

# THE SECULAR CITIZEN

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A NATIONAL FAMILY WEEKLY

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## The Gift of another Year!

# 2017





**Albert W. D'Souza**



*Dear Albert D'Souza,*

*Grace, dignity, maturity and wisdom - this is how I would describe your personality.*

*You may have turned sixty, but your soul thinks that it is still thirty. Physically age may start playing its part, but you will always be young at heart.*

***Wish you a very happy birthday***

**Gabrial Mendonca and family.  
Gabrial Electrical Pvt. Ltd., Vile Parle**

**Happy 60th  
Birthday!**

## 'Thought for the week'

*Whatever goal you give to your subconscious mind, it will work night and day to achieve.*

## Contents

- pg. 3 - New Year Resolution 2017
- pg. 5 - Voice of the People
- pg. 6 - Gift of another year
- pg. 7 - Christmas in Jordan
- pg. 8 - Gifts for the new year 2017
- pg. 10 - Who should make a will and why
- pg. 11 - Christmas
- pg. 12 - Advocates and solicitors family opens second ...
- pg. 14 - Can any good thing come from Nazareth?
- pg 15 - Into the New Year
- pg. 16 - Why is respecting elders..
- pg. 18 - Financially wise women
- pg 19 - Inspiration!
- pg 20 - Matrimonials

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## NEW YEAR RESOLUTION 2017

by Don Aguiar

As we bid goodbye to 2016 and as per tradition it is time to list our resolutions for the New Year Many of these are familiar to you dear readers but they bear reiteration nevertheless. If they are easy to follow don't abandon them in the first week itself.

Regardless of what calendar we use, our New Year resolutions seems like a game we play with ourselves. Many a times this resolve loses it strength, to which someone rightfully quipped, "A New Year's resolution is something that goes in one year and out the other." Hope it is wrong, but we know why it is true.

Time was approaching the New Year and everybody was busy making arrangements about how to welcome it and make resolutions for the New Year. My colleague who was totally confused and unable to come to any conclusion, asked his guru: If one were to make only one New Year's resolution, what would one suggest?

His guru responded in this very unique way:

This and only this can be the New Year's resolution: I resolve never to make any resolutions because all resolutions are restrictions for the future. All resolutions are imprisonments. You decide today for tomorrow? You have destroyed tomorrow. Allow the tomorrow to have its own being. Let it come in its own way! Let it bring its own gifts.

Resolution means you will allow only this and you will not allow that. Resolution means you would like the sun to rise in the west and not in the east. If it rises in the east, you will not open your windows; you will keep your windows open to the west.

What is resolution? Resolution is struggle. Resolution is ego. Resolution is saying, "I cannot live spontaneously." And if you cannot live spontaneously, you don't live at all – you only pretend.

So let only one resolution be there: I will never make any resolutions. Drop all resolutions! Let life be a natural spontaneity. The only golden rule is that there are no golden rules.

**The greeting 'Happy New Year' is actually a wish that one and all may discover more happiness for themselves in the coming year, by renewing not the year, but oneself.**

The year cannot be changed! This is a time for renewal. This is the reason so many people make New Year resolutions. Year after year they do it. "I'll get up early in the morning." "I must go to Church daily", "I must meditate regularly."..... Not even for three days are they kept. If the courage to change is absent, no progress is possible.

(Contd.. on p. 4)

(Contd.. from p. 3)

Buddha truly experienced a 'Happy New Year' when he became Buddha. One day he decided that he wanted something else out of life, and having decided, he worked towards it consistently. Thus Siddhartha blossomed into Sri Buddha

Do not waste time speculating over what would happen in the New Year. If your actions are good, your future is bound to be good. The future of the nation depends on your actions. God is a witness; He neither protects nor punishes you. Each one is responsible for their pleasure or pain.

In this New Year, develop new and sacred feelings and make everybody happy. Do not struggle for money; strive for love. Once you develop love, there will be no scope for evil qualities like anger, jealousy, etc. If your thoughts and actions are good, your future will be good. Then the whole country, nay, the whole world will prosper. Pray for the peace and prosperity of the entire world. Peace can be attained only through the practice of human values

## **BCS AWARDS - Nominations Invited**

The SABHA DAY of The Bombay Catholic Sabha is on Thursday 26 January 2017 and as in previous year the Awards for Best Units and Challenger Units in each deanery will be given. Besides these, the Sabha honours individuals who have excelled in any particular field of activity, career, profession, service, etc with the "POWER OF ONE AWARD". The Sabha invites applications from Units for the Awards and nominations for "Power of One" with full particulars of the person nominated and details with attachments of the work or achievements of the individual. Kindly send the same to the office of The Bombay Catholic Sabha, St. Michael's Church Annexe Building 1st Floor, Mahim, Mumbai 400016 before 7th January 2017

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## **BCS Orientation Programme**

Monday 12 December 2016 was a red letter day for 125 office-bearers of 48 parish units of the Bombay Catholic Sabha. The occasion was an Orientation Programme to chart the path for the Sabha in the new term 2016-19.

Fr. Felix D'Souza, our Ecclesiastical Adviser, ignited the minds of the participants and placed the role and purpose of the BCS in perspective. To be effective in what we do, he elaborated on seven Effective Principles that we should follow and then followed it up with the seven Effective Habits that we should develop. He delivered the hour-long session in his own captivating style drawing from his own practical experiences and interspersing it with light humour. He concluded with a five point profile for every unit, which is:

1. Be the Voice of the Community
2. Be builders of Christian Leadership
3. Be the Link between the Church and Society
4. Be in Solidarity with all others through Networking
5. Be focused on targets to achieve the Vision

The participants had a lively group discussion in their respective deaneries and proposed activities and programmes that they would take up to achieve the points above. These suggestions will be considered by the Executive Committee in drawing up an action plan for the next six months.

### **Scholarship for Technical education**

Applications are invited from poor and deserving students of Bejai Parish for pursuing Technical education at Xavier Industrial Technical Centre (XITC), Assaigoli in memory of Bejai Church Centenary Celebrations, 2012.

(The Fund was started in memory of Founder Chairman of XET - Mr. J J V Fernandes).

For details contact Xavier Educational Trust, Catholic Centre, Hampankatta, Ph: (0824) 2421890 OR XITC - Ph: (0824)2287230.

## **26th ANNUAL ACADEMIC AWARDS**

The Bombay Catholic Sabha (BCS) organised its 26th Annual Academic Awards function on Sunday, December 11, 2016. The event was held in the spacious hall of Xavier Institute of Engineering, Mahim. Ms Rita D'Sa, the President of the BCS, welcomed the gathering and placed the event in the perspective of the larger canvas of activities of the BCS.

The Chief Guest, Fr Francis de Melo, SJ, Director of Xavier Institute of Engineering, exhorted the students to be more than just 'toppers' in academics. He challenged them (and the adults in the audience) to exercise their brains daily, in order to influence civic and political decisions in our city and country. He spoke of how we must be Catholics in the true sense of the word – people who utilise their ability to the fullest.

Fr Felix D'Souza, Ecclesiastical Adviser to the BCS, continued in the same vein; he invited the students to love their work. If you love what you do, accelerated learning takes place. He invited the audience "to go beyond their boundaries" and be part of decision making bodies.

The toppers in a number of streams – from PhD to Class X – were then presented scholarships. The BCS received plaudits from a parent and some students who spoke on behalf of the gathering. The entire event was smoothly coordinated by the Academic Awards Committee of the BCS.

Parishes and individuals/corporates wishing to sponsor an award may contact the Secretary-General of the BCS onbcs.secretarygen@gmail.com or on cell no. 9821133032.

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## ‘Leap Second’ to New Year

As the countdown to the New year begins, revelers bringing in the New year on Dec. 31, 2016 will enjoy an extra second of fun and frolic before rolling over to 2017, as world time-keepers extend the old year 2016 by one second to keep their atomic clocks in sync with the earth’s rotation. Hence, after the clocks click 23: 59: 59 at midnight on New year’s eve, they will click 23: 60: 60 before moving into the New year 2017, to make up for the slowdown of .002 second per day in the earth’s rotation. The difference of .002 second keeps adding up every day till it reaches one second, which is known as the ‘leap second’ that is made up approximately every 18 months. The last adjustment was on June 30, 2015, without even being felt or making a difference to one’s life.

—A. F. Nazareth

## Don’t trivialise surgical strikes

Ever since the Indian army carried out a series of surgical strikes on terrorists across the LOC in J& K, holed up in launch pads waiting to cross over to India, the word ‘surgical strike’ has been used indiscriminately in the print media to target and denigrate the govt at the centre for its various policies during the past few one months. A few cases in point are the ‘note bandi’ or demonetisation drive to flush out black money from the system, the recent limitations on withdrawal of old notes up to a maximum of Rs 5000 and the recent drop in interest rates of the EPFO from 8.80% to 8.65%. Such irresponsible remarks by opposition parties not only serve to trivialise and undermine the gravity

of surgical strikes by the army against terrorists, but also to mock the govt by equating the hardships and sufferings of innocent people with the collateral damage due to surgical strikes on terrorists.

