

# THE SECULAR CITIZEN

1

(Total pages 24)

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## Statue! Do not move!



# Media Told To Wake Up



22nd National Convention of Christian Journalists at Nagpur, organised by Indian Catholic Press Association in collaboration with the Archdiocese of Nagpur

**Nagpur:** The 53rd general assembly of Indian Catholic Press Association (ICPA), a forum of Catholic journalists, editors and publishers, held at the Pastoral Centre, Nagpur during February 24-25 has urged the media and the church to wake up to the growing atrocities on the minorities and the marginalized.

"We need to wake up collectively, effectively and immediately to what's happening around us. The atrocities are a wake-up call for the media, the church and others," said Archbishop Abraham Viruthakulangara of Nagpur inaugurating the 22nd National Convention of Christian Journalists on February 24, as part of the ICPA assembly attended by over 40 delegates from various parts of the country.

"The great constitutional guarantees of the nation are not a reality for many. The media should help and inspire us and others to respond to the atrocities. Delayed response is no response," reminded Archbishop



Viruthakulangara addressing the convention with the theme 'Media response to the atrocities against minorities/dalits.'

Jesuit social analyst Father Ambrósio Pinto, in his keynote address, lamented that "The mainstream media promotes by and large low-intensity communalism." Father Pinto, director of Indian Social Institute, Bengaluru, pointed out that the big media networks neglect issues of justice when the victims are from the oppressed communities.

"Biased media makes democracy hallow and shallow as media's role is to be watchdog. People's issues are often ignored by the media," said Prof Rayalu Yugal of Dharampeth Science College.

ICPA President Fr Alfonso Elengikal also spoke. Nagpur Archdiocesan PRO and the Local Organising Committee convener Fr Lijo Mampoothara welcomed. Secretary of the Association Jose Vincent proposed a vote of thanks.

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## 'Thought for the week'

*Life is not just about how much you are earning. Life is all about how you are living it.*

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**Cover : Statue! Do not move!:**

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## The Intensity of Inclusiveness

by Don Aguiar

**T**he fundamental problem is that human beings have based their lives on the fallacy that love involves another. Based on this limited understanding they create a plethora of relationships. And so you have parental love, romantic love, friend love, God love, family love and so on.

Relationships are inevitable in the social world. Those whose emotions are sweet can enter into graceful and harmonious relationships when necessary transforming simple needs into a beautiful process as a conscious choice.

However the compulsive nature of people's desire makes them fetishise love and freeze it into a set of limited calculated, conditional transactions. To then extoll the virtues of unconditional love is a gross travesty.

The reason why Eastern cultures spoke of the guru-shishya relationship as sacred is because it is reasonably unconditional (at least from one end). A mother's love comes next. Similarly family love is high on many peoples list because atleast from one side it is unconditional.

However once you experience love as a way of being, you are not limited by a single definition. When you know the ecstasy of entering into an emotional state of union with anything – friend, family, God, whatever that be – your love is empowered to become a tool of transcendence. The life you now lead is in an exhilarating intensity of inclusiveness.

Taking a similar clue from Pope Francis the Indian bishops at their latest meeting dwelt on the family theme inspired by Pope Francis' 2016 exhortation, Amoris Laetitia ("Promoting the Joy of Love in Our Families")

They are now looking to prioritize family life. And in order to promote this prioritisation they have realised that what is urgently needed today is a ministry to care for those whose marital relationship has broken down.

In view of this the India's bishops at that meeting have decided to give special pastoral attention to people estranged from the church and their families. Church studies suggested that Catholic families are drifting away from vital Catholic teachings such as those on family planning and the structure of a family as a whole.

The road map that the Indian Bishops have drawn is that they will reach out to those who for several reasons feel estranged from the church ... including people who are divorced, those civilly remarried and cohabiting partners keeping in mind Pope Francis' words that  
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(Contd.. from p. 3)

"what is urgently needed today is a ministry to care for those whose marital relationship has broken down."

The bishops at that meeting also planned "to support and accompany" families that need special care such as those living in dire poverty, with spouses of two different religions, single parent families, families with disabled children, grieving and bereaved families, migrants and families with sick and elderly members.

To strengthen family life, the Indian bishops also planned to intensify preparatory classes given to couples before marriage and encourage priests and nuns to "accompany families" through regular visits and contact. They will ensure that their priests, catechists and pastoral workers receive better training in family ministry.

Most in the community are aware of a disconnect between the church and the families which is increasing as the week's progress. However it was at this very meeting after deliberation that the bishops made this discovery and agreed that the current formation of priests and nuns is not adequate to handle the complex problems that families face and wanted to bring in changes.

The bishops' office for Catholic families has been asked to "work out a uniform program to help young boys and girls to prepare themselves for family life that is in line with the teachings of the church and strengthen the marriage preparation course with more programs to help them realize their vocation to the sacrament of family, it will naturally help the church and society.

The Bishops organising meetings to dwell on the family theme as required by Pope Francis meets only the most basic defini-

tion of a democracy that may prevail among them. But at a deeper level democracy require checks and balances in governance. Otherwise no matter how free or fair their deliberation are they would be autocracies with periodic changes of ideas and no scope for implimentation. .

A story goes like this

Two friends of different religious belief/community/ ideologies Narendra and Oswald joined a company together a few months after their graduation from university.

After a few years of work, their Manager promoted Narendra to a position of Senior Sales Manager, but Oswald remained in his entry level junior position. Oswald developed a sense of jealousy and disgruntlement, but continued working anyway.

One day Oswald felt that he could not work with Narendra anymore. He wrote his resignation letter, but before he submitted it to the Manager, he complained that Management did not value hard working staff, but only promoted only the favoured.

The Manager knew that Oswald worked very hard for the years he had spent in the company, even harder than Narendra and therefore he deserved a promotion. So in order to help Oswald to realise this, the Manager gave Oswald a task.

"Go and find out if anyone is selling commercial premises in town that has an office with warehouse attached?"

Oswald returned and said, "Yes there is someone." The Manager asked, "How much per sqft?" Oswald drove back to town to ask and then returned to inform the manager, "It is Rs 1350 per sqft"

The Manager told Oswald, "I will give Narendra the same task I gave you." So the Manager said to Narendra in the presence of Oswald, "Go and find out if anyone is selling commercial premises in town that has an office with warehouse attached?"

Narendra went to find out and on his return he said: "Manager there is only one person seling commercial premises that has an office and warehouse attached in the whole town. The cost is Rs 5,40,00,000/- per premise of 10,000sqft or at Rs 1350 per sqft. He has a total of 9 such commercial premises.

He is open to the idea of giving his premise on leave and licence at a rate of 2500 per sqft which excludes the electricity and water

charges. One of the premises is located in a central district and may be good for our type of business.

The premises are connected with electricity and water and all required permission to carry our commercial business and we will not have to spend or waste additional time in running about to get these connections and permissions We need to strike a deal with him before 10 am tomorrow and we will be sure of beating last year's profits. This will contribute to our overall performance as it will add a minimum of 3.8% to our current overall sales target.

I have put this information down in writing and is available on spreadsheet. Please let me know if you need it as I can send it to you in fifteen minutes.

Oswald was very impressed and realised the difference between himself and Narendra. He decided not to resign but to learn from Narendra.

Let this story help us keep in mind the importance of going an extra mile in all our endeavours. You won't be rewarded for doing what you're meant to do; you only get a salary for that. You're only rewarded for going an extra mile: performing beyond expectations.

To be successful in life you must be observant, proactive and willing to do more, think more, have more holistic perspective and go beyond the call of duty.

It was not very long when Oswald learned from Narendra, shed his lazy lathargic attitude and became proactive and willing to do more and started going the extra mile and performing beyond expectation, got promoted and tried to impliment the same attitude among his juniors.

