

RNI No. 56987/92

1

THE SECULAR CITIZEN

Vol.29 Issue No:2 ■ (Total Pages 24) ■ Mumbai, 13 - 19 January, 2020 ■ Rs. 10

A NATIONAL FAMILY WEEKLY

Questions you must task

yourself today



Archbishop Thomas Menampampil Bags ICPA Journalism Award 2020

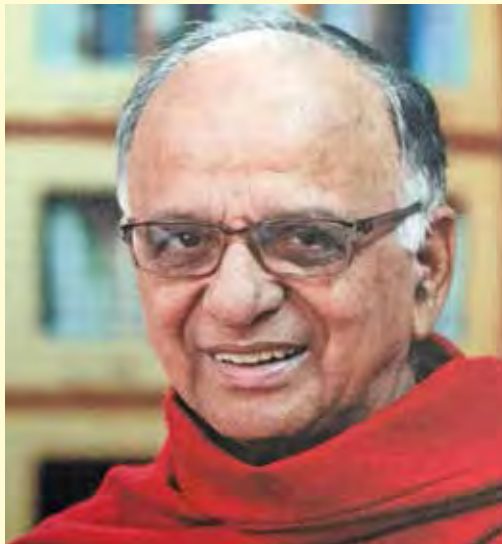
Indian Catholic Press Association will honour noted peace activist Archbishop Thomas Menampampil, conferring its prestigious annual 'Louