healing and helping others. He became the miracle worker for all those who were amazed at his life of prayer and dedication to the Christ. His mission was now made clear.

## Padre Pio had many charismas:

Bilocation, healing, the power to read minds, to make long vigils, including the avoidance of food.

Pope Benedict XV had once said about the charisma of the friar: "Truly Padre Pio is one of those extraordinary men whom God from time to time sends on earth to convert hearts."

## Finally:

The hour had arrived for Padre Pio to leave this world. It was around 2:15 a.m. on 23rd September, 1968 when the holy priest was 81 years old when God called him. The stigmata he bore mysteriously vanished. The flesh with the wounds was healed, and Padre Pio's last words were: "Jesus! Mary!" as he breathed for the last time.

29 years later, on the 18th December 1997, Padre Pio was made 'Venerable' by the Church. After two years the priest was 'Blessed' on 2nd May 1999. The process for his sainthood moved faster and on 16th June 2002, Pope John Paul II made Padre Pio a Saint for our modern times.

The Good Samaritan lived his mission to the end to show humankind the love and mercy of God.

Rotondo to meet Padre Pio. Gemma asked the humble priest to intercede for her vision to view the world. Twice that same day Padre Pio placed his hand on her eyes making the sign of the cross. On her way back home the girl told her grandmother that she was able to see perfectly. The medical world was baffled for there was no practical explanation. No amount of examinations could reveal the mystery.

In 1962 Pope John Paul II was then the Archbishop of Krakow in Poland. He wrote a letter to Padre Pio with a request to pray for a Polish woman suffering with cancer. Eleven days later John Paul said the woman had been cured and was keeping well. There was silence from the doctors who could not believe the "miracle".

From very young Padre Pio had dedicated himself to God. He took his vows of poverty, chastity and obedience and became a priest on the 10th August 1910 in the cathedral of Benevento.

By 1916 his physical constitution had shown signs of tiredness, pressure



BY MELVYN BROWN



## **Avoid wearing 'Army-pattern' dress, Army tells civilians**

Chandigarh: The Army on Friday asked civilians to avoid wearing "Army-pattern" dresses and shopkeepers to refrain from selling combat clothes, as it issued fresh guidelines to the public to prevent terror attacks.

The guidelines, to be followed across the country, come nearly a week after six terrorists infiltrated through the border and launched attack at the Air Force station in Pathankot, claiming the lives of seven security personnel.

## **Pope Francis baptizes 26 babies, tells moms to nurse**

In Vatican City Pope Francis welcomed 13 boys and 13 girls into the Catholic Church today during the annual ceremony that marks the day in the liturgical calendar when Jesus was baptized.

Gurgles and wails nearly drowned out the organ and choir, echoing off the stone floors and frescoed walls of the Sistine Chapel.

In his off-the-cuff and deliberately brief homily, Francis urged the parents to teach their children the faith, india.com reported.

And as he has done in previous years, he told the mothers to go ahead and nurse their hungry babes. He said: "One bit of advice to the moms: When a baby cries because he's hungry, feed him. Feel free to feed him here."

## **Pope Francis erects new Syro-Malankara**

## **Eparchy in US, Canada**

Pope Francis on Monday erected the Syro-Malankara Eparchy of St. Mary, Queen of Peace, of the United States and Canada, nominating Bishop Thomas Mar Eusebius Naickamparambil as its first Bishop.

The Eparchy's seat will be at St Vincent de Paul Malankara Catholic Cathedral in Elmont, New York, Vatican Radio reported

## **Don Bosco Tech to train 2,600 youths in 2016**

Don Bosco Tech Society of Dimapur region aims to train 2, 600 underprivileged unemployed youths and provide them job placement under the skill development program 'Mission 2016.' This was decided during the annual meeting of Don Bosco Tech Dimapur region during January 4-5 at the group's regional head office in Dimapur.

"We want to train and provide job placement to 2, 600 less privileged youth with minimum education qualification through the 10 Don Bosco skill training centers in the states of Arunachal Pradesh, Upper Assam, Nagaland and Manipur", said a press release that the group issued to the media on Saturday, January 9.

## **Kerala bishops slam government, urge farmers to unite**

Kottayam: The Kerala Catholic Bishops Council (KCBC) has slammed

the Congress-led UDF government in Kerala for not addressing the issues of farmers.