Like Oswald - How many of our clergy and religious will fall in this bracket of being observant, proactive and willing to do more, think more, have more holistic perspective and go beyond the call of duty . Let's not go into this but using the principles of checklist management, the clergy and religious could be given an objective list to be ticked off that would serve as a record of due process having been followed when implimenting the family theme. And surely the bishops' office for Catholic families or the church family ministry has the expertise to craft such a checklist that would lay the foundation to the implimentation and ensure implimentation of the family theme which will lead in an exhilarating intensity of inclusiveness. which is so dear to Pope Francis.

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## Curb unethical medical practices and procedures

In a huge relief to patients, govt has put a cap on the price of stents used in angioplasties. Hitherto, patients were charged anywhere between Rs 25,000 and Rs1.5 lakhs or even more depending on the type of stent used and the type of hospital. Ironically the manufacturing cost of these stents is Rs 5,000 ---Rs 8,000 only. The new cap, effective from Valentine's Day, Feb14, 2017 is Rs 7,500 for bare metal stents to a maximum of Rs 30,000 for drug eluting stent. Govt is now mulling a cap on knee-joints, ocular lens and other implants.

The Govt must now turn its attention to other unethical practices and procedures in the medical profession that are equally 'killing'. A system must be put in place to avoid unnecessary tests and investigations for any and every ailment. Such unethical practices need to be curbed. Similarly expensive procedures too, should not be forced on people. For example, in days gone by, doctors regularly told cataract patients to return after one or two years as the 'cataract was not ripe'. Nowadays doctors invest heavily in latest laser surgery equipment. The new laser technology enables the doctor to perform operation on first-stage cataract patients. These Operations cost an average of Ra 50,000 per eye. Doctors keen to recover their investment cost encourage patients to go in for immediate surgery of both eyes.

A year ago I underwent cataract surgery on one eye and was advised to do the other eye soon thereafter. The hospital staff kept sending me reminders. I wasn't satisfied with the result of the first surgery and hence

delayed the second surgery. After a year I consulted another doctor for the second eye. He told me that there was no need for surgery for at least six months.

Bottom line: Senior citizens who go for regular check-ups need not get alarmed if told they have cataract. Always ask the doctor if the surgery can be deferred by 6 months (at a time). If not satisfied take a second opinion.

A cataract need not be removed simply because it is present unless it causes blurred vision or has a potential for causing glaucoma. In the UK even elderly people with blurred vision have to wait for an average of one year under the National Health Scheme (NHS). So there's no need to get alarmed and hurry with the surgery.

—Prof Robert Castellino  
Orlem

## What Causes Marriage Separation?

This has reference to the news report captioned "Parents Cause for Maximum Marriage Separation" by Saramma Emmanuel in the 'Secular Citizen' (13.02.2017).

It is reported that the marriage counselor from Chennai, P A Edwin while addressing the gathering of Bishops in Bhopal recently said that parental interference in couples' life lead to 80 percent cases of marriage separation. However, I disagree with him and register my strong protest for his silly conclusion as he has not considered the parents' side of the story.

The radical feminism imported from the USA and women tilted laws in India are the real cause of mat-

rimonial disputes. Though, I am a woman, I wish to tell that nowadays women have become economically independent and this has made many women arrogant. The Indian laws are also terribly biased against men. The ultra modern women take advantage of this and harass men and their aged parents. Many brides just do not want husband's parents to stay with them. The NGOs claiming to be working for 'women empowerment' also add fuel to the fire. Instead of finding amicable solutions to the matrimonial disputes, these NGOs file false cases in civil courts against men and extort huge alimony. The NGOs run by nuns are also no exceptions.

Also, in India parenting is a life long activity, unlike Western countries. Parents bring up their children with great love and concern. It is wrong to term 'parental concern' as 'interference'. In fact, the marriages of all the aged parents have survived joyfully in spite of the so called 'interference' from their own parents. The new generation need to be little more selfless and considerate towards each other. Please, stop blaming the aged parents for your own short comings.

—Monica Rohom,  
Goregaon, Mumbai

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01/03/2017 : Ash Wednesday  
25/03/2017 : Annunciation of the Lord  
09/04/2017 : Palm Sunday  
13/04/2017 : Holy Thursday  
14/04/2017 : Good Friday  
15/04/2017 : Holy Saturday/Easter Vigil  
16/04/2017 : Easter Sunday  
23/04/2017 : Divine Mercy Sunday  
07/05/2017 : Vocation Sunday  
25/05/2017 : The Ascension of the Lord  
31/05/2017 : Visitation of the Blessed Virgin Mary  
04/06/2017 : Pentecost Sunday  
11/06/2017 : Holy Trinity  
18/06/2017 : Corpus Christi  
23/06/2017 : Sacred Heart of Jesus  
24/06/2017 : Nativity of John the Baptist  
06/08/2017 : Transfiguration of the Lord  
15/08/2017 : The Assumption of the Blessed Virgin Mary  
29/08/2017 : Beheading of John the Baptist  
14/09/2017 : Exaltation of the Holy Cross  
22/10/2017 : Mission Sunday  
01/11/2017 : All Saint's Day  
02/11/2017 : All Soul's Day  
26/11/2017 : Christ the King  
08/12/2017 : Immaculate Conception of the Blessed Virgin Mary  
25/12/2017 : Christmas's Day  
31/12/2017 : Holy Trinity

## 'Lights and Shadows' in the Healthcare Sector

Pope Francis on Friday 10th February 2017, spoke about the situations of "lights and shadows" in the healthcare sector. Its Indian division is also in dire need of urgent "lights" focussings! The Pontiff's advice came in an address to the participants in a meeting promoted by the Charity and Health Commission of the Italian Bishop's Conference, on the occasion of the '25th World day of the Sick', which was first instituted in 1992 by St. John Paul 11 – (Some extracts):

"Regarding the 'lights' in the field of healthcare – scientific research has vastly advanced, with the precious results obtained for containing, if not defeating some pathologies ... I praise the missionary zeal of the healthcare professionals (doctors and nurses) who manifest the effusive love of Creator God; for with their hands they daily touch the wounded flesh of Christ. I also express my joy for the many volunteers who seek to relieve and humanize the long and difficult days of many sick and elderly people."

"But the 'shadows' creep in; which because of the 'throwaway culture', the sick patient is not placed at the center and considered in his/her dignity! Further, attitudes arise which can lead to profiteering at other people's misfortunes."

"I exhort you never to hesitate to offer a sign of the 'mercy of God', especially to the poorest, as they are prized members of the Church, who in spite of their sufferings exhibit the joyful grace to fill up what is lacking in the afflictions of Christ" (cf. Colossians 1:24).

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



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## The Best Fasting during this Lent:

- Fast on offensive words and transmit only sweet and tender words
- Fast on dissatisfaction and fill yourself with gratitude.
- Fast on anger and fill yourself with meekness and patience.
- Fast on pessimism and be filled with optimism
- Fast on worries and be filled with confidence in God
- Fast on laments and take pleasure in the simple things of life.
- Fast on stress and fill yourself with prayer.
- Fast on sadness and bitterness, and fill your heart with joy.
- Fast on selfishness, and be filled with compassion for others.
- Fast on unforgiveness and vendetta, and be filled with acts of reconciliation and forgiveness.
- Fast on words and fill yourself with silence and readiness to listen to others.

If we all practice this style of fasting, our everyday will be filled with peace, joy trust in each other, and life.

## Thanksgiving



May the Sacred Heart of Jesus be adored, loved, glorified & praised throughout the world now and forever. Amen.  
—NC

# Lenten Reflections

by A. F. NAZARETH

**A**sh Wednesday marks the commencement of 40 days of Lent during which time the church invites us to give up our sinful ways and start living a true Christian life. For this, the church urges us to undertake acts of mercy, charity, love, fasting and abstinence. In the Old Testament, God sent the prophet Jonah to the sinful city of Nineveh to predict its end. But, when the king saw the prophet, he cast aside his royal robes, dressed in sack cloth and ashes, and declared a fast for the entire city. It was because of this fasting and penance that God was moved to save the city.

Jesus on the other hand calls us to a conversion of heart and a true interior conversion, without which the outward works of penance and mortification are rendered sterile. We are therefore invited during the Lenten journey to undergo inner purification by doing penance. Penance means doing something we find hard to do as well as abstaining from things we like to do. Two very common ways of doing penance in the early times was fasting and abstinence. In this way the body is chastised and whatever effort goes into the lessening of physical desires contributes to spiritual salvation. Jesus set us an example of mortifying the body by fasting for 40 days and nights in the desert and tempted by the devil.

During the Lenten season the church also reminds us of our duty to the poor and needy like the beggar Lazarus who knocked on the door of the rich man only to be turned away. St Augustine tells us that during the 40 days of lent we should fast more frequently, spend our money more sparingly and give generously to



the needy. And whatever is saved by fasting and abstaining should be given to the poor.

Lent is also a time for forgiveness and reconciliation. The bible tells us "love your enemy and pray for those who persecute you, so that you may be sons of your Father who is in heaven, for "He makes the sun rise on the evil and the good and sends rain on the just and the unjust". It is not easy to forgive and forget especially when the other person is at fault. This calls for humility of a high order. St Paul tells us that forgiveness is one of the highest forms of charity. Christ forgave his enemies even when they crucified Him. A heart reconciled with God and neighbor is a generous heart. "Do not let the sun go down on your anger" said St Paul. "Forgive and you shall be forgiven, give, and it shall be given unto you".

Finally, during Lent we are called upon to make Christ's love present through generous acts of charity. Charity not only means giving alms to the poor but also manifesting Christ's love to those who suffer injustice and violence keeping in mind the words of St John "But if anyone has the world's goods and sees his brother in need, yet closes his heart against him, how does God's love abide in him". We can take this path only through inner conversion of the self.



**by Rufino D'souza**

I know the catchy title is a play on Shakespeare's favourite phrase but don't be misled by it for.....

Come the 31st of March each year every Chartered Accountant is head and hands deep in work discovering the inherent quality of advising his or her clients to do Tax Saving Investments or to look for Tax Saving avenues. This season albeit very stressful for the Chartered Accountant, deep down s/he knows that even a little of the client's money saved can go a long way.

So if CA's can see the obvious benefit in Tax Planning, why can't we, the Salaried or Business Class?

The idea of Tax Planning isn't like Sci - Fi, something that seems unreal, nor is it Rocket Science that it is so difficult to understand. On the contrary it is very easy and possible. Day after day we work hard, putting in long hours, so that we can earn a tidy sum for ourselves and our families. Hence the question I pose is :When it comes to saving our own hard earned money, why not think a step ahead?

Saving money before it is blown away on EXPENSES both necessary and unnecessary is a great way to prepare for the future. If you don't believe me ask the ant that can carry upto 10 times its body weight. Ask it why it works when the season is bright instead of making merry and enjoying itself without a care in the world like the grasshopper. Humour me and allow me to enlighten you. It uses this ability to carry and store food for the future i.e. the winter. It has been said Nature is the best Teacher. So why can't we humans take a leaf out of the ant's book and prove that we too are smart and can do our bit in saving for our own futures and for those of our children?

Tax Planning not only ensures that

we have the security of funds available for future use but also gives us the advantage of a reduced amount of Taxable Income. By going in for Tax Saving Investments we stand to gain both these benefits. When one does a thorough research into all available Tax Saving Investments available in the market, there is the possibility that one can get confused. How so??? Well you could be asking yourself, Should I go in for one with the longest waiting period, or should I choose something with lower returns but one that ensures safety of funds? Do I go in for one that takes care of my retirement benefits if I am nearing that age? Or should I look to secure the Children's Higher Education? All this can seem very confusing and can even put you off, thus defeating the very purpose of wanting to do Tax Planning. This is where a Financial Advisor / Planner, does the job for you. S/He is the one who can guide you regarding the features of each product, and provide you with a personalized solution. As each Investment comes with its own Pros and Cons, choosing the one that suits your risk appetite and purpose is what matters eventually. If one has the time, interest and the perseverance to pursue the process of deciphering the Plus points and Flaws of each Tax Saving Investment personally, of course it would be all for the better. But as I mentioned earlier, one may not find the time to do so while pursuing a career or even a regular job to figure out where to invest in order to save Tax.

The answer for most may seem to lie in the great G.... Many individuals think 'Googling' the topic would provide them with enough facts and figures that would enable them to make an informed decision about where to invest. While this may seem like the easy way out for some, for most oth-

ers it will be difficult, simply because the facts and figures presented can seem rather daunting leading to a difficulty in comprehension. Besides not all web related information is 100% trustworthy. So how do we decide where to invest?

As a Lay Investor, my perspective of a Tax Saving Investment is ideally one in which I would attain long term growth, with the least amount of waiting period and minimum amount of risk. But as a Financial Planner I know getting all these factors in one setting is nearly impossible, because an Investment that provides satisfactory returns is usually on the safer side, while one that provides higher than market returns is usually on the riskier side. So it finally boils down to an individual's choice as per the necessity of the funds he or she intends to invest. The ability to delay the use of said funds also plays a key role. The same can be invested for a longer period, thereby enabling it to grow further.

An example of Tax saving option-are the FD's where your funds are safe and secure just like keeping it under your bed. The tenure is 5 years and the returns though constantly fluctuating, on an average would be either equal to the rate of inflation or lesser. Then there is the next option of Insurance Products, both Traditional and ULIP (unit linked insurance plans). While the former is usually on a very long term basis and does not provide much returns, it does offer wealth protection and usually cover in case of death, the latter has the potential of decently high growth with death cover and options to redeem after 5 years, thus obtaining wealth protection and wealth creation. The best pick of the lot in recent times is the ELSS (equity linked savings schemes). Over the years Mutual Funds have not only worked wonders for the masses but have also done their bit in proving to be one of the best Tax Saving Investments. ELSS are Mutual Funds schemes that are Tax Saving, with a lock in period of only 3 years, and which have over the years provided much higher returns than the market. The returns are usu-

(Contd.. on p. 16)

# Social Justice: Setting a Tone!

**“Preventing Conflict and Sustaining Peace through Decent Work” is the theme of the 2017 World Social Justice Day, which will be observed on February 20th**

As a justification of the theme the UN lists the following objectives: (i) to highlight the importance of employment-centred strategies and programs and their contribution to international efforts to prevent conflicts, sustain peace, build resilient societies and promote social justice; (ii) to explore the intersectionality of employment, peace and social justice across the 2030 Agenda for sustainable development; (iii) to expand knowledge sharing and collaboration with the UN system and other key stakeholders on effective strategies for peace, social justice and development.

Both the theme and the objectives are certainly laudable! Wars and conflicts have held centre-stage across the globe in the last few years. It has cost the world enormously in every sense of the word. With over 65 million people as refugees or internally displaced and with numbers growing – the need and importance to prevent conflict and to ensure sustainable peace should necessarily be topmost on the World Agenda. Providing ‘decent work’ (as the UN puts it) is a key social justice factor that could lead to a more sustainable global peace.

The moot point to be considered is whether those who control the destinies of nations today can honestly demonstrate the political will towards the realisation of the theme. In a concept note for the day, the UN says, “peaceful and inclusive societies, as well as decent work and equitable growth, are key priorities of the 2030 Agenda for Sustainable Development. The 2030 Agenda states that sustainable development cannot be realized without peace and security and

encourages member States to build peaceful, just and inclusive societies that provide equal access to justice and that are based on respect for human rights.”

An ideal certainly not negotiable or debatable; but several of the world leaders do not seem to be on the same page! Political leadership in many countries today seem to doing exactly the opposite. The US President is keen on building walls and keeping out even legitimate refugees and immigrants. The Palestinians are forced to live in a hostile environment, since Israel just does not pay heed to world opinion. No one seems to be serious in preventing and ending wars and conflicts. Why would they? Many of them are conveniently tied up to the profiteering military-industrial establishment. The only way to stop wars, as everyone knows, is to halt the production of arms and ammunition; to make disarmament and denuclearisation a reality. Tragically, the spending on military warfare has been escalating in most countries (for example, India’s ‘defence’ budget!); besides, spending in the social sector like on health, education and the creation of employment (or as the UN says ‘decent work’) is drastically decreased.

Every effort must be made to ensure ‘decent work’ – for those who need it. This would entail ensuring that the rights of the workers are respected with a just wage, reasonable working hours, social security and other benefits. One should also make sure that the refugees and other displaced are not exploited. Unfortunately today social discrimination and exclusion; xenophobia and jingoism seems to be on the rise as never before. India is in the midst of an election season. The divide-and-rule campaign, by sections of the political class is a blatant human rights violation. The primary objective of winning an election is no longer about serving the people- but



**BY FR. CEDRIC PRAKASH SJ**

rather of how one can selfishly accumulate more power and wealth. As said earlier, the numbers of refugees and IDPs continue to grow: from Syria to South Sudan; the world witnesses the suffering of the Rohingyas of Myanmar and the Yezidis of Iraq who face genocide. Be it the child soldiers of Colombia or those who labour in the sweatshops of China, there are today, millions of children who are deprived of their childhood. Human trafficking pays rich dividends to the unscrupulous and other vested interests. In the midst of such a grim and complex reality, can one actually talk of preventing conflict and sustaining peace and much more, providing decent work particularly to the refugee, to the migrant and to the displaced?

It is ten years since World Social Justice Day was launched in 2007 and it comes as a very powerful reminder to all that, “social justice is an underlying principle for peaceful and prosperous coexistence within and among nations. We uphold the principles of social justice when we promote gender equality or the rights of indigenous peoples and migrants. We advance social justice when we remove barriers that people face because of gender, age, race, ethnicity, religion, culture or disability.”

What is certainly heartening, is that the concept note this year provides a frame-work emphasizing that, “for communities and individuals, participation in the reconstruction can provide job creation and initial income, skills and entrepreneurship development that are essential means for re-

(Contd.. on p. 10)

# Reduce carbon footprint during Lent

This refers to "Catholic Church wants members to observe carbon fast this lent" (Hindustan Times Feb 22). During the 40-day period of lent commencing Ash Wednesday April 1, Catholics undertake some form of penance like abstaining from alcohol, smoking or snacking. This year the church has asked the faithful to reduce carbon footprint in each of the 123 parishes in Mumbai.

In my parish (Orlem Malad) I have suggested to the parish priest some ways of reducing carbon footprint. The church has over 60 sets of two tube-lights each. One tube may be removed from each set for 40 days. Similarly, there are over 60 electric fans in the church. Some of the fans may be switched off depending on the time of the day and the weather. The inconvenience to the parishioners will be a form of penance.

Parishioners may also be encouraged to contribute to a monetary fund for reducing carbon footprint in the church. The proceeds from the fund may be used to purchase LED bulbs and wide blade fans which cool larger areas at less cost, as introduced by Bishop D'Silva in Thane parish. Parishioners may also be encouraged to leave their vehicles and walk to church as most of them live within walkable distance from the church. Finally, shroud burials, devoid of any usage of wood, must be made mandatory for burials in the church cemetery.

—Prof Robert Castellino  
Orlem Mumbai

## RICH LENTEN FARE: FREE

Essential Interior Attitudes at Mass We never like to miss Mass especially during Lent. Ironically, however, we have often only "been present" at Mass but missed its meaning enshrined in the words of Consecration. This Lent will give you an opportunity to make good the damage done. All are welcome.

Starting 9th March, free one-hour sessions by Fr Aniceto Nazareth at St Joseph's Church Umerkhadi on Thursdays at 7.30 p.m. [Optional Mass @ 7 p.m.] Alight at Sandhurst Rd West. Do a 3-minute walk to the church. Trains from VT, Bandra, Andheri New Mumbai. Register [your name, email & telephone] NOW with [anicetonaz@gmail.com](mailto:anicetonaz@gmail.com) and feel the difference forever.

(Contd.. from p. 9)

covery and development, confidence building and promotion of equality and social justice. Employment is key in reaching out to young people to help build more resilient societies as well as vital in reintegrating crisis affected societies and specific groups such as former combatants, refugees, IDPs, returnees, and provide opportunities for the most vulnerable in fragile, conflict and disaster settings".

In doing so a tone is set: that the world leaders need to get their act together as soon as possible; to prevent conflict and in no way exacerbate it; to promote peace and ensure that it sustains and above all, to realise that providing necessary decent work to all, especially for the youth will go a long way in establishing a more just and equitable world. The right notes, the right tone- hopefully, it will ultimately become music for those who matter!

\* (Fr Cedric Prakash sj 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](mailto:cedricprakash@gmail.com))

(Contd.. from p. 2)

The ICPA Assembly expressed its dismay that it is almost a year that the abducted Catholic priest Tom Uzhunnalil is in the custody of terrorists and requested the Central Government to take concerted efforts without further delay for his safety and early liberation.

It also urged the central and state governments to take effective measures to uphold the fundamental rights and to curb atrocities against religious minorities and marginalized groups.

In an awards and felicitation function in the afternoon on February 24, James Edayodi, Sunday Shalom Correspondent for Mumbai, was presented the ICPA-Fr Louis Careno Award by Bishop Salvadore Lobo, Chairman of the CBCI Office for Social Communication.

Addressing the gathering, Bishop Lobo said: "Communicators need to be more alert and professional to be the salt of the earth." He asked the journalists to communicate hope and uphold the dignity of people and Christian values through their writings.

Secretary of the CBCI Office for SC/BC Commission Fr Z Devasagaraj presented the ICPA-SC / BC Commission Award to Mr Gengaikumar from Thiruvannamalai.

ICPA honoured a senior member of the Association Fr Varghese Paul from Ahmedabad, ICPA Vice-president Ignatius Gonsalves and Rakno weekly, a founding institutional member from Mangalore, for receiving special recognition last year. Nagpur journalists Charles Salve, Samuel Gunashekar and Rahul Awasare were also felicitated.

During the concluding session, ICPA set up a media awareness team (MAT) to conduct training programme across the country for budding writers and journalists.

—Jose Vincent,  
Secretary, ICPA

# Statue! Do not move!

**D**o you recollect this game of our childhoods? The ever-green, memorable little 'action' oriented play that was actually quite an easy option? How often have we all, at some point or the other, used this when we really were running short of ideas to keep the little ones busy. Come to think of it, this really did not require any props or preparation at all! So easy that it could be played anytime, anywhere, in any position. That could possibly be a very good reason why it has survived the onslaught of videos games and play stations.

Statue! - was and is a very simple game. All one has to do is freeze in whichever position one is. Kids have this naughty habit of catching you unaware and screaming the word out from behind. You in turn have to respond- that is the power of this game.

Statue! – the force of that one word, the reactions it encompasses and the imagery it throws up - remains, although in today's times, in a much different setting.

The incident of the desecration of the statues of Mary, the mother of Jesus in a little nondescript by lane of a village in Kurla, Mumbai, India has rekindled all those imageries in my mind. Only this time, the statue was literally thrown off balance and became a cause for a riot.

Unlike the game we are used to, this time, the central figure – the statue itself - spoke not on its own but through the many who gathered to protest.

Several issues have been thrown up.

The poor response of the police, the lack of interest of the media, who was responsible for this, how could anyone dare to do this.....and so on.



by Maria Coelho

these symbols of our faith to see us through what are, already trying times. Such attacks then, become magnified and are perceived as personal attacks on

the self and the community.