—A. F. Nazareth, Alto Porvorim

## Vocation Sunday

Church celebrates Vocation Sunday for youth every year. Vocation Sunday is generally understood as vocation for religious life – both for men and women. Because of this, only few youth attend the meeting. There is need to change the concept of vocation Sunday i.e. from religious life to what the youth are made for. The calling should not only be for religious life but all types of Vocations—more particularly in the civil /defense services, entrepreneurship, banking, advertising, marketing, finance, etc.

I congratulate and compliment the Archdiocese of Bombay for initiating “TAKE CHARGE”- a leadership program for catholic youth. A committee of seasoned mentors in the industry has been constituted by His Eminence, to guide the youth in mentorship program.

The concept of ‘Take Charge’ mentorship program, instead of restricting it to Mumbai alone, could be extended to whole of India through CBCI and other forums of Bishops. The Bishops, in turn, could guide the clergy to identify at least two or three youth from each parish and make them get into mainstream with the mentorship by ‘Take Charge’ team.

During the pastoral visit of Bishops, they could devote at least one hour to

interact with the youth, to encourage and motivate them. This may create lot of interest among the youth to get oriented towards becoming Authors of their own destiny. This is the urgent need of the Community and Society. This will really make Vocation Sunday more meaningful and interesting.

—John D’Silva, Dadar West

## Out of common-mans' reach

Fish, being the staple food of almost every Indian household has become very expensive today. High quality fishes like surmai, halwa, lobsters, pomfrets and prawns are outsourced to the hotel industry at a premium and the rest is packed in trucks for export. What ultimately enters our kitchens is the rejected lot, which finally ends up in our markets at a price unworthy of its taste and smell. The common man can only look and watch as their precious marine resources are being siphoned off under their very noses by the trawler owners.

—Jubel D’Cruz, Mumbai

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# The Gift of another Year!

**A**s the old Year, grown weary and wrinkled after three sixty five days of living dangerously, prepared to hand over charge to the young and unsullied infant, he had words of advice to offer him. "Learn from my failures, I was a slave to the greed of mankind and now I shall go free to find peace and leave the strife behind." The New Year with a wreath of golden buds on his dark curls, a happy smile of anticipation playing gently at the corner of his mouth and his black eyes dancing merrily in his innocent face, failed to gather the underlying meaning in the old guy's words. His look of askance was indeed comical.

The fading Year, in an effort to convey to his successor the possibility of the wheel of time spinning out of control in his young hands, continued. "Look at the scars and burns on me. When men, driven by their evil ambitions and blinded by their own interpretation of truth and justice, turn destroyers of souls and minds, they scorch all that gets in their way. The rhythm of life gets disrupted giving way to chaos and pain." The fresh-faced youth waiting for his turn at the helm of time was bewildered. Just one night away was the beginning of his reign and he was eager to launch himself into his destiny.

"No old Father. That is not what I see for mankind. Despite the few ruthless, arrogant and selfish ones that cause misery for all, I see a multitude that is patient and generous. I have plenty of faith in the human race that will restore my trust in the goodness of men. I have three sixty five dawns filled with the colours of joy and peace and the same number of sunsets hued with the glory of faith, hope and charity. There will be new gladness in the sunny air and wisdom and understanding



in every heart. I have gifts galore that can convey love and fraternity to all. And I know all this shall not go wasted!" blurted out the New Year in one breath. His own determination to turn the tide of terror in the world into a sea of calm, had lent his fair face a glow of confidence and it shone radiantly.

The old grizzled senior did not answer but his enigmatic smile said it all. "Is it not what I had felt and said with the same amount of confidence all those long and weary three sixty five days ago?" he told himself. How things had turned out to be so different, he had lost control of the destiny of mankind and now he was happy it was coming to an end, this nightmare of hatred and brainwashing. But his words did not reflect his pessimism, "Yes, maybe you will change the destiny of the world, my best wishes to you. And now I will seek the balm of that much needed sleep. May the Lord of eternity go with you lad!" He wearily took the next step into eternity and faded away.....

The bright little infant waiting in the wings to take over is a time given to the human race to turn back- to usher in a new era of truth and justice, honesty and integrity, peace and prosperity. There is much to be understood. Take a close look at the treasury of gifts the New Year has for us, according to the Bible Illustrator- "I am the New Year. I am an unspoiled page in your book of time.

I am your next chance at the art of liv-

ing. I am your opportunity to practice what you have learned about life during the last twelve months.

All that you sought and didn't find is hidden in me, waiting for you to search it but with more determination.

All the good that you tried for and didn't achieve is mine to grant when you have fewer conflicting desires.

All that you dreamed but didn't dare to do, all that you hoped but did not will, all the faith that you claimed but did not have—these slumber lightly, waiting to be awakened by the touch of a strong purpose.

I am your opportunity to renew your allegiance to Him who said, "Behold, I make all things new."

It is with much anticipation that the Christians of Mumbai look forward to the midnight Mass preceded by an hour of prayer and thanksgiving on the last night of the year. Churches boast of healthy attendance as the Faithful gather to thank God for His mercies and blessings throughout the old year and for the gift of another year. The thrill of being present in the Lord's house, singing one's heart out as the church bells peal to announce the entry of another new year, has no parallel. The first few moments of the new year are greeted with fervor, with music and chanting, bells pealing and happy smiles lighting up the darkness. Indeed, it is a joyous beginning that can only bring blessings of peace and happiness on the New Year.

So for this brand new year these wishes come to you, wishes that will stand by you in times good and bad.

*May God make your year a happy one!*

*Not by shielding you from all sorrows*

(Contd.. on p. 7)



**BY VERA ALVARES**

# Christmas In Jordan

Jordan has always been regarded as part of the Holy Land. There are several holy sites here associated with Christianity; these include, the place on the River Jordan (Al-Maghtas) where Jesus was baptized by John the Baptist; the fortified hilltop (Machaerus) overlooking the Dead Sea, where John the Baptist was imprisoned and also executed; and Mount Nebo from where Moses looked onto the promised land. Jordan has also been known as the 'land of peace' (Amman). An appropriate place to spend Christmas: the birth of our Saviour.

Christmas Day is a public holiday in Jordan. There were the Christmas Masses in all Churches in Amman. I concelebrated at the vigil at the Church of St Mary of Nazareth in Sweifieh; the midnight mass at the Church of St Jean Baptiste de LaSalle in Jabal Hussein and the Christmas morning mass in the Church of St Mary of Annunciation in Jabal Luweibdeh. The Churches were fairly crowded; the congregations comprised people



from different parts of the world: from New Zealand to Canada. However, at every Mass a sizeable section was from the Philippines and from India. A good percentage of the Filipinos work as domestics; several of the Indians are from Kerala, mainly nurses in the local hospitals, particularly in the prestigious Cancer Hospital here.

Every Mass was memorable. The singing was gutsy; the people's participation was high. The Churches were festooned, with the crib and the Christmas tree having their places of prominence. The atmosphere was charged with the spirit of Christmas: as people wished one another, posed for photos and were high on 'selfies'

There was also a heavy dampener over Christmas: exactly a week earlier on December 18th, terrorist attacks in Al-Karak, the historic city in Southern Jordan, resulted in eleven fatalities and many more injured. The Jordanian authorities were taking no chances: all Churches were provided with heavy security on Christmas Day; public Christmas parties in hotels and clubs were also cancelled. Newspapers and the electronic media on Christmas Day and thereafter, highlighted the continued violence in different parts of the world and the total disregard that powerful people and even certain nations have, for a more peaceful and liveable world.

On December 26th, Fr. Michael Linden, Superior and the Jesuit Center here in Amman, hosted an 'at home' for about twenty refugees, living in the city. Most of the refugees were Muslims from Sudan and were now living 'alone'. It was a Christmas celebration



BY FR. CEDRIC PRAKASH SJ

in the true sense of the word: generously showing that there IS room in the inn, welcoming the 'other', sharing and caring! There was plenty of food and drink, singing and camaraderie and gifts for all. At the end of several hours of togetherness, one of the refugees summed it all saying, "Now I know what Christmas is all about: to make me feel wanted, accepted- like a human being!"

In his many messages these past couple of days, Pope Francis, has been painstakingly highlighting the significance of Christmas; particularly important was his homily at the midnight mass, when he said, "let us allow the Child in the manger to challenge us, but let us also be challenged by all those children in today's world who are lying not in a crib, caressed with affection by their mothers and fathers, but in squalid "mangers that devour dignity". Children who hide underground to escape bombardment, on the pavements of large cities, in the hold of a boat overladen with immigrants... Let us allow ourselves to be challenged by those children who are not allowed to be born, by those who cry because no one relieves their hunger, by those who hold in their hands not toys, but weapons".

A powerful challenging message indeed for all us: in Jordan and elsewhere in the world, as we celebrate the Christmas Season!

\* (Fr Cedric Prakash sj a Jesuit of the Gujarat Province is a human rights activist. He is currently based in Lebanon, engaged with the Jesuit Refugee Service (JRS) in the Middle East on advocacy and communications. Contact: cedricprakash@gmail.com )

(Contd.. from p. 6)

*and pain,  
But by strengthening you to bear it,  
as it comes;  
Not by making your path easy,  
But by making you sturdy to travel  
any path;  
Not by taking hardships from you,  
But by taking fear from your heart;  
Not by granting you unbroken sunshine,  
But by keeping your face bright,  
even in the shadows;  
Not by making your life always  
pleasant,  
But by showing you when people  
and their causes need you most,  
and by making you anxious to be  
there to help.*

What is it we need to live rich and meaningful lives, lives that make ourselves and others happy?  
I wish all of you, God's love, peace, hope and joy for the year ahead!

# Gifts for the New Year 2017



BY FR. CEDRIC PRAKASH  
SJ

Christmas Season is a time for gift-giving; that New Year's Day falls bang in the midst of it, adds to the significance of the season. In welcoming and celebrating the first day of 2017, there are eight wonderful gifts, one should give to oneself and to others today and for every day of the year. These are:

## Gift of Peace

It is a much-needed and perhaps the best gift we can give ourselves and to each other this Christmas. Real peace is a vibrant, living and tangible one. It is not the peace of the graveyard, but the peace which ordinary people can experience in the marketplace, in a crowded railway station, in a shopping mall, in a place of worship in a discotheque- yes everywhere where they can rub shoulders with one another and create space for the other, irrelevant of the colour of one's skin or one's ethnicity or religion or caste or class. The peace of equality and dignity. The first message which the angels give to ordinary shepherds whilst heralding the birth of Jesus is "Peace on Earth: to all men and women of goodwill!" Today is the World Day of Peace and we pray for the gift of Peace for ALL!

## Gift of Nonviolence

On this World Day of Peace, Pope Francis has given the world a very relevant theme to reflect and act upon 'Nonviolence: A Style of Politics for Peace'. In his message he emphatically says that, "violence is not the cure for our broken world." Pope Francis also reminds us of icons of nonviolence and peace like Mahatma Gandhi, Khan Abdul Ghaffar Khan, Martin Luther King Jr., Mother Teresa, Leymah Gbowee and the thousands of Liberian women – all of them deserving of emulation. It is certainly not easy to be nonviolent in a world that seems to have institutionalised violence. The most prized gifts for little children at Christmas are toy guns and violent video games. We easily

blame 'terrorists', conveniently forgetting those who profit in manufacturing and peddling arms and ammunition to every side in a war. We have seen enough of violence in this past year (last night a New Year's party in Istanbul was attacked killing almost forty revellers), wars and conflicts at every level: countries at war, civil wars and domestic violence. Nonviolence is the gift we need for a meaningful and lasting peace.

## Gift of Justice

Much of the conflicts in today's world are because of injustices meted out to particular sections of society. Deprivations, exploitation, human rights violations abound everywhere. We generally don't seem to care about them – as long as we are not affected! Just a few days ago, a UN Security Council resolution on the legitimate rights of the Palestinian people, has been totally disregarded, even as most countries of the world support the Palestinian cause. Then we have the UN Climate Change Conferences which have resulted in the 'Paris Agreement' and which today has been signed by 194 countries. However, in a deplorable U-turn some countries feel that they can no longer be held responsible for the climate changes the world has been subjected to. Human rights defenders, the world over, have become soft targets for the powerful. We need to be united and resolute, wherever we are, in fighting injustices. We need to gift ourselves with a more just world!

## Gift of Truth

The so-called 'powerful leaders' of our world embark on outrageous lies to keep people divided, submissive and subjugated. We experience it happening all the time: from India to the United States! In India, these myths, half-truths and preposterous reasoning have been given a new name 'fekuisms'. During the time of Hitler, the underlying principle was "repeat a lie a thousand times and it becomes the truth"; something which his pro-

paganda minister Joseph Goebbels mastered to perfection. The propagation of untruth is today regarded as 'Goebbelsian'. A large section of the media today is coporatorised, bought up or just kotows to the ideology of vested interests. Mahatma Gandhi together with his doctrine of nonviolence (ahimsa) was also adamant on 'the force of truth' (satyagraha), Truth seekers and whistle-blowers are hounded and done away with. Our world desperately needs to mainstream truth as never before!

## Gift of Liberty

Martin Luther King Jr. reminds us that "a piece of freedom is no longer enough for human beings...unlike bread, a slice of liberty does not finish hunger. Freedom is like life. It cannot be had in installments. Freedom is indivisible--we have it all, or we are not free!". People everywhere continue to be denied their liberty: millions forcibly displaced: child- labourers robbed of their childhood; women dominated and oppressed by patriarchy; higher castes enslaving those below them; the many in prisons without a fair trial; migrant workers tied up in feudal systems- the list is endless! Then there is 'fear' – which grips so many in society today. We label the 'other' so easily; we become suspicious of their dress or the language they speak! Liberty is a priceless gift and we need to reflect it in our attitudes, in the way we treat and reach out to others.

## Gift of Joy

We celebrate today the feast of Mary Mother of God and we are reminded how Mary kept "all things in her heart". The sublime joy of Mary, a mother and our Mother, as she looks upon her son Jesus. True joy is something internal and deeply spiritual. There are of

course the external manifestations of celebration: as the clock struck twelve last nights, there were fireworks and shouting, the honking of cars and the hooting of trumpets from Tonga to Samoa, over a twenty-two hours' period. All were certainly happy to say 'good-bye' to one year and 'welcome' the other. The fact is that external manifestations of joy however necessary, are short-lived. The world cries for the simple joys of life: the ability to spend time with the poor and the excluded; the orphan and the old; the sick and the lonely. To reach out to another in silent, hidden, unassuming ways. The gentle touch, the warm embrace! We all need to experience that real joy and to share it with others every day of 2017!

### Gift of Love

Joy which brings fulfilment, is also love which is tangible. Many in our world today have become pawns to the venom spewed out by our so-called 'leaders' who spare no efforts in making their hate and divisive agenda reach every corner of their constituency. They easily discriminate against the vulnerable; use the most derogative language; talk about building walls and have no qualms of conscience in being ready to unleash a nuclear war. The world urgently needs the soothing balm of love: to touch, to heal, to make whole again. The love that means, compassion and mercy; that demonstrates reconciliation and forgiveness. It is the basic tenet of every major faith of this world. Love, we know, never fails. It is a fool-proof way to negate the blood and the hate that

has spilt everywhere. Love indeed is the greatest of gifts-and has to be manifested in deeds!

### Gift of Change

Today at the helm of the United Nations we have a new Secretary General, Antonio Guterres; the world looks forward to his stewardship with much expectation. Ban Ki-moon who has just laid down office after ten years, certainly did a great job in the face of many difficulties and hostilities Guterres brings to his office a hands on experience of dealing with refugees and displaced persons as the UN High Commissioner for Refugees for almost ten years, earlier. The world certainly needs change at every level; but we all need change for the better. It does not matter who we are, what we do or the position and the power we hold- what will ultimately triumph is our belief that we can contribute positively to our world. We need to be the change we want to see- very specially in the small, simple, ordinary things of daily life.

Above all, as we enter the New Year 2017, we need to have the courage to gift ourselves with PEACE, NONVIOLENCE, JUSTICE, TRUTH, LIBERTY, JOY, LOVE and CHANGE and the humility to share it with others!

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## Albert D'Souza – “Noble & Bright”!

It is heroic to know that The Secular Citizen, Vol.26 No. 1, January 02, 2017, has felicitated and dedicated its first issue of 2017 to the illustrious Mr. Albert W. D'Souza, who will be completing 60 glorious years. May his diamond turn to platinum. He was indeed a legend in our small but significant Mangalorean community, not only in Mumbai but throughout the world!

His very name is 'aristocratic' and 'radiant', derived from its Germanic roots, "Adalbert", meaning adal – "noble", and beraht – "bright"! Two famous people who bore this name were Prince Albert, husband of Queen Victoria, and the renowned German physicist, Albert Einstein, who propounded the 'theory of relativity'!

As the editor of The Secular Citizen, Shri Lawrence Coelho, has rightly called him, "The Man with the Midas Touch". One of his 'noble' undertakings was in establishing in the printing industry, "Printania", a household name; and his 'bright' enlightening concept was the founding of the "Aldel Education Trust" at Palghar, which has rendered yeoman service to poor youth of all castes and communities.

He is also a renowned philanthropist, which further brings honor and prestige to his name – 'Albert': "And if you devote yourselves to feed the hungry, and satisfy the wants of the needy, then your light will rise in the darkness, and your night will become like the noonday" (Isaiah 58:10).

—Dr. Trevor Colaso,  
Bandra (West), Mumbai.



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# Who should make a WILL and why?

Your will tells everyone what should happen to your money, possessions and property after you die. If you don't leave a will, the law decides how your estate is passed on - and this may not be in line with your wishes. Let us discuss further to understand as in who needs to make

## a legal will

**A** will is a statement documented in a stamp paper or even on a piece of paper which includes the distribution of the assets amongst the family member in case of death of an individual. The person who wish the write a will can distribute his assets as per his wish to any family member. Writing a will isn't the most pleasant of tasks. After all, by doing so you're not only acknowledging your own inevitable demise but actively planning for it. However, more often, a lot of us are confused about who needs to have a will.

A will can be made by anyone above 21 years of age in India. You can make the will on plain paper in India. It's not legally necessary to make the will on stamp paper. it is advisable to write your will in your own hand writing, as the same can be verified later in case of any doubts raised by relatives.

So let us see the applicable individuals for a will depending on age and responsibilities.

**If you have a family with young children:** This is the age where your earnings start to increase substantially and one plans to acquire the wealth. There may be a case where the person has siblings of the same age. In



such case making a will should define whether the estate after should be shared by the siblings or need to be with their immediate family only.

**If you have a matured family:** This stage of life (40 years or more) where you have school going kids and has acquired multiple real estate and other fixed assets like gold, vehicles along with investments in stocks and Mutual Funds is a crucial for Will. As the asset holding increases and become more complex one needs to make a will.

**If you are nearing retirement:** Once you hit the 55 years mark, your kids are adult and self-sufficient. But you still wants to support them in some way or the other. On, other hand you are about to receive a lump sum amount for retirement, planning to liquidate some real estate or gold to support your retirement. As there would be high cash flows and involvement of big cash transaction it is very important to define how this would be allocated later.

**If you are retired already:** Once an individual retires and relies mostly on his income or sometimes on the kids to financial support, the only source of wealth left is the property where they reside. One needs to create a will to determine on which way the wealth generated post their demise needs to distributed amongst the

remaining family. One might want to transfer it to their surviving spouse, or to one of the kid or equally divide amongst them.

**A will makes it much easier for your family or friends to sort everything out when you die - without a will the process can be more time consuming and stressful. Writing a will is also especially important if you have children or other family who depend on you financially or if you want to leave something to people outside your immediate family.**

## Forthcoming Events

4th Annual Conference on Archaeology of Maharashtra

Theme: The Material Cultural Heritage of Christianity in Maharashtra 1500-1947.

Organized jointly by the Centre of Extra Mural Studies, Instucen Trust, and Church History Association of India.

Dates : 14th & 15th January 2017.  
Venue : Green Tech Auditorium  
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Registration Rs. 1000/ only  
Email : archaeomaha@gmail.com  
Tel: +91 - 22 - 26530266

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# CHRISTMAS



by Bindu Abraham

Christmas is where you are, the chimes, the snow. All make a setting for a heart aglow with joy. But Christmas is more subtle than all these, something beyond the shimmering of trees and stars and something that reach deep within the hearts of each one of us. We need to find our song though we are apart. We hear the angels singing melodiously Christmas Carol across the years. It helps each one of us hold the faith planted deep within. Christmas is bonhomie of joy and peace coupled with merry and the fulfillment of our deepest dreams.

Christmas is a celebration of God comes to live with us. Christmas is a carnival of the Creator comes to visit the creation and creatures. Christmas is an experience of God's unfathomable love cradled in the form of a little babe in Bethlehem. Christmas is a day to rejoice the inestimable and incomparable love of God to the humanity.

Today Christmas is much more than that. The other day I went to a slum area to share something with my unfortunate brothers and sisters who are compelled to live in the dehumanizing situation with no fault of their own. I was disturbed when I returned because the situation where they are really debasing. They do not have any basic facilities in their houses. Most of the houses are single roomed shed, I could not call it a house because all that needed for a happy home is lacking there. Most of the dwellers of the village are easing themselves in the open area. There is no privacy or



protection for the girl children and the mothers.

I also saw the contradiction of life in the same village. There are many well-fashioned expensive houses in between the houses. It seemed to me like Lazarus and the rich man. I was back with a heavy heart.

I reached back to my own sweet comfy home. I was struck with these reflections. I just want to share with you dear readers.

Every year I celebrate Christmas with half awareness that Jesus came to this world for such kind of people who are ill dressed, ill informed and who put up with all kinds of inconvenience in life. Though there is Modi's modification of money nothing affect me because I have things stored in my house. Those people they live with daily wages. But those people are in anguish now because the less they have also is being taken away. They go for work in the scorching sun but their wages are not paid with an excuse of no money with bank or ATM.

I saw them clad in torn and faded dresses not that they don't have the desire to buy but they don't have

the resources to purchase it. When I eat sumptuous meal at home I remember them having only morsels in their bowls. Everyday I pray Our Father "give us today our daily bread...". I believe they do pray this prayer everyday in their hearts with weeping and tears. I wonder is God listening to their prayer or my prayer...! I questioned myself why this inevitable partiality for God if it can be called one.!

My contemplations were never-ending that for some days I couldn't eat or rest. What's Christmas for me? Is it the external celebrations and the fun and the frolic which I share with my so called friends who are able to give it in return everything that I give.? I looked back into my life I have had many Christmas in my life and I will have many more again? I may spend my time and energy for nothing but am I willing to share anything with others? I heard my inner self chuckling within me because I share with others not out of my nothingness but out of abundance. So let this Christmas Season be a transformation from within. Let us allow the Lord to be born in our hearts not in our hearts. Let us reach out to others to encounter the Babe in the Crib in the troubled face of our less privileged brothers and sisters.

## The Secular Citizen

Mail your articles, news, and other creations to:  
[secular@sezariworld.com](mailto:secular@sezariworld.com)  
&  
[secular@vsnl.com](mailto:secular@vsnl.com)

# Advocates & Solicitors Family opens second office in Malad



*Malad branch inaugurated by Mr. Albert W. D'Souza, blessed by Fr. Charles Vas and Fr. Gilbert D'Lima, Parish Priest of OL of Lourds Church, Malad.*

## Brief Introduction of P. Vas & Co., Advocates & Solicitors

M/s. P. Vas & Co., a renowned firm of Advocates and Solicitors, has its main office at Hill Road, Bandra (W), Mumbai and its litigation office also at Fort, Mumbai. To facilitate clients from distant suburbs the firm has now opened a suburban branch office in Malad, Orlem. There was a long demand from the well wishers and clients of the firm for the suburban office in the far suburbs, which the firm has considered and have commenced operations of their office at Orlem Grace Building, Near St. Joseph School, Marve Road, Orlem, Malad (W), Mumbai 400 064.

The Firm comprises of five Partners namely (i) Mr. Pius Vas, Advocate, (ii) Mrs. Genevieve Vas, Advocate, (iii) Mr. Darryl Vas, Solicitor, (iv) Mr. Jason Vas, Solicitor and (v) Ms. Fiona Nazareth, Advocate. The Partners are well assisted by the Associates, (i) Ms. Jovanka Pereira, (ii) Ms. Sunita Serrao, (iii) Ms. Kanika Mistry, (iv) Ms. Ishita Desai & (v) Ms. Andrea Tellis and a Junior Advocate Ms. Chhaya Pawar

and interns.

The Firm is well versed with the procedures of the Indian Legal System and businesses and specializes in real estate and general litigation. As a professional law firm, the firm advises and offers effective solutions to its clients. The firm is recommended by its clients as well as peers for matters relating to Real Estate and Dispute Resolution (Litigation & Arbitration) for its excellence on the subject and prompt and practical advice.

The Firm, encourages young students of various law colleges all over India, by training them during their Internship by absorbing them as Interns. Many students have been trained in their office as Interns. They welcome law college students to work as Interns in their office.

## History of the firm

Mr. Pius Vas, the founder partner of



*Advocate Pius Vas*

the firm hails from Omzoor, Mangalore. After finishing his graduation at St. Aloysious College, Mangalore he came to Mumbai where he pursued law while working. He initially worked as junior to Advocate Jerome Saldanha from 1979 and in the year 1987 he commenced his own independent legal practice at Bandra. As his practice progressed he was joined in practice in the year 1995 by his wife Genevieve Vas another founder partner of the firm. Mrs. Vas also hails from Mangalore, Niddodi Village. She completed her law after marriage and being blessed with 3 children purely because of a strong will and desire to assist her husband in practice and to ensure that with their joint efforts the practice thrives. The firm was then being run under the name of P. Vas and Mrs. G.P. Vas, Advocates. The firm was fortunate in getting one more asset in the form of Advocate Fiona Nazareth who joined the firm in January 1995 and subsequently went to become one of the



*Advocates Team*



*Blessing by Fr. Charles Vas*

current partners of the firm.

Sometime in the year 2010, Jason Vas the younger son of Mr. and Mrs. Vas joined the firm after passing as a solicitor. Later in the year 2012, the elder son of Mr. and Mrs. Vas joined the firm as solicitor.

On 1st April 2012, the entity of P. Vas and Mrs. G.P. Vas transitioned to the partnership firm of P. Vas & Co., Advocates & Solicitors of Mr. and Mrs. Vas as founders and senior partners, their son Darryl and Jason as partners along with Fiona Nazareth as partner of the firm.

### Partners Profile

**MR. PIUS VAS**, Advocate Bombay High Court, has been practicing civil law for the past 37 years and is the founder and senior as well as managing partner of the firm. Mr. Vas is a successful civil lawyer, specializing in property laws. His forte is in handling difficult and complicated property matters. Under the leadership of Mr. Vas, the firm encourages young budding lawyers to pursue their legal career successfully.

Mr. Pius Vas is also one of the Directors of Christian Chamber of Commerce Industry and is heading its Legal Committee. He is also a Director of Model Cooperative Bank Ltd.

**MRS. GENEVIEVE TARA PIUS VAS**, is a successful Advocate of Bombay High Court. Mrs. Vas along with her

husband, Mr. Pius Vas is a founder and senior partner of the firm. Mrs. Vas is the head of the litigation department of the firm, handling all types of civil matters in Bombay High Court, City Civil Court, Small Causes Court, Cooperative and Consumer Courts and also Family Courts.

**MR. DARRYL VAS** is an Advocate of Bombay High Court and also a Solicitor and a partner of M/s. P. Vas & Co., Advocates and Solicitors with over 12 years of legal experience. He is primarily into real estate and property matters and also involved with the litigation practice of the firm. He has

handled matters relating to project finance, joint ventures and private equity. He was associated earlier with three major and renowned law firms in Mumbai.

**Mr. JASON VAS** is an Advocate of Bombay High Court and Solicitor. After obtaining a first class degree in Engineering in the field of Electronics & Telecommunications, Mr. Jason Vas studied law and not only became a lawyer but also did further studies and became a Solicitor and is a partner of M/s. P. Vas & Co., Advocates & Solicitors with over 7 years of legal experience. He is primarily into real estate and property practice of the firm and is also involved with the litigation practice of the firm. He was associated earlier with a renowned law firm in Mumbai.

**MS. FIONA NAZARETH**, Advocate High Court is a successful practicing lawyer of Bombay High Court and a partner of M/s. P. Vas & Co., Advocates & Solicitors with over 20 years of legal experience. She is primarily into real estate and property practice of the firm which includes Transfer of flats/ premises, Tenancy, Leave and Licence, Title, Opinion, Conveyance, Commercial Contracts, Wills and Partnership, etc.

Photo by Rons



*Advocate family: from left Dr. Kavita, Advs., Jason, Chaital, Darryl, Mrs. Genevieve, Pius Vas with their grandson Aaryan*

# Can Any Good Thing Come From Nazareth?

John 1:45-46



Christmas decorations  
by Melville D'Souza

Philip said to Nathanael, "We have found him, of whom Moses in the law, and the prophets, wrote, Jesus of Nazareth, the son of Joseph." Nathanael replied, "Can any good thing come out of Nazareth?" "Yes, indeed", Philip could have answered. "A lot of good can come out of Nazareth."

Jesus hailed from Nazareth, a small, nondescript place out of the route of travelers and far from the madding crowds of the cities. It was not a seat of learning and had a small population of around 500 people. It is a human tendency to look down on those from rural areas. We are guilty of being judgmental, thus placing these hapless creatures at a disadvantage. We also look down on those who are less talented or less affluent than us.

When I was eleven years old, my father was transferred from Ajmer to the big bad city. It took me time to adjust to this new environment. On top of that, my classmates were amused at this country bumpkin, much to my chagrin.

However, when Jesus was born in a lowly stable in Bethlehem, it was not only the humble shepherds who knelt down to worship him, but the wise magi as well. The three wise men did not let preconceived notions of their own superiority cloud their thinking.

There is a story told of a certain parish priest, who was also the choir master. This worthy man decided it was time for a change. He selected children from an orphanage nearby to be part of the choir singing for the Nativity play. He also invited a few



by Monica Fernandes

good singers to participate. One of these singers was a professional crooner. The first practice was a disaster. As soon as the crooner saw the group of earnest singers, she burst into laughter. "Do you call this a choir father?" she said and left the room. Perhaps she

thought, "What good could come from these kids?" A few others followed her like sheep. The priest and his young wards were crestfallen. But they decided to do their best and put up a good performance without the rock star, much to the delight of the parish.

Jesus told the story of the rich man and Lazarus. The rich man was covered in purple and ate the best food but he ignored the beggar at his gate. He would not spare a morsel for Lazarus, the poor man covered with sores. After his death, the rich man was suffered in Hades while Abraham had Lazarus at his side. "But by the grace of God, there goes I", is a common saying. A false feeling of superiority is all in the mind.

At Christmas there is a lot of bonhomie. It is a time to forget one's troubles and, the media would have one believe, a time to be jolly. But it is also a time to reach out to others and to use one's talents for a good cause. It's definitely not a time for 'me' and 'them'.

There are a variety of ways we could reach out during the Christmas season. Some bring a child from the orphanage home for lunch. Others phone up the elderly and the lonely to cheer them up. We could feed the hungry and distribute clothes to the poor. Can anything good come from us?

# Into The New Year

by Don Aguiar

I have always maintained that the beauty of being an Indian and living in this country is that no day is ever the same. Every day a new realization, a thought, perhaps a revelation emerges and then you begin to re-imagine the year gone by.

The Christmas season has moved into the New Year. As we still continue to enjoy the warmth and cheer of the season: the invention of anything that can then be made newsworthy and so on. Life, as if coming to a standstill. People pouring over Facebook posts of their friends to see where they have splashed around this Christmas/New year; this is also the wicked season. Marriages that were never meant to be use the partying to come apart and then when you can cheat on your spouse in much cooler climes and that too within the precincts of malls and stores, the combination is unbeatable.

The Christmas/New Year season is always consistent. The real news dries up. The warmth and cheer allows for no decision-making or for any confrontation. It is about as mellow as mellow can be. Then there is, of course, the ultimate family gets together: which is just about as believable as the unity within the family. Most of these get together are meant to settle disputed wills or some plot of land somewhere in India. The cashmere brought out, albeit perfumed in naphthalene balls; gowns worn with gay abandon and the suit will take its own place.

The Indian Christmas and New Year began in right earnest. The same sales; the same food, and for god's sake, even the same people. If you need a break go to a museum or to the Opera or to a play. You may see no one you've spent a year avoiding.

As the last days of 2016 were approaching 2016 looked at the young 2017 and held her with a stare. 2017



out of respect to the elder would normally look down or away; averting direct eye contact during a conversation: but this time 2016 literally held 2017 eyes to his and said in a soft voice for all the people eager for 2017, "If you are comfortable with yourself, then you will want to forget the past, ONLY THEN YOU CAN MOVE ON." This is 2016 advice to all the people eager for 2017.

Loneness during the holidays is often associated with older people, but new research has revealed that millennial also struggle not only with isolation but stress and anxiety during what is supposed to be one of the happiest times of the year.

Every year there is extra pressure to be happy, to have love around you – and for some it feels the loneliest because of this. Their depression and anxiety always gets worse in December. The burden of financials affects half of millennial compared to a fifth of older people. Compounding this is the pressure to keep up with friends and present the perfect Christmas online.

Brimming social calendars unbridled indulgence and cozy evenings with beloved and missed family members make Christmas a source of strength before the long year ahead for many. But for those who struggle with mental illness or have far from nuclear families the holiday season is one they can't wait to see the back of.

Back in school children of different beliefs shared family get together experiences during their Christmas/New

Year or Christmas time holidays, a revelation of their growing up years –

The Teacher asked young Patrick Murphy: "What do you do at Christmas time?"

Patrick addressed the class: "Well Miss Jones, me and my twelve brothers and sisters go to midnight mass and we sing hymns; then we come home very late and we put mince pies by the back door and hang up our stockings. Then all excited, we go to bed and wait for Father Christmas to come with all our toys."

"Very nice Patrick," she said. "Now Jimmy Brown, what do you do at Christmas?"

"Well, Miss Jones, me and my sister also go to church with Mum and Dad and we sing carols and we get home ever so late. We put cookies and milk by the chimney and we hang up our stockings. We hardly sleep, waiting for Santa Claus to bring our presents."