In a circular, which was read out in Catholic churches in the state on Sunday, the KCBC urged farmer cutting across religious lines to unite to strengthen the Indian Farmers' Movement (Infarm), based in Kottayam district.

The Farmer's Day celebrations conducted by the government were mere shams, the KCBC said.

"Apart from the fall in prices of agriculture and cash crops, the issues in fisheries sector, climate changes, bogus environmentalism, debts and disputes over title deeds have posed huge challenges for the survival of farmers. Both the government and the officials neglect the farmers who produce food for the entire population and raw materials for industries," the circular reads.

The KCBC also flayed the government for forcing an entire section of people to agriculture by giving loans and subsidies and turning their back on farmers at the time of crisis.

"The government orders financial benefits for government employees and pensioners every year and writes off debts of companies and boards which were locked up due to malfunctioning, but it does nothing for the farmers, fisherfolk and the poor," the circular adds.

The circular criticises that the government failed to ensure price stability for crops, including rubber, solve issues of farmers and fisherfolk on the basis of the reports of Gadgil, Kasturirangan and Meenakumari panels, and settle issues regarding title deeds distribution, Manoramaonline reported.

The KCBC is a permanent association of Catholic bishops in the state. It is an association of three rites of the Church in Kerala – the Latin, the Syro Malabar and the Syro Malankara. – which is counted as a major vote bank in central Kerala.

# Ways To Handle your short-tempered spouse



**I**f you find your partner's temper threatening your relationship, go about with tact and patience. Though it is difficult to deal with but you must try tackle the situation with Patience.

## Relationship

A relationship is at the best of times a delicate balancing act between differing personalities and priorities. However things become more complicated if one of the partners is prone to fly into a temper at the slightest of matters. Here are a few tips on how to keep your own cool and deal with a short-tempered partner.

## Recognise the triggers:

The first step is to recognise each other's temperament. Make it a point to voice your feelings to one another in the best possible way without being condescending or judgmental. Once both of you are aware of what acts as a trigger for your

respective anger issues, you can deal with them more effectively.

## Take a step back:

It would be wise if you took a step back to allow your partner to cool down. Therefore, if you find your spouse getting angry over something, do not make things worse by tackling them or reprimanding them for their actions there and then.

## Control your attitude:

Realise that at times it might be your behaviour and attitude that might cause tempers to fly. If you fight fire with fire, you will land up in a stalemate with the problem still left unsolved. It is vital that you manage your emotions well in order to prevent any major outburst with your spouse.

## Dig into some patience:

Sometimes you may disapprove of your spouse's outbursts over trivial and petty issues. These

may cause you to wonder what you might have done wrong. However, the key to dealing with such outbursts over minor issues is to have the patience to deal with your partner calmly.

## Encourage them towards change:

You could help encourage your spouse to adopt certain tips to calm down during an outburst. Deep breathing and maybe some meditation in the morning could prove to be the right solutions to help your partner control his/her temperament.

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# Bengaluru May Face Evacuation In Ten Years

**“No Water, No life.” How painful is this to read?**

Bengaluru and its citizens are nearing to the same pain. Dying lakes and drying bore wells reveal a horrible picture of the water crisis that the city is going through. The rate at which this third most populous city of India is growing, the future looks threatening.

As per a senior hydrologist with the state government, “The average annual rainfall in Karnataka is 1,248 mm. But the estimated 20 lakh borewells in the state draw almost three-and-a-half times of the amount of rainfall received to recharge the groundwater. Hence, it’s no surprise that most bore wells have gone deeper, even up to 1,000 feet, and the ones which aren’t as deep have dried.”

According to the former Additional Chief Secretary of Karnataka, V Balasubramanian, if the current rate of ground water utilization continues, there will be a major crisis in the state by 2025, and the government of Karnataka will have to evacuate half of the city of Bengaluru in 10 years.

The city is also facing an increase in pollution of groundwater in many areas. The reports say that, “The quality of water is deteriorating due to the mixing of sewerage through unlined open drains, leakage from septic tanks, and contamination from industrial wastes.” The facts also show that apart from Bengaluru, many other Indian cities are experiencing water crisis and it is estimated that 30 years from now, approximately one-third of our population will suffer from chronic water shortages.