As one protestor dared, "Don't test our patience" - that would perhaps sum up the mood,

A day or two afterwards, with the assurance of an investigation and enough public attention, the Christian Village does lie calm. Perhaps though, that may just be one before a storm.

For the ones who actually planned and executed this episode – maybe to cause unrest, a communal riot or to disrupt the Municipal elections - they may have actually done a lot of good to the Catholic Christian community.

Hopefully, by the time this article hits the press, the voter turnout would have been very good, probably some bright minds would have gathered together to discuss next steps, vigilance would have been stepped up by the community members in the area themselves and surely, the law and order machinery and the media would have got a much needed glimpse of the show of strength of a community who largely remain unseen and unheard.

Once again, the Mediatrix, the Cause of our Joy, the Mother of the Saviour herself has raised an army, though at the cost of herself( which is not surprising at all).

Can we as Catholics, respond in an ethical, politically correct, proactive manner?

*(The writer is Chief Consultant at Almar Business Consulting and invites responses, ideas and thoughts on this question at maria@almarbusinessco )*

For the fast-dwindling Christian ( mainly Catholic) population of this once thriving village ( most have or are moving out and the new settlers are mainly Muslim) the statue has always been a symbol of faith and pride. The writer herself has witnessed how folks on their way to work silently bow their heads in prayer, the kids on their way to school plant a flying kiss, the 'villagers' going about their business sign themselves with the sign of the cross and the many non-Christian passers-by acknowledge the Mother of Jesus with a quiet touch of their forehead in respect. Not to mention the rosaries that are regularly conducted here and the grand Christmas Crib set up each year. The statue had a special place for sure.

This also remains a popular hang-out of senior citizens who gather by the bench discussing matters of importance and crack a joke or two.

That such an act of vandalism occurred here came as a shock to the sensibilities of the 'simple normal' folk as much as it stung, as a direct attack on what they held dear. That explains the huge turnout during the protest and the subsequent 'funeral' procession conducted in the evening where the statues were respectfully taken to church.

Statues! Who said they don't speak.

If the ones in the museums can and do, telling us stories of yore, how much more do these statues of faith ring out to us.

As Catholics, we really hold on to

# Odisha prelate calls for prayer for persecuted Christians

**Bhubaneswar:** The head of the Catholic Church in Odisha has urged his people to pray during lent for Christians persecuted in various parts of the world, especially in his eastern Indian state.

“Lent is a time when Christians observe a period of fasting, repentance, moderation, self-denial and spiritual discipline. The purpose is to set aside time for reflection on Jesus — his suffering, his sacrifice, his life, death, burial and resurrection,” said Archbishop John Barwa of Cuttack-Bhubaneswar.

The Church sets aside 40 days before Easter, which falls on April 17 this year, as Lenten season.

“The persecuted Christians of different parts of India, especially of Kandhamal, need constant prayer and support from everyone, more specially in the time of lent of 2017,” the Divine prelate said in his Lenten message to his people.



**Archbishop John Barwa**

Kandhamal, a district in Odisha, witnessed the worst anti-Christian violence in modern India. Some 100 people were killed and more than 56,000 lost their homes during the violence triggered by the murder of a Hindu religious leader. Hindu radical groups blamed Christians for the crime, even after Maoists owned it up.

Archbishop Barwa said memories of the violence continue to haunt the people of Kandhamal.

The prelate also prays that every Christian experience God’s love so that they can transmit it to their neighbors, especially the most needy and suffering.

“Only in this way will we be able to participate fully in the joy of Easter,” he asserted.

Even Pope Francis’ prayer intention for March also focuses on persecuted Christians. “That persecuted Christians may be supported by the prayers and material help of the whole Church,” the Pope prays.

Kanaka Rekha Nayak, a widow and survivor in Kandhamal, welcomes the Church officials request for prayers. “Constant prayer can give me great strength to go ahead in my life,” stated the woman, whose husband Parikhita was burnt alive in front of her.

*Source: Matters-India*

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# Christian Dalit women stand up for their rights

New Delhi: Christian women from Dalit groups in India have formed a network to curb physical and sexual abuse, foster leadership and promote education for women.

"It is a first network of Dalit Christian women to express their concerns about discrimination and injustice," Isabella Xavier, president of the newly formed Dalit Christian Women for Change told ucanews.com Feb. 24.

She was referring to some 40 Dalit Christian women from across India who gathered in the southern Indian city of Bengaluru Feb. 13 to set up this new national-level organization. That meeting was organized by the Indian bishops' Commission for Dalits and Indigenous People.

"Dalits, especially women, do not have any identity. We are looked down upon as outcasts even within the church," Xavier said.

Dalit means "trampled upon" in Sanskrit and is used to denote groups of so-called "untouchables" who are outside of India's four-tier caste system.

Although abolished by law, untouchability in various forms continue



and people of Dalit origin are not allowed to share water sources, public places and worship spaces. Some parishes in southern India have reportedly demarcated space for Dalit people in churches and cemeteries.

India has some 27 million Christians and at least 60 percent of them come from Dalit or indigenous backgrounds who struggle socially and economically.

Christian Dalits suffer further because the government denies them state benefits set aside for Hindu Dalits. Indian law allows for job and educational quotas to Hindu Dalits as a means for affirmative action but denies them to Christians and Muslims on the grounds that their religions do not recognize the caste system.

Xavier said that the situation of

female Dalits is further complicated by India's patriarchal society that excludes women and leaves them vulnerable to abuse. Women have no leadership or means to speak up for their rights or education. Hence Christian Dalit women in all 180 Indian dioceses need to build leadership programs.

Father Z. Devasagayaraj, secretary of the Indian Catholic bishops' Commission for Dalits and Indigenous People, said "it is high time" that issues of Dalit Christian women are brought forward but added that such a new network would be a "separate and independent entity" and not be part of the bishops' office. "But we will promote and support them," he said.

According to the International Dalit Solidarity Network, Dalit women experience are discriminated against because of their caste, economic situation and their gender. Dalit women often work in modern slavery and are key targets for trafficking, often used as debt slaves in brick kilns, garment industries and agriculture or "may also be born into temple prostitu-

(Contd.. on p. 22)

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## Thanksgiving



May the Sacred Heart  
of Jesus be Praised  
Adored, Glorified and  
Loved today and  
everyday throughout  
the world, now and  
forever.

Amen!!

Ask St. Clare for  
three favours  
two impossible and  
say nine Hail Mary's  
and the above prayer  
for 9 days with a  
lighted candle and  
publish on the 9th day  
your request will be  
granted no matter how  
impossible it is

—E.A.

## Thanksgiving



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

—A Devotee

## Unfailing Prayer to St. Anthony



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

—Mrs P. G. Fernandes,  
Wadala

## Thanksgiving



Thank you  
St. Jude for the  
favours granted.  
May your name be  
glorified forever  
and ever.

from : Saritha

# M'lore priest's acclaimed book, "Unbeaten Paths"

by Ivan Saldanha-Shet

'Unbeaten Paths' is much more than an autobiography of Rev. Dr. John Fernandes, of the diocese of Mangaluru. The contents of this book, refreshingly put across in a matter-of-fact captivating manner goes deep into many aspects this priest, scholar, social thinker and activist. It is a treasure that all serious seekers must read, no matter from what faith or background, in 'times of transition'. For the casual reader it has a lot to entertain, educate and enlighten.....be it history, culture, community, local geography and far more, with interesting pictures.

As a school boy John's life with his mother and siblings is laid bare without reservations that touches the soul. He recollects the Indian freedom movement, August 15, 1947 and singing the well known "Raghupathy Raghava Rajaram....." and such, that perhaps shaped him well to look fairly at all faiths in a perspective that did not have a bias and a freedom to be open to much that is constructive in his life and work accounting for a "lived liberation theology". This review is quite superficial.