Realising there was a Jewish boy in the class and not wanting to leave him out of the discussion, she asked, "Now, Isaac Cohen, what do you do at Christmas?" Isaac said, "Well, it's the same thing every year . . . Dad comes home from the office, we all pile into the Rolls Royce and then we drive to Dad's toy factory. When we get inside, we look at all the empty shelves . . . and begin to sing: 'What A Friend We Have in Jesus'. Then we all go to the Bahamas."

**Wish You A Happy New Year 2017.**

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# Why Is Respecting Elders Important?

A famous proverb says, 'happiness grows in you first, then your family'. People earn wealth, bring happiness and luxuries for their own people and lead family and community life.

Without them, life has no meaning. Root of this changing world and selfish mode of nuclear family, now old parents are sent to old age homes. These old age homes are also fully occupied now with no vacancy for new comers. An advertisement in newspaper informs people not to come to their old age home as it has no vacancy since

last ten years. A few old people are thrown out from their own house and end up on roads as there isn't any seat in old age home too. Is it generation gap or weeding out old people?

Old parents if living with their children contribute constructively by teaching their grandchildren, running small errands, paying electricity and telephone bills. They also share their positive experiences that are helpful to everyone in the family. They know instant Ayurvedic treatment of minor ailments in the family. They know culture rituals and educate their family while performing puja, religious rituals and ceremonies and also last rites of relatives. Old people are not burned on family or society but they contain numerous assets. The modern world is busy and they neither have time for their old parents nor for their younger children. They put their parents in old age homes and put their kids in day care centres. They save time for gossip, partying, indulging in bad habits and extra marital relationships. Fam-

ily norms have been heavily eroded. Love and affection has vanished. Youngsters give more importance to their career. They are busy earning more and more money and self-



enjoying. Morality has no meaning. Such people when faced with loneliness realise that worldly possessions and luxuries are meaningless without family, love, affection and family values. All this if lost cannot be bought by money. Parents shower facilities. How sad it is that some people ignore their parents. There are however, loyal children also who look after their parents. There are however, loyal children also who look after their parents very well. They care for their parents and kids with warm affection and dedication. Not only this, there are some noble rich people who not only care for their own parents but also care for other neglected old people living in old age homes. Such persons are real humans and cultivate ancient Indian culture. It is rightly said old is gold. Diamond is born from old coal after passing a long carbonic age. So we must respect the older generation with love and care.

## Know about micro ATM's and their objectives



Micro ATMs look and feel are very similar to point of sale (PoS) terminals but these devices are handheld by business correspondents to accept deposits and dispense cash.

Micro ATMs allows customers to perform basic financial transactions using their Aadhaar number and their fingerprint as identity proof.

Micro ATM's support basic financial transactions like deposit, withdrawal, funds transfer and balance enquiry.

**What are the objectives of micro ATMs?** The main objective of ATMs is to bring down the cost of integrating micro ATMs into banks' networks.

- The micro ATMs will help enable banks to route the Aadhaar initiated interbank transactions through a central switching and clearing agency.
- Micro ATMs will facilitate disbursements of Government entitlements like NREGA, Social Security pension and handicapped old Age Pension of any Central or State Government bodies, using Aadhaar and authentication thereof as supported by UIDAI.
- To facilitate inter-operability across banks in a safe and secured manner.
- To build the foundation for a full range of Aadhaar enable Banking services.

RBI is the regulator of payment systems and will regulate the micro ATM payment platform as well

# Christmas Cheer 2016 @ KCA, Mumbai

**O**n December 18, 2016, the premises at KCA was beautifully lit and decorated with traditional Christmas tree, decorations, and a crib (or creche) of the nativity of Baby Jesus. The atmosphere was filled with excitement, the mood was celebratory, and there was eager anticipation for the arrival of Members, their families, friends and children for an evening of fun, fellowship, and celebration with Santa, Christmas Carols, and Christmas Kuswar - to celebrate the birth of Baby Jesus and to foster the spirit of Christmas in the community.



Members, their families, friends and children entered the premises with smiles and enthusiasm, and made their way to the Christmas tree, where everyone helped themselves to Santa caps placed at the foot of the Christmas tree. There was an air of awe and amazement as children accompanied by their parents moved around the premises marveling at the Christmas tree, the crib, and the Christmas star which hung over the entrance gate, with many taking the opportunity to pose for photographs with their loved ones and friends.

Wilfred Fernandes' six piece brass band playing joyous Christmas music welcomed Santa coming down the Mangalore Tile Factory Chimney, and Santa greeted the excited and vociferous children, with gifts and sweets. Santa, surrounded with children and parents, led by the six piece brass band, danced with children around the premises, and

gathered them around the Christmas tree. Santa along with our Member - Compere Rolin Furtado further livened the atmosphere with community carol singing, merriment, dance and games. Special snack boxes and Christmas Kuswar was then served to Members, their families, friends and children, as they gathered seated around the Christmas tree savouring the contents of Christmas Kuswar, and soaking the ambience and festivity of the evening.

The gathering then moved to the Ground Floor Hall, which was beautifully decorated in a Christmas theme - courtesy the hours and expertise of our Hon. Treasurer Mr. Vernon Alvares. The celebrations in the Ground Floor Hall was helmed by Rolin Furtado and one-man band cum DJ Kenneth Joseph, who enthralled the audience with his vocal skills, dishing out old tracks and songs of Christmas, encouraging the audience

to sing along with rapture and collective enthusiasm. Soon, folks moved to the dance floor, some broke into their own version of bollywood dancing, whilst others waltzed, and the highlight was the 'Penguin Dance' with everyone participating in this enormously popular dance move - the conga line, the hokey pokey, the bunny hop, etc.,

As part of the Christmas Cheer function, the third issue of 'Amchi Khobor', the news magazine of KCA, Mumbai, was released by Dr. Anthony J F Sequeira, a community stalwart and past Vice-President of KCA. This issue of the 'Amchi Khobor' carries a special message from the Managing Council of KCA - a message of gratitude and reflection for the year gone by, and a time of hope and expectation for the year ahead.

The third issue of 'Amchi Khobor' honours the Late Gerry Saldanha, past President and Vice-President of KCA, Mumbai, - a distinguished, archaic and reputable Lawyer, who besides being an outstanding Mangalorean, was instrumental in the history and heritage of KCA, having done yeoman service with determination, dedication and hard work for our community, and for KCA in achieving its goals and objectives.

'Amchi Khobor' also features Mr. Lawrence Coelho, publisher of 'The Secular Citizen' - a National Family Weekly, and

(Contd.. on p. 22)

**"Designer cakes for all occasions"**  
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# Financially wise women



**Mighty mommy is always on the look out for ways to save money. Here are some tips that put more cash back into your family's bank account**

**M**anaging a family is not an easy task. It involves taking care of every aspect of the house and the needs of every member and yet maintaining low bills.

**Turn it off:** One ground rule for every family member is to turn the switches off once they leave the room. This should be quiet strict with regards to everyone at home. This is helpful for your children in the long run and will show a great difference in the electricity bill at the end of every month.

**Order water when dining out and forget the dessert:** You can imagine what a meal out costs for a big family of ten. Eating out at a decent restaurant a couple times a month is something everyone does. You can cut down on fancy food items and specially which come in less quantity. This makes it affordable and it's still a great night out.

**Purchasing clothing and shoes for family:** There is no question that clothing can eat up a large chunk of a family's budget, especially when you consider the cost of a single pair of kid's sneakers these days. Also take advantage of end of sale season and the like.

**Re-evaluate your cable bill:** Cable connections have now become customized with a variety of channels with choice. They offer the option to choose only certain plans relating to channels you watch. So you no longer need to pay the complete amount. You will save tremendously with minimum channel options.

**Choose lunch over dinner when dining out:** If you would like to experience nice restaurants at a better savings, in addition to only ordering water for drinks, choose lunch time to treat your family instead of dinner.

Most nice restaurants have a full menu mid-day so you can fill up on a delicious meal and either have leftovers or something simple like sandwich for dinner.

**Take a money challenge:** Challenge every single expense you have and get your family on board and involved in the process. The object of this exercise is to analyse every single line item such as different insurances, car payments, credit card payments, house taxes, cable and Internet and more. Next, look for the extras that can be cut out. Then, compare insurance premiums, credit card rates, how much is paid for clothing and so on.

**Have a regular meal plan:** Eating out is a true money drainer and it will cost you a deep pocket crunch before you know it. A regular meal plan will include the vegetables to be cooked that day and also be convenient to buy exactly the decided grocery item.

**Don't upgrade electronics and tech gadgets:** Technology changes so quickly that it would certainly be possible to upgrade laptops, smart phones tablets and other electronic gadgets on a very regular basis. If your current tech items are working just fine, save your money by hanging on and using them as long as possible.