W H Auden, an Anglo American poet, once said “Thousands have lived without love, not one without water.” We as a nation are sitting on a ticking bomb of water shortage. We are developing, industrialization is increasing but at cost of what? Life may be. Awareness is the need of the hour. Saving planet, advancing economic growth are important but we must also create a balance between climate change, water scarcity, and health issues. Water conservation should be made a habit.

## VHP claims converting 500,000 Christians in 10 years

Surat: The Vishva Hindu Parishad (VHP) has claimed that the organization had converted more than 500,000 Christians and 250,000 Muslims to Hinduism in the last ten years.

Speaking at a function in Surat, VHP leader Pravin Togadia also called for a mass drive to continue the so-called “home-coming” to save the Hinduism in India.

“Within last ten years, we did Ghar Wapsi of more than five lakh Christians and 2.5 lakh Muslims. Our rate of Ghar Wapsi used to be around 15,000 each year. But last year, we have crossed the mark of 40,000,

which is excluding the figures of RSS,” said Togadia.

“If Hindus need to be in majority in India and to save our religion, we have to engage in many more Ghar Wapsi drives to bring millions of others into our religion,” said Togadia.

During his brief interaction with media afterwards, the Hindu leader also demanded that all the Hindus of Pakistan should be given Indian citizenship. He also reiterated that Ram temple will definitely be constructed in Ayodhya.

Source: kms news

## Religious leaders can bring about a change

Following an appeal by the Bhivandi municipality, Muslim clerics are now urging their followers to participate in the national anti-polio campaign. The minority community was suspicious believing that there was a hidden agenda behind the campaign .

Clerics are held in high esteem and wield considerable influence over their followers, in our country. Appeals in religious places by clerics for social, charitable and even civic causes can evoke huge responses. Blood and organ donations, campaigns against hunger and diseases, and civic issues like the Swacch Bharat campaign can take off in a big way with a little help from religious bodies.

On a Sunday, an appeal was made for a good cause in my parish (Orlem, Malad) .On a single day Rs 43 lakhs was collected for the cause! Similarly, if an appeal for organ donations is made in the same church , at least 43 people will register on the spot. If we take all the churches, temples and mosques in Mumbai, the number of donors will be in thousands.

—Prof Robert Castellino  
Mumbai

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# Inspiration!

## Be More Responsible In Life

life, take responsibility for it by doing everything possible to make sure it happens. Don't expect chance or fate to step in and turn things around. The more you take charge of your life, the more responsible you will become.

**D**eliver what you have promised. That is the key for being responsible and reliable person. It's not just an admirable quality but also helps the ones to grow his or her character. You need not to be a scientist to be a responsible person. Just follow some simple required guidelines, in every action you do and every task you undertake.

### Be aware of your responsibilities

Be aware of your responsibilities. Learn more about your duty before you undertake as a responsibility. If you don't have clue about the duties that you must fulfill in your life on a daily basis or in the long term, then you will not be able to do plan for them. Thus your work will be doomed for failure. Take advice from your family members or friends to guide you regarding your duties.

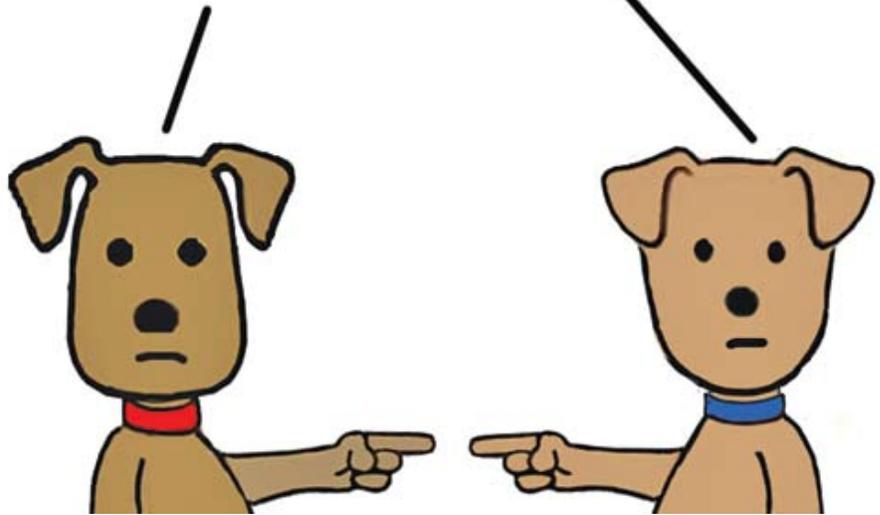
### Become more decisive

Taking prompt decisions is a good sign for being more responsible person. To carry out your duties, you need to take your own decisions without getting influenced by others. If there is a mishap in your decision, you also need to be prepared to face the consequences. Procrastinating your decisions means that you will be wasting time in fulfilling your responsibilities.