From the learned Foreword :

Dr. Francis D'Sa s.j introduces an intellectual view of the book and the author. Viewed strictly in the spirit overall of the book and it's author, a few sentences to quote. " The context can be cultural historical, religious, political, economical, social, etc. .... John's life has been free from personal ambition..... The challenges, for instance, of working in remote undeveloped rural area (Transforming a Village on the periphery – Hosabettu) is very different from working in a city centre (Mangala Jyoti, the Diocesan Biblical Cathetical and Liturgical Centre) and still very different from 'crossing the borders' into Pune, Germany and Austria...returning and joining in a workers' demonstra-



Rev. Dr. John Fernandes

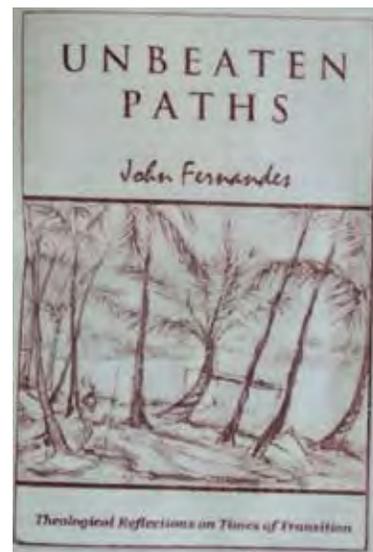
tion in front of the Bishop's House to demand the rights of the workers.....The point is that John's methodology and context matters, makes a difference. .... John is what his concerns have made him. Far from petty egos but the larger concerns of not being satisfied with "his own priesthood" and "his own church", etc.....John's autobiography makes it amply clear that whatever he did he never lost sight of the 'option for the poor' – probably not only because of the theological reasons but also because he could never forget the memory of his hard working mother and two elder sisters. Justice became the hallmark of all his enterprises. ....Reading John's book, one is edified that he is not ranting against higher authorities who didn't understand him; not paying back in the same coin those who hit out at him and imputed motives. John is a noble soul, a gentleman and to use a biblical expression, a prophet... As Shakespeare would say,

there is method in his madness." This book comes, " With malice toward none; with charity for all; with firmness in the right..."

## Beautiful Volume :

"Unbeaten Paths" is a one of it's kind, solid, authored by Rev Dr. John Fernandes (Born:March 7, 1936). Beyond the description of dates and events, the book is an illustration of the theological transition that the author has trod during the course of his life and ministry, the paths less trodden. Emerging new trends in theology are avidly absorbed by the author. Beyond all; between inter religious communities and still more beyond that concerned with damage done to Mother Earth".

If the diocesan priest is open in his ongoing search and creative involvement, every position he holds could be approached with a liberated perspective.



Rev Dr Fernandes, even as the Head of the 'Chair in Christianity' at the University of Mangalore, merged academic inquiry with contextual pastoral praxis. He envisaged the fourfold aspects for the Chair in Christianity, which formed the solid foundations for his priestly ministry:

\* Multi-religious context in which we have to strive for religious harmony./ \*\*Multi-cultural context in which we have to work for cultural integration./\*\*\* Context of an unjust and violent society in which we strive towards justice and peace./ \*\*\*\* Context of damaged ecology in which we work for integrity of creation.

Rev Fernandes never separated one aspect from the other. All the four spheres of academic pursuit were related to his mission; integrated them into his entire life and ministry. Even after his retirement from the university, and passing by many mile stones, he is seen actively engaging in pursuits which related to religious harmony, cultural integration, establishing justice and peace and promoting ecological preservation - age is not a big reason.

"Unbeaten paths" is a lot more than words to look, read and reflect. Artistic illustrations from the internationally acclaimed artist, Sri Jyoti Sahi. His drawings "depict not only the landscape, but feel the spirit of the matter". Reading "Unbeaten Paths", as subtitled, would enable "To live on the periphery, to cross the borders and to build bridges", as the book's three way subtitles and parts unfold.

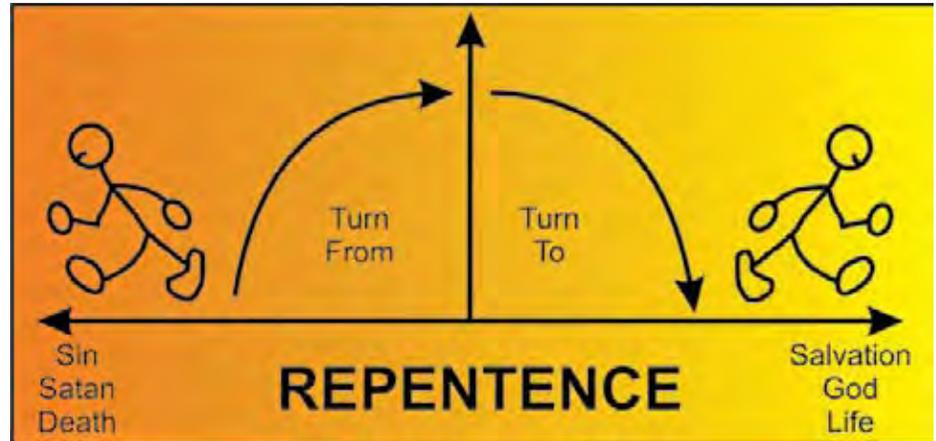
# The 7 R's

by Ninette D'Souza

**A**s I took a comfortable posture under the whirring fan, getting ready to participate in the Lenten Missions at my Parish, I was in an extremely lethargic mood, probably because I wasn't expecting anything worthwhile to happen. I was rudely shaken out of my reverie right at the start by the booming voice of the Priest as he enunciated clearly, 'We are not able to reach our peak because we are in sleep' not once, twice but three times. This cutting edge phrase served to wake me up physically while intruding on my spiritual sleep as well. Self-realization of where we are and where we have to go in our relationship with God seems to be a lost cause. The spark of Faith was lit from the blazing Easter Candle at our Baptism. It must have burned bright during the Catechesis we received at the time of our First Holy Communion and was stoked into a fire when we were Confirmed, when we meant to realise the task Jesus has entrusted to us, and realize at the time we did!!! Somewhere down the

line as Temporal responsibilities and unlimited Leisure activities took over a chunk of our lives, we probably allowed Jesus' Mandate (Mt 28: 19-20) to slide into oblivion. What I am sharing below is a Synopsis/ Reflection of our Lenten Missions of last year which spread over 3 days called us to 'Real-

take we can make. Verse 17 of Luke's gospel of the Prodigal Son tells us he came to his senses. We need to do that too, come to our senses that is - ASAP. We cannot be saying, "I've hit rock bottom, there's no turning back" Rubbish. Nothing can prevent us from going back to God. No sin is too big for Him. He can save us if our focus remains on Jesus. Only the devil is interested in our past, Jesus is interested in our FUTURE.



ize, Repent, Return' to God, in order to build a lasting Relationship with him.

In Jn 10:10 we read, Jesus came to give us Life in abundance. This Word must transform us. A reflection on the life of the Prodigal Son will allow us to understand that he was not happy with his life in a family, with the love of the Father. He went in search of happiness outside. Like him we too are often caught in rat trap of wanting everything here and now. For my generation it is a worrisome fact that the younger generation thinks nothing of taking everything they want on CREDIT, literally handing over their financial independence to Banks and Creditors. We WANT all that the world can give us whether we need it or not. Our greed is making us puppets in the hands of others. For a while it's all smooth sailing. Soon we begin to chaff at the way our lives are moving, governed as they are by circumstances beyond our control and feel we have reached a point of No- Return. But that acceptance is the worst mis-

That Repentance is not easy is an undeniable fact. We are very good in seeing the Sin of others but don't want to worry about our own. We are constantly wearing a mask so that others don't see us as we really are. Maybe we are unaware or perhaps we choose to ignore some genuine blocks to Repentance some of which could be :- a) PRIDE – The general feeling is : I have not committed any Sin so what is the need for Repentance? Unfortunately today we have lost the very sense of Sin. b) Hard heartedness – We have indulged in so many sinful acts and are so full of sin that we harden our hearts and refuse to go back to God. c) Love of our sins – Even after we are made aware of our sin we continue to indulge in it. (eg--- Gossip). d) Procrastination – Our Tomorrow never comes to go back to a loving God who is waiting and continues to wait for us.