**Some more family finance suggestions**

- **Create a common money jar to which every member of the family adds their contribution once a month. The amount can be decided as per the house needs.**
- **Think of stipulated clothes and shopping season in a year suitable to buy clothes. The urge to shop every month for luxury items can be controlled.**
- **If a single member of the house is going out, a two-wheeler or public transport can be used. Besides, times when the family is going out together the car can be used.**

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# Inspiration!

## Will the Real You please stand-up?

**We see successful people and our response is, "I wish I could be like her," or "He's got something I don't have. "We are confronted by a sense of our weakness. We pretend to be someone that we don't think we are because we've already agreed with ourselves that, we're not. For all this is natural but, it is a wrong approach. Regardless of a person's success in life, most people feel that 'something is missing.' What those same people don't realise is that 'something' they are missing is actually just being who they really are**

**D**o you remember the first time you consciously told a lie, even thought you knew it was wrong? Most likely it was to a parent, teacher or other authoritative figure and it was to a parent, teacher or other authoritative figure and it was probably triggered by fear. How did you feel after the lie was told? Guilty? Did it fester inside you until you admitted the truth or did you stay with the lie? When you suppress your true feelings or follow a path that isn't really yours, you aren't living your authentic self. Can you imagine the emotional freedom that comes from being yourself? Well, here's for you to take a note:

**Unconditional Self-Acceptance:** Offering yourself unconditional self acceptance, creates an energy in your life that extends out beyond your current reality and allows you to be yourself in everything you do. When we judge ourselves, it actually becomes more difficult to change because we are afraid of our own self-criticism if we fail to meet our expectations. Unconditional self acceptance does not mean that you don't change - in fact, just the opposite. Self Acceptance allows you to look within, uncover your own truth and then take that truth and manifest it in your life in ways that support your greatest and most extraordinary self. Unconditional self acceptance is an essential key to give you the freedom to be yourself.

**Re-aligning current relationships :** When you make the choice to be the real you, it means that you will likely

disrupt the dynamics in all your relationships where you have not been your real self. Some of your relationships will begin to shift to support you while others will naturally fall away. Yes, there will be relationships that end but the ones that remain and the new ones that will arrive will be more satisfying than you ever imagined. It is only by being who we really are that we can connect with others. The most essential piece of any connection is the real us.

**Stop caring what others think :** Every time you alter your behavior because you worry about what others think, you are not being your real self. The truth is that you can't please everybody no matter how much you monitor your behavior. So why not just please yourself. You can still care about others and give up caring about what they think about you. You are the only one imprison yourself. When you stop caring about what other people think about you, you also give them permission to be themselves.

**Confront your fear:** Often the truth that you keep hidden is directly related to fear. Maybe you worry your loved ones will reject you. You might fear isolation, loneliness, anger or even attack, but if you keep repressing your feelings, they can become lodged in your chakras and create mental, physical, emotional and spiritual problems much worse than the possible repercussion of expressing the truth.

**Boundaries:** Boundaries allow you to

be more of who you really are. It allows others to understand what is acceptable and not acceptable to you and what they can expectable to you

and what they can expect from you. When you say 'no' and mean it, it frees up time and energy to say 'yes' to those things that you really want to do. What boundaries do you need in order to be your real-self? Keep in mind that, some of the most important boundaries are the boundaries that you will set with yourself.

**Trust your gut:** The messages you get from your gut come from your higher self, which knows your soul purpose in this life. When you need to make a decision, listen to your gut. Your body doesn't lie and following its direction will steer you toward the course you are meant to travel. People who live as their true selves are happier, healthier and don't carry the heavy burden of living through lies.

- **In order to live as your 'true-self', you first have to find out 'who' that is.**
- **Remember, how you are is 'who' you are. If you are not comfortable with the real you, then you have got a problem.**
- **The saddest part is to sacrifice the beautiful gift of our lives because we are too afraid to stand in our truth. Now is the time to start speaking your truth especially in those areas that you were silent before.**

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**6629 MUMBAI :** Mangalorean RC Bachelor, (Born in March 1984), Ht. 165 cms, Wt. 67 kgs, Wheatish Complexion, Edn. B.E. Marine, working as a Marine Engineer. Contact email : frazie\_1@hotmail.com OR 9769355356

**6625 MUMBAI :** Goan RC Bachelor, (Born in November 1979), Ht. 5' 7", Wt. 61 kgs, Wheatish Complexion, Edn. M.Sc., B.ed., Teacher by profession. Contact email : martin.007.2010@gmail.com

**6619 MUMBAI :** Goan RC Bachelor, (Born in September 1985), Ht. 5' 7", Wt. 82 kgs, Fair Complexion, Edn. MBA Finance, working as a Supervisor. Contact email : josh99.joshva@gmail.com

**6618 MUMBAI :** East Indian RC Bachelor, (Born in December 1989), Ht. 5' 6", Wt. 56 kgs, Wheatish Complexion, Edn. Edn. M.Sc., working as a Resource Manager. Contact email: fernandesclyde176@gmail.com

**6616 MUMBAI :** Goan RC Bachelor, (Born in October 1980), Ht. 5' 9", Wt. 80 kgs, Tan Complexion, Edn. SSC, working as a Graphic Designer, hardworking, smart. Contact email : velgomes3@gmail.com

**6613 MUMBAI :** Goan RC Bachelor,

(Born in May 1984), Ht. 5' 11", Wt.80 kgs, Fair Complexion, Edn . MCA, working in Leading IT firm. Contact email : bardeskar.agnel11@gmail.com

**6612 MUMBAI :** Mangalorean RC Divorcee, (Born in October 1970), Ht. 5' 7", Wt. 66 kgs, Fair Complexion, Edn. HSC., Service. Contact 9167419437

**6610. MUMBAI :** Goan RC Bachelor, (Born in October 1981), Ht. 5' 6", Wt. 64 kgs, Wheatish Complexion, Edn. IT Engineering, working for Leading Engineering Company as a Solutions Architect. Contact email : krod1681@gmail.com

**6605. MUMBAI :** Gujarati RC Divorcee, (Born in June 1963), Ht. 5' 11", Wt. 85 kgs, Wheatish Complexion, Edn. B.Com., working as a Sr. Accountant. Contact email : parmar777@gmail.com

**6597. MUMBAI :** Goan RC Bachelor, (Born in April 1978), Ht. 5' 4", Wt. 68 kgs, Wheatish Complexion, Edn. B.Com., working as a Customer Support. Contact email : augustinelobo\_78@yahoo.com

**6596. MUMBAI :** Mangalorean RC Bachelor, (Born in January 1980), Ht. 5' 5", Wt. 72 kgs, Wheatish Complexion, SSC. ITI, NCVT, working for offshore industry as marine technician, having own house. Contact email : lez-zrocks@gmail.com

**6594. MUMBAI :** Mangalorean RC Bachelor, (Born in May 1984), Ht. 5' 7", Wt. 69 kgs, Fair Complexion, Edn. C.A., MBA (Finance) working as an Asst. General Manager. Contact email : neem444888@gmail.com

**6590. MUMBAI :** Mangalorean RC Bachelor, (Born in November 1986), Ht. 5' 10", Wt. 70 kgs, Wheatish Complexion, Edn. Graduate, working as a Cruise Reception Manager. Contact email : fernajoy@gmail.com

**6589. MUMBAI :** Goan Roman Catholic Bachelor, (Born in March 1987), height 5' 8", weight 50 kgs, wheatish complexion, Edn.B.com, working as a Senior Analyst in a reputed MNC. Non smoker & Non drinker. Seeks alliance from RC spinsters upto 28 years, graduate with sober habits. Open to all communities. Contact Mobile no. 9769840021

**6588. MUMBAI :** Mangalorean Roman Catholic Bachelor, (Born in August 1986), Ht. 5' 4", Wt. 70 kgs, Fair Complexion, Edn. B.Com., CWA (Inter), CA (Inter), working as an Accountant. Contact email : sav-iopinto23@gmail.com

**6587. MUMBAI :** Goan Roman Catholic Bachelor, (Born in August 1984), Ht. 6', Wt. 95 kgs, Wheatish Complexion, Edn.B.E. working as a Civil Engineer. Contact email : matrimonial.2312@gmail.com

**6586. BANGALORE :** Mangalorean Roman Catholic Divorcee, (Born in January 1985), Ht. 5' 7", Wt. 65 kgs, Fair Complexion, Edn. B.Com., LL.B., M.S.W., Working as HR Executive. Contact email : advocatecastelino@yahoo.in

**6584. MUMBAI :** Mangalorean Roman Catholic Divorcee, (Born in October 1978), Ht. 5' 9", Wt. 79 kgs, Fair Complexion, Edn. B.E. (Electrical Engineering), MBA (Marketing), working as a Manager with an IT Technology Company. Contact email : austin.alva@gmail.com

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6631. MUMBAI : Mangalorean Roman Catholic Spinster, (Born in September 1983) Ht. 5' 7", Wheatish Complexion, Ph.D., from American University, working as a Senior Healthcare Consultant in a MNC Mumbai. Contact - 9167056879 OR kindly reply with details and full length photograph to mendoncaedwina@gmail.com

6620. MUMBAI : East Indian Roman Catholic Spinster, (Born in August 1987), Ht. 5' 5", Wt. 60 kgs, Wheatish Complexion, Edn. Post Graduate, working for Foreign Bank. Contact email : beann\_lam@rediffmail.com

6617. MUMBAI : Mangalorean Roman Catholic Spinster, (Born in November 1992), Ht. 5' 4", Wt. 60 kgs, Fair Complexion, Edn. MMS / MBA working as a HR in MNC. Only Child. Seeks a groom below 28 years, preferably Mangalorean. Contact email : amd19901992@gmail.com

6615. MUMBAI : Goan Roman Catholic Spinster, (Born in March 1981), Ht. 154 cms, Wheatish Complexion, Educated, working, Contact email : valarie.esti-beiro@gmail.com

6614. MUMBAI : Mangalorean Roman Catholic Spinster, (Born in September 1983), Ht. 157 cms, Wt. 69 kgs, Fair Complexion, Edn. M.Sc., working as a Lab Technologist in Doha Qatar.