### Don't pass the buck

You can't be responsible in life if you quit passing the buck for your faults to another person. If you were supposed to finish something and you haven't done it, take responsibility for it. Don't push it on to someone else or you thought someone else was supposed to do it. Passing the buck will get you into trouble, whether it is

Don't look at me, it's his responsibility.



about responsibilities at home or at work.

### Don't blame the circumstances

Resorting to the blame game is the easiest thing you can do to escape out of a responsibility. It's a bad practice among the people. Taking responsibility is all about taking both credit and blame. If you haven't been able to fulfill your responsibility, own up to it instead of blaming the circumstances or other people for it. We are human after all and we unintentionally make mistakes. Owning up will not make you look like a fool but it will earn you respect through time

### Don't leave anything to fate

"God help those who help themselves". Don't wait for your destiny or fate to make things happen. You should take your fate in own hands and control of it with your own actions. If you want something in your

### Strategize your duties in advance

Planning and thinking about your duties in advance is an effective way to fulfil them with more efficiently. For example, if the payment of your child's school fees is in the pipeline, then you can financially plan for it in advance. Or if you are responsible to take your pet to the vet every month, set a reminder and an appointment in advance so that you don't ever forget it. Whether if responsibilities are big or small, planning for them in advance will help you to become more responsible.

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# Grooms



# MATRIMONIALS

**MUMBAI** : Mangalorean Roman Catholic Divorcee, aged 34 years, Ht. 5' 10", Wt. 99 kgs, Wheatish Complexion, Edn. B.Sc., Hospitality and Hotel Administration, working as a Duty Manager, Contact email : roshanihma@gmail.com OR 09769237575 (Regd No.6472)

**PUNE** : East Indian Roman Catholic Bachelor, aged 33 years, Ht. 5' 5", Wt. 66 kgs, Fair Complexion, Edn. B.Com., working as a Dy. Manager. Contact email : warsen\_4153@hotmail.com OR 9960493092 (Regd No.6471)

**MUMBAI** : Mangalorean Roman Catholic Bachelor, aged 30 years, Ht. 5' 9", Fair Complexion, Handsome, Edn. B.Com., working as CEO in Family Business. Seeks a good looking, smart, stylish girl. Contact email : mail2marg@gmail.com OR 9821556409 (Regd No.6396)

**AUSTRIA** :Mangalorean Roman Catholic Bachelor, aged 33 years, Ht. 5' 10", Wt. 80 kgs, Wheatish Complexion, Edn. MBA, Computer Science, working as a Software Consultant. Looking for a educated girl. Contact email :victorlobo82@gmail.com OR 9819755238 (Regd No.6395)

**MUMBAI**: Goan Roman Catholic Bachelor, aged 37 years, Ht. 5' 6", good looking XII Pass, presently working as Share Broker having own bungalow accommodation at Bandra Mumbai also getting good regular monthly rent seeks a goodlooking RC Spinster. Call 9167372840 Contact email : pintolazarus2012@gmail.com (Regd No.6393)

**MUMBAI** : Goan Roman Catholic Bachelor, aged 35 years, Ht. 5' 7", Wt. 75 kgs, Wheatish Complexion, Edn. Graduate, working as a Manager in Cruise Line. Contact email : oszy\_2001@yahoo.com OR 9833944206 (Regd No.6385)

**MUMBAI** : Mangalorean Roman Catholic Bachelor, aged 34 years, Ht. 5' 4", Wt. 64 kgs, Wheatish Complexion, Edn. HSC, working as a Script Writer. Seeks a suitable match. Contact email : roy-dandsilva@gmail.com OR 28815914 (Regd No.6384)

**MUMBAI** : Goan Roman Catholic Bachelor, aged 42 years, Ht. 6' 4", Wt. 98 kgs, Wheatish Complexion, Edn. HSC., working as a Steward in Oil Tanker - Foreign Ship. Contact email : 285victor@gmail.com OR 7798325784 (Regd No.6380)