So what is Repentance? It stems from the ancient Greek word "Metanoia" meaning 'Change of Mind'. Inside (Contd.. on p. 22)

(Contd.. from p. 8)

ally more if not equal to the other competitive products in this range. ELSS proves it has an edge over its peers as the potential of high returns is more stable. With the redemption options coming in at an earlier time line as compared to other products, it tends to be an easy choice for a decently informed investor.

There are many other products out there in the market like Bonds, Postal Savings etc. but it all boils down to what the Investor chooses according to his needs. So go out there and find the right investment for Tax Planning because even a little bit of your hard earned money saved will surely go a long way in making your Life easy!

# Lent Begins A Sacred And Venerable Time



BY MELVYN BROWN

**H**ere is a thought to ponder. Historically, the season of lent is always capable of great changes: in the lives of the faithful, enriching gospel values, comforting the sick, the weak, the old and those in search of God.

While observing the demands of lent, we turn to God through his Son Jesus for protection from evil forces moving across the world, spreading hate, violence and disrespect for almighty God. This sacred season we must pray to Jesus to show us the way to a renewed Christian life.

When Jesus went into the wilderness, he was tempted by Satan. The first temptation of Christ was bizarre, when the devil told Jesus to turn stones into bread, "if you are the Son of God."

Jesus calmly replied, "One does not live by bread alone, but by every word that comes from the mouth of God." (Mat.4:3-4).

The second temptation of our Lord came, when the devil took Jesus to the top of a high temple, saying: "If you are the Son of God, throw yourself down".

Jesus said, "Again it is written, do not put the Lord your God to the test." (Mat.4:5-7).

The devil took Christ to the top of a mountain for the third temptation. Satan showed Jesus the kingdoms of the earth and promised to give them all to him if Jesus would worship the evil one.

Jesus with great patience said, "Worship the Lord your God, and serve only Him." In a flare of burning rage the devil fled.

## First Week in Lent

Truly, lent is a time to celebrate the love of God for His creatures. God had sacrificed His only Son for the remission of our sins. This fact alone makes the observance of lent a monumental legacy of the faith. We must always remember that our Christian belief is a treasured gift, not an acquisition. We need to do more reflecting on the essence of our true religion, "on reflecting and rethinking on what was heard" said Emeritus Pope Benedict XVI.

What will you do this season of lent? Let us do what Pope Francis invites us to pray and reflect on the mystery of mercy. His Holiness said, "We need constantly to contemplate the mystery of mercy. It is a wellspring of joy, serenity, and peace."

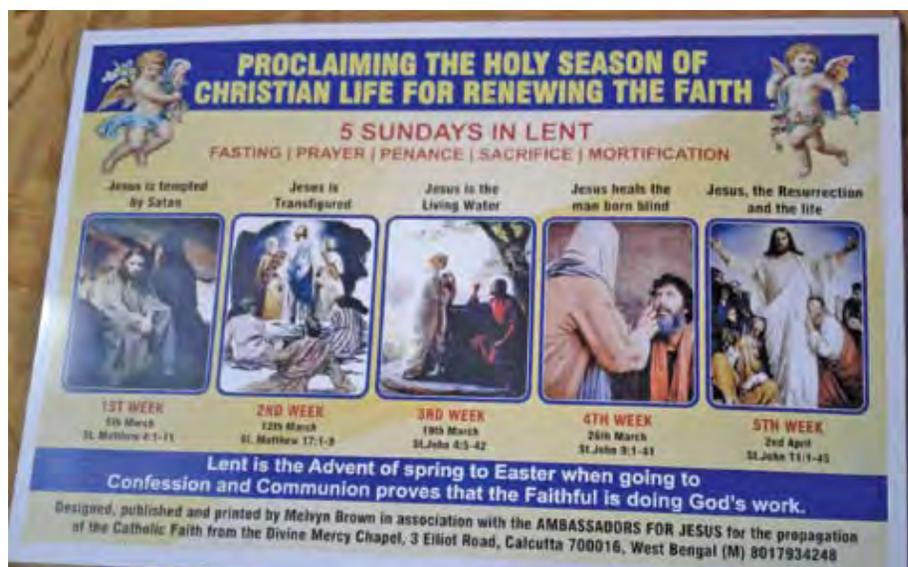
During this Lenten period set aside time for Mother Mary, to contemplate her life, from the moment she said "Yes", to the time she stood at the foot of the Cross, as Jesus forgave his enemies who crucified him, to the day of his Resurrection. The Virgin Mary's final reward was her assumption into heaven body and soul.

In the liturgical season of lent we learn about Jesus as the new Adam, who defeats the temptations of Satan in the desert. Jesus' mission of obedience to the Father is made complete through his Passion and Resurrection. This is a sacred chapter in lent, a venerable moment in scripture.

Lent is an odyssey, a pilgrimage with the lasting effect of a series of sorrowful and tragic images, leading to a moment of triumph, happiness and glory. The mystery is now vividly clear to his Followers: Christ is the Messiah having accomplished his Father's promise.

The weeks to come will reveal the underlying singleness of God's love, renewed in His gift of sacrifice, righteousness and self-denial.

This year of lent can be a profound spiritual conversion in your life. It comes as a powerful invitation from God to help you make a Lenten resolution, and to rediscover the tenderness of a merciful God who loves you.



# 10 commandments of investing



## The 10 commandments for the investing world designed to help keep investors - and their money - safe

If you're one of those who've always feared the stock market and think it's only for experts, it's time you give it a rethink. If you get some of these fundas right, you should well be on your way to making sense of it soon. So, here goes

1. Set clear goals: If you don't have a purpose or a set of clear goals to guide your investment strategy, don't invest.
2. Put financial house in order: To become a successful investor, you have to make sure that your personal finance are in order first. If you are drowning in overdue

bills and credit card payments that you can't meet, take care of those more serious problems before getting too deep into investing.

3. Question authority: Investing is more about the art of asking and answering the right questions than it is about deciding when to buy and sell. To question authority, you will need to educate yourself, especially on the subject of financials. Although financials can be tampered with, there is always a trail left behind.
4. Shun herd mentality: Herd mentality leads to destructive outcomes. Investing passively by sticking to funds, indexes and other mainstays of the coach potato portfolio is a perfectly acceptable practice. The danger comes when people move from being a passive investor to an active portfolio but they continue to stick with the behaviour of being a passive investor. There is a lot of available information for such investors - much of which is true - but accepting it with an uncritical eye and neglecting to check it yourself is what leads to herding. This includes getting the latest and greatest stock tip from your Uncle George.
5. Be humble: Don't allow yourself to become overconfident. Overconfidence often leads to over trading, taking unnecessary risks

and eventual losses when the bull turns bear.

6. Be patient: Patience is a virtue for a good reason: It pays for itself. When the market dips or even when a particular stock dips, there are always investors who panic and sell. Selling should be treated just as seriously as buying. By the time you hear it, bas news has already settled in - taking your time isn't going to make it much worse.
7. Show moderation: It is said that the pain of a loss has twice the emotional strength of the pleasure of a gain. For some people, this results in pulling out of the market prematurely. Concentrating your money too much in one area, either by sector, rick level or even keeping it all in the stock market, is a sure way to see more of nothing than all in an all-or-nothing game.
8. Don't scrutinise too much: There is nothing like a market correction or a general upswing to change perfectly normal investors into fanatics who have market updates text messaged to their cell phones every five minutes. This rebid over-monitoring unnecessary churning in sufferers' portfolios.
9. Never spurn risk: You should never put everything you have into futures but you also shouldn't hold everything in Treasury bills, There is an appropriate level of risk for investors of every age and creed.
10. Don't make heroes of mere men: There is no perfect investor. That said, you should never mimic and investing strategy that you do not fully understand.