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6609. MUMBAI : Goan RC Spinster (Born in October 1988) / 5 feet / 58 kgs, B.E. and MBA, working for reputed IT MNC as Sr. Analyst seeks alliance from professionally qualified RC Bachelors upto 33 years, well settled with sober habits and good family background. Pl reply with details and recent full size photo to ashil2628@gmail.com

6608. MUMBAI : East Indian RC Spinster, (Born in February 1987), Ht. 5' 1", Wt. 53 kgs, Wheatish Complexion, Edn. B.A., working as an Executive. Contact email: rebecca23\_2@hotmail.com

6607. MUMBAI : Mangalorean Roman Catholic Spinster, (Born in February 1990), Ht. 5' 6", Wt. 63 kgs, Fair Complexion, Edn. B.Tech., PGDM., working for Marketing Manager. Contact email : sphylomena@gmail.com

6603. MUMBAI : Roman Catholic Spinster, (Born in 26-5-1975), Ht. 167 cms, Wt. 55 kgs, Wheatish Complexion, Edn. B.A., & Diploma in Export, working as an Export Admin. Secretary, Contact email: sindhupatil75@gmail.com

6602. MUMBAI : Mangalorean Roman Catholic Spinster, (Born in 2-7-1981), Ht. 5' 3", Wt. 68 kgs, Wheatish Complexion, Edn. B.A., working as a Trainer. Contact email : charlottesimpleindian@hotmail.com

6601. MUMBAI : Mangalorean Roman Catholic Spinster, (Born in 29-3-1989), Ht. 5' 2", Wt. 62 kgs, Fair Complexion, Edn. ICWA, Working for Finance Industry. Contact email : jenniferabreo29@gmail.com

6600. MUMBAI : Mangalorean Roman Catholic Spinster, (Born in 15-8-1989), Ht. 5' 3", Wt. 60 kgs, Wheatish Complexion, Edn. MBA, working as a HR Executive. Contact email : britto\_leena@hotmail.com

6599. MUMBAI : Goan Roman Catholic Spinster, (Born in 15-9-1980), Ht. 5' 5", slim, young and good looking, Edn. B.A. + Music Exams, Teacher by profession. Seeks a well settled tall bachelor. Contact email : septsmile3@gmail.com

6448. MUMBAI : Mangalorean Roman Catholic Spinster, (Born in October 1985), Ht. 5' 4", Wt. 65 kgs, Wheatish Complexion, beautiful, Edn. B.Com., working as an Asst. HR Officer. Contact email : genesalis@yahoo.com

6595. BANGALORE : Born again christian spinster, (Born in August 1988), Ht. 5', Wt. 70 kgs, Wheatish Complexion, Edn. B.A., Journalism, working as a Business Development. Contact email : manju2408@gmail.com

6593. MUMBAI : Goan Roman Catholic Spinster, (Born in November 1988), Ht. 5' 7", Wt. 75 kgs, Wheatish Complexion, Edn. MBA in Finance, smart and intelligent, working for private company. Contact email : fatulobo@rediffmail.com

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(Contd.. from p. 17)

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In the midst of the celebration, Rolin Furtado held a quiz for the audience to challenge their intellect about Christmas, and many children and their parents participated in the quiz, with spot prizes awarded to the winners. As others continued to dance, sing, and enjoy the ambit of songs being played, counters were set up where beverages and sumptuous freshly prepared dinner was served to Members, their families, friends and children.

The President of KCA, Mumbai, Mr. Sunil Alva, ended the evening with a vote of thanks, and words of encouragement - a message to continue working ardently in fostering a spirit of union, of constructive collaboration in taking forward this wonderful 115 year old community Institution. He further acknowledged the contribution of Ms. Clara Menezes (Vice-President of the Association), Mr. Vernon Alvares (Hon. Treasurer of the Association), Mr. Eric D'Sa (Managing Council member) and most importantly, the KCA Staff, for bringing Christmas Cheer to the Members, their families, friends and children of KCA.

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# The Christmas Choral Contest



**1**0th December 2016, a day marked in the history of St. John Bosco Church (SJBC) as the day of Celebration of Choral Music. The sound of angelic voices singing Christmas Carols soared across the SJBC premise as 8 choirs across the city of Mumbai had gathered to compete & witness the grandest spectacle this side of town had ever seen. The Christmas Choral Contest -1 was created to delight and inspire audiences with performances of choral works under the guidance of Parish Priest Rev. Fr. Aloysius Furtado.

This Gala night was graced by Chief Guest Mrs. Rita D'sa, President of the Bombay Catholic Sabha, and the contest was judged by stalwarts of choral music Fr. Flovi D'souza (Principal, Don Bosco School), Mr. Kevin D'Souza and Mr. Conrad D'sa.

It was a perfect setting and the audience was ready for an audio visual treat. The performances were flawless and all well timed. It was incredibly inspiring to experience the artistry that dedicated people can create when they raise their voices together. It was a packed event with over 1000 people gathered purely to enjoy music and the spirit of Christmas. In parallel to the Choral Contest there was also a "Star Making Contest" held with participation from neighboring schools.

It was a tight competition as the 8 choirs continued to work their magic on the audience for more than two hours. They had been preparing for this event judiciously for months and now it was time to lock horns and contest for the Title. The 34- strong choir of St. Michaels Church Choir, Mahim were declared winners of the prestigious title taking home Rs. 20,000/-, after beating 7 choirs from across Mumbai. Immaculate Conception Church Choir, Borivali were declared as runners up taking home a prize money of Rs. 15,000/-. In addition to the above titles, an award was coined and dedicated to Fr. Aloysius Furtado, "The Fr. Aloysius Furtado" award for "The Best Choir Master" was awarded to Mr. Adrian Pereira, St. Michaels Church.

These two winning choirs showcased "Pure Magic" and let the audience experience the many types and methods of choral music, truly setting unmatched standards for SJBC's first Christmas Choral Contest.

We would like to thank the participating Choirs, the organizers Fr. Leon Rodrigues, Mr. Melvin George, Mr. Allwyn Furtado, Ms. Jasmine J Melvin, Mr. Francis Pereira and the many men and women who worked tirelessly to make this event a Grand Success. Hoping to see you next year with another Spectacle

—Felix Aranha

# Christian Chamber of Commerce and Industry Christmas Get-together 2016



Christian Chamber of Commerce and Industry celebrated Christmas Get-together 2016 with family members on 18th December 2016 at Hotel Kohinoor Intercontinental, Andheri East.

The event was graced by Bishop Percival Fernandez who also addressed the gathering with his meaningful Christmas Message. Earlier the Chairman Mr. Anthony Sequeira welcomed the members and guests.

The venue was well decorated giving a Christmas like atmosphere which is enjoyed by the members and their families. There were activities and the Santa Claus entertained the participants specially youth and children. The youth wing of the Chamber managed the entire event beautifully under the leadership of Rueben Buthello and Vernon Mathias.

Mr. Henry Lobo proposed the vote of thanks and the event is conducted by Vernon and Rueben.

## National Award to Health Promotion Trust selected for 'Indira Gandhi Sadhbhavana Award'

Health Promotion Trust (HPT) Team is happy to bring to your kind attention that our work of Preventive Health Care is recognised at the National Level.

Just a month ago, HPT received a letter from International Business Council, New Delhi stating that HPT has been selected for "Indira Gandhi



Fr. Rocky Banz

Sadhbhavana Award" and for a 'Certificate of Excellence' for its outstanding achievements. The Award and the Certificate was handed over to Fr. Rocky Banz of HPT on December

21, 2016 at New Delhi by Dr. Bhisma Narain Singh Former Governor and Ex- Central Minister and Dr. G.V.G. Krishnamurthy, Former Election Commissioner of India.

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