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

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

**MUMBAI** : Goan Roman Catholic Bachelor, aged 29 years, Ht. 5' 11", Wt. 85 kgs, Wheatish Complexion, Edn. MCS, working for IT Company in U.S.. Seeks a suitable match. Contact email : marconacruz58@gmail.com OR 9930630927 (Regd No.6373)

**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)

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

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

**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 Dubai. Curenly 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)

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**MUMBAI** : Mangalorean Roman Catholic Spinster, aged 30 years, Ht. 5' 4", Wt. 65 kgs, Wheatish Complexion, Edn. B.E., working as a Sr. Analyst in MNC. Contact email : joe51in@yahoo.co.in or 9322282297(Regd No.6427)

**MUMBAI** : Mangalorean Roman Catholic Spinster, aged 26 years, Ht. 5' 3", Wt. 50 kgs, Fair Complexion, Edn. Bachelors in Physiotherapy, working as a Physiotherapist. Contact email : tracy.veigas89@gmail.com OR 7506574831 (Regd No.6426)

**MUMBAI** : East Indian Roman Catholic Spinster, aged 25 years, Ht. 5' 2", Wt. 50 kgs, Fair Complexion, Edn. M.A. in Political Science, working, Contact email : dsilva.maggie252@gmail.com OR 9960376878 (Regd No.6425)

**MUMBAI** : Roman Catholic Spinster, aged 29 years, Ht. 5' 8", Wt. 61 kgs, Wheatish Complexion, Edn. M.Sc. working for Govt. Firm. Contact email : graciv765@gmail.com OR 9987890858 (Regd No.6423)

**MUMBAI** : Goan Roman Catholic Spinster, aged 46 years, Ht. 5' 4", Wt. 56 kgs, Wheatish Complexion, looks much younger to her age, Edn. HSC., working as admin. Executive. Contact email : marthapereira2000@gmail.com OR 9870367090 (Regd No.6422)

**MUMBAI** : Roman Catholic Spinster, aged 26 years, Ht. 5' 5", Wt. 64 kgs, Fair Complexion, Edn. B.Sc. Computer, working as a Graphic Designer. Contact email : kgfrancis@rediffmail.com OR 9820326609 (Regd No.6421)

**MUMBAI** : Goan Roman Catholic Spinster, aged 24 years, Ht. 5' 6", Well built, Wheatish Complexion, Edn. Graduate, working as an Accounts Executive. Seeks a Goan RC Bachelor below 30

years. Contact Email : taureangirl1991@gmail.com (Regd No.6420)

**MUMBAI** : Goan Roman Catholic Spinster, aged 27 years, Ht. 5' 5", Wt. 65 kgs, Wheatish Complexion, Edn. C.A., working as a C.A. Seeks a Goan Roman Catholic Bachelor. Contact email : rosefina.20@gmail.com OR 9022026602 (Regd No.6417)

**MUMBAI** : Roman Catholic Spinster, aged 26 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 (Regd No.6414)

**MUMBAI** : Mangalorean Roman Catholic Spinster, aged 25 years, Ht. 5' 2", Wheatish Complexion, Edn. Post Graduate (HR), working as a Junior Officer. Contact email : natasha.lima25@yahoo.com OR 9920930518 (Regd No.6410)

**MUMBAI** : Goan Roman Catholic Spinster, aged 29 years, Ht. 5' 5", Wt. 80 kgs, Wheatish Complexion, Edn. BMS, M.Com., MBA., working as a Asst. Manager, Contact email : silverbells1960@gmail.com OR 28931512 (Regd No.6409)

**MUMBAI** : Goan Roman Catholic Spinster, aged 28 years, Ht. 5' 1", Wt. 57 kgs, Fair Complexion, Edn. B.Sc., IT., MBA working as a IT Engineer. Seeks a well settled boy. Contact email : m.rodricks24@gmail.com OR 9821596241 / 26424190 (Regd No.6408)

**MUMBAI** : Mangalorean Roman Catholic Spinster, aged 28 years, Ht. 5', Wt. 46 kgs, Fair Complexion, Edn. B.Sc., MBA working as a HR. Contact email : picardo.princijaj@gmail.com OR 9833077789 (Regd No.6406)

**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 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 29 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 30 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** : 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 (Regd No.6394)