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# Inspiration!

## Make Life Lighter And Happier

we say the first thing that comes into our mind, we may soon regret it, and once said we can't take it back. If we give chance to consider an appropriate response we will feel in our heart

**A 'light' vibrations comes when there is a feeling of friendliness, non judgemental, calm and maintain a sense of humour and perspective**

**W**hy is it two people can say very similar things, but one comes across as much more appealing than another person?

Instinctively we warm to the light touch, we struggle when things get 'heavy'. This may sound quite vague, but some people and situations give a vibration of 'heaviness'. A 'heavy' vibration comes when we are very serious, intense, judgemental, fearful, anxious and tense. When we live in the moment, there is a natural spontaneity which gives a feeling of lightness and joy.

### **Non-judgemental**

When we are very judgemental, it creates a 'heavy' atmosphere. The other person feels guilty or defensive; there is a feeling of superiority or inferiority. If we avoid judgement, the mood is lighter. When there is a feeling of superiority or inferiority there is tension because people become defensive or seek to justify their position.

### **Smile vs non smile**

To grimace as you say something makes the atmosphere 'heavy'. If

you smile, you can convey so much (you could say get away with so much more). It is almost an unspoken signal to say – "I'm on your side. I like you, whatever I'm actually saying." The easiest way to lighten a heavy situation, is just to smile and make people laugh.

### **Acceptance**

Similar to the concept of non-judgemental is the ability to accept people and situations as they are. Acceptance enables us to go with the flow, rather than fighting against the tide, we accept the situation as it is.



### **Avoiding Conflict**

Sometimes, we can face a challenge in a confrontational way. Perhaps someone suggests an idea, which we don't like. We could respond by very vigorously saying why they are wrong and why it won't work. Needless to say this is a 'heavy' response. In most situations, this is not necessary. Rather than meet the situation head on we can say. 'Very good, let's see what you can make of it.' – people often suggest impractical ideas.

### **Silence before speaking**

We have to trust our inner wisdom. If

what sounds a good way to proceed. If we think, speak and act from this inner source of wisdom then we will be more in tune with a harmonious action.

### **Humility**

The easiest way to lighten up a situation is to not take ourselves too seriously. Don't think we alone have all the right answers. Be willing to satirise ourselves and make light of what we say. Rather than being forceful and trying to change people, let them make their own choices and work out best course of action. If we have a feeling of indispensability then we will create a heavy atmosphere, if we are sincerely humble, it will be much more harmonious.

### **Give rather than take**

Don't look at every person and situation to see what you can get from it. Give what you would like to receive yourself.

### **Simplicity**

Don't complicate things, keep it simple. Don't always be trying to justify things or create added complications. Simplicity has a great beauty and power.

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**6649. POONA :** Mangalorean Roman Catholic Spinster, (Born in May 1991), Ht. 5' 7", Wt. 56 kgs, Fair Complexion, Edn. B.E. in Information Technology, working a Software Engineer in MNC. Contact email : jane.rodrigues14@gmail.com

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**6645. ABU DHABI :** East Indian Roman Catholic Spinster from Mumbai (Born October 1992), Ht. 5' 5" (166 cms), 62 kgs, Wheatish Complexion, B. Com, MBA (Finance) U.K. working for a Bank in Abu Dhabi, United Arab Emirates. Family U.A.E. based for past 25 years. Seeks a Professionally qualified bachelor, below 30 years working or settled overseas / On Board with sober habits, good family values, from a respectful family. Contact email : leteciaprisca@gmail.com

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**6614. MUMBAI :** Mangalorean Roman Catholic Spinster, (Born in

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# Elections – a big fiasco?

**12 – 14 Lakh names deleted from Voters List; entire buildings disappear from Electoral Rolls; some names of members of the same family not listed; buildings from same complex split into two different wards; chaos, anger, disappointment among voters on Election Day; voters on voters list not allowed to vote; voters having no information on their polling booths - familiar complaints, we could hear at the time of the recent B.M.C. Elections.**

Similar cases have been reported in the two recent elections – 2014 General Elections and subsequent Maharashtra State Elections. The Election Commission said ‘sorry’ to the ‘missing’ voters of Mumbai and Pune at that time, calling it a “**massive operational mistake**”. Do these words mean anything ? The damage has already been done; lakhs of citizens were deprived of exercising their voting rights. Once again, we see this “**massive operational mistake**” being repeated at the time of the recent B.M.C. Elections. The authorities do not seem to have any lessons from past experiences, perhaps to do not seem to care.

So, where do we go from here ? Can we afford to continue repeating these blunders, depriving citizens of their voting rights in a democracy ? Newspapers report that certain political parties and civic activists are taking up the matter with the Election Commission, even perhaps taking the matter to court. Is the Election Commission answerable to anybody, one would tend to ask. **It gives one the feeling that ALL Elections in our country, are a big ‘fiasco’ !**

—Melville X. D’Souza  
- Orlem, Malad West

(Contd.. from p. 16)

we’re perfect – born again in the image of Jesus Himself. But outwardly we find ourselves falling frustratingly short of that perfection. Is there a solution? Yes! The secret lies in “the renewing of the mind.” Romans 12:2 tells us that if we renew our mind we can actually be “Transformed”. Repentance is literally a state of thinking differently for it says, “I will not do what I think is right, but will follow the Way of God”. True Repentance brings about a change of action reflecting God’s Love, Mercy, and Peace. The Priest shared 7 R’s of Repentance. 1) R- recognize your Sin. 2) R- have remorse for your transgression (doing everything that is contrary to the truth of Faith). 3) R –resolve to change your behaviour. 4) R -relate to your Sin properly through a good Confession. 5) R – make proper restitution (do what is right by the person you have harmed). 6) R – refrain from committing Sin. 7) R – relocate – change your response to places, people and situations causing you to sin.

Before we make the final Return to the Father there are 3 truths we need to be accepting of. They are: Our relationship with God has broken because we made choices and took decisions independent of Him, Our wrong choices thus forced us to

seek fulfilment in Sin, which is what ultimately causes us to hit rock bottom, So deeply mired in Sin are we that we refuse to believe that there is Hope for us to get out of our situation and we stupidly continue to stay in sin. From the Prodigal Son we learn the great lesson of Humility. That a truly Repentant Heart is all that is needed to go back into the loving arms of our Father who is simply waiting to welcome us back. He has left us with innumerable signs of His Love such as -- The Cross, His Word, Priests who can guide us, Family Members and Friends. Once we make the decision to return to the Father we are on the way to RECOVERY.

Changed, Transformed. These are powerful, exciting words and they describe what will happen to us as we spend time with the Lord in His Word and in Prayer. Lent therefore can be looked at as a time of Prayer spread out over 40 days. This time of Prayer is meant to take us on a journey so to say, a journey that hopefully will bring us closer to Jesus by the time it ends and leave us changed by our Encounter with Him. So this Lent, let us take time to get away from the world and study God’s Word, meditate on it and let it change us from the inside out. Let us be transformed by the renewing of our minds and experience a spiritual growth.

(Contd.. from p. 13)

tion as ‘Devadasis’ (sex slaves) ... or be branded prostitutes due to their caste status.”

About 98 percent of those forced into dehumanising work of removing human waste by hand, are Dalit women and about 70 percent of Dalit women are illiterate in rural India.

“Dalit women are therefore considered easy targets for sexual violence and other crimes, because the perpetrators almost always get away with it,” according to the website of the network that advocates for Dalit human rights nationally and internationally.

Source: UCAN

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