**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 (Regd No.6392)

**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 (Regd No.6391)

**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. (Regd No.6390)

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**MUMBAI** : Goan Roman Catholic Spinster, aged 33 years, only child, Ht. 5' 9", Wt. 78 kgs, Wheatish Complexion, Edn. Post Graduate, Hotel Management, studing. Contact email : p5659c@gmail.com OR 9930019677 (Regd No.6389)

**DUBAI** : Anglo Indian Roman Catholic Spinster, Only Child, aged 28 years, Ht. 5' 2", Wt. 62 kgs, Wheatish Complexion, Edn. MBA in Finance, working as a Finance Asst., Contact email : arwengretel24@gmail.com / hildafernandez11@gmail.com OR 9768401209 (Regd No.6388)

**POONA** : Mangalorean RC Divorcee having one son 7 years old, aged 36 years, Ht. 5' 4", Wt. 62 kgs, Wheatish Complexion, Edn. B.Sc., B.Ed., M.Ed., CIDTT, working for International School as a Teacher. Contact email : sheilashere@rediffmail.com OR 9527884542. (Regd No.6387)

**MUMBAI** : Mangalorean Roman Catholic Spinster, aged 35 years, Ht. 5' 2", Wt. 49 kgs, Wheatish Complexion, Edn. B.Com., ALAM (US), working as a Sanctions - Manager in Bank. Contact email : renita.coutinho@gmail.com OR 9820841317 (Regd No.6351)

**VALSAD** : Goan / Mangalorean Roman Catholic Spinster, aged 27 years, Ht. 5' 1", Wt. 58 kgs, Wheatish Complexion, Edn. B.Com., working. Seeks a suitable match. Contact email : idsouza14@gmail.com OR 9892233758 (Regd No.6345)

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

**MUMBAI** : Mangalorean Roman Catholic Spinster, aged 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. (Regd No.6340)

**M.P.** : Protestant Christian Divorcee,

aged 35 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 decent qualification and well settled. Contact email : estherjoseph@rediffmail.com OR Mob.: 9589635540 (Regd No.6337)

**MUMBAI** : Roman Catholic Spinster, 29 years, Ht. 5', Wt. 47 kgs, Wheatish Complexion, Edn. F.Y. B.A., working for HR Firm. Contact email : janeqothery@gmail.com OR 9867447645 (Regd No.335)

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

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

**NASIK** : Mangalorean Roman Catholic Spinster, aged 27 years, Ht. 5' 2", Wt. 50kgs, Wheatish Complexion, good looking and decent, Edn. B. Com., P.G. Diploma, studied in Mumbai, working as a Co-ordinator. Contact email : ruby.rego@gmail.com OR 9168165005 (Regd No.6326)

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

**MUMBAI** : Goan Roman Catholic Spinster, aged 29 years, Ht. 5' 5", Wt. 58kgs, Wheatish Complexion, Edn. B.Com., MBA, Diploma, working as a Manager - HR. Contact email : diaana\_5@yahoo.co.in OR 9967189785 / 9967064555 (Regd No.6324)

**MUMBAI** : Goan Roman Catholic Spinster, aged 37 years, Ht. 5' 3", Wt. 50 kgs, Wheatish Complexion, Edn. M.Sc. (Chemistry) working as an Executive.

Contact email : piress90@yahoo.com OR 9867736474 (Regd No.6320)

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

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

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

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

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

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

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

# Major Threats Facing The World In 2016

## Is the World going from bad to worse?

*From the risk of international and civil conflict to chronic environmental issues, here's what will rock the world economy in 2016*

Last year was remarkably violent and many of the worst threats to human security that have dogged people all over the globe are no less a problem than they were a year ago. Here, in no particular order, are some of the biggest risks the world faces in 2016.

### Civil conflict

Civil wars last many years longer on average than inter-state conflicts, and have a much higher civilian death count. Civil conflicts have rumbled on in Syria, Yemen, Afghanistan, Ukraine, the Central African Republic and South Sudan to name but a few.

The Syrian conflict was the world's most bloody this year, and according to the Syrian Observatory for Human Rights has claimed the lives of well over 210,000 people so far.

### Terrorism

Terrorism also continues to make headlines and annual death tolls are rising. Acts of terrorism that killed more than 100 civilians averaged about 4.2 annually from 1978 to 2013; in 2014 that figure rose to 26, a jump of more than 500%. In fact acts of terrorism killed 32,658 in 2014 – roughly nine times more people were killed in terrorist attacks than in 2000.

Far outweighing the death tolls of the assorted attacks on Westerners in Tunisia, France and Egypt, the five countries that have suffered the most are Syria, Iraq, Afghanistan, Nigeria and Pakistan.

Nigeria has been especially blighted by acts of terrorism thanks to the per-



sistence of Boko Haram, which killed at least 3,500 people in Nigeria in 2015 – admittedly a decline from 2014 when an estimated 6,347 died at the hands of the terror group.

### Organised crime

Even higher than the death toll due to acts of terrorism is the body count from organised crime. In Mexico alone, 20,000 people were killed in 2015 – and this is in fact an improvement on the 27,000 who were killed in 2011. Mexico's challenges are in fact so great that they're starting to resemble an all-out war. Organised criminal groups have become ever more brazen, bold and bloody.

### Small arms

Small arms and light weapons are still an enormous problem, whether in the hands of insurgent groups, terror networks, organised criminal groups, gangs or rogue citizens.

This is hardly a threat confined to chronically insecure countries or those facing civil conflict. While readily accessible small arms have long posed a major threat to countries enduring civil wars (in Angola, an AK-47 can be had for the same price as a chicken), the US continues to have terrible trouble confronting its longstanding problem with gun crime. Around half a million lost or stolen firearms remain unaccounted for within the EU area.

### Environmental issues

We so far focused on deaths from violence – but it must not be forgot-

ten that the most serious existential threats to humanity are diseases and deaths due to pollution and climate change. Millions die each year due to disease and environmentally related illnesses – air pollution alone reportedly kills more people than HIV and Malaria combined.

Though survey research indicates that many citizens of Western nations live in fear of acts of terrorism, it is important to take a glance at what is truly the most threatening to our security. Tackling disease, environmental decay and small arms proliferation is most effective way to improve human security – not just in Western nations, but around the world.

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Account Name: The Secular Citizen  
Account No. 03552000006744  
ISFC code: HDFC0000355  
or

Bank: Citizen Credit Co-op Bank Ltd.,  
Branch : Colaba, Mumbai  
Account Name: The Secular Citizen  
Account No. 00000000100489  
ISFC code: CCBL0209003

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 3 BHK - 1905 to 2450 Sq.ft.



**Inland Evince (Res)**  
 Kadri Temple Road, Mangaluru  
 3BHK - 1550 to 1620 Sq.ft.



**Inland Sunlight - Moonlight (Res)**  
 Kuloor - Kavoore Road, Mangaluru  
 2 BHK - 1025 to 1095 Sq.ft., 3 BHK - 1415 Sq.ft.



**Inland Impala (Com & Res)**  
 Ullal, Mangaluru  
 2BHK - 1145 to 1210 Sq.ft., 3BHK - 1470 to 1530 Sq.ft



**Inland Estoria (Res)**  
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 2BHK - 1195 Sq.ft, 3BHK - 1530 to 1635 Sq.ft



**Inland Windsors Villas (Res)**  
 Airport Road, Maryhill, Mangaluru  
 4 BHK - 2993 Sq.ft



**Inland Edilon (Res)**  
 Yelahanka New Town, Bengaluru  
 2 BHK - 950 to 1195 Sq.ft., 2 BHK + Study - 1294 & 1314 Sq.ft  
 3 BHK - 1420 to 1673 Sq.ft., 3 BHK Duplex - 2222 & 2260 Sq.ft



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 Main Road, Puttur  
 Com. - 450 to 755 Sq.ft.  
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## IN-LAND<sup>®</sup> INFRASTRUCTURE DEVELOPERS PVT. LTD.

"Inland Ornate", 3<sup>rd</sup> Floor, Navbharath Circle, Mangalore - 575 003.  
 Phone: +91 824 - 2496110, 2492180, 2491795 Fax: +91 824 - 2496291  
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Regd. Office : "Abhilasha Arcade", # 495, 3<sup>rd</sup> Floor, CBI Road, R.T. Nagar, Bangalore - 560 032,  
 Telefax: +91 80 23545277 Mobile : +91 98801 45145, +91 97403 99033

Dubai Office :

Inland General Trading LLC, 304-1, Zabeel Business Centre, Behind Karama Post Office, Karama,  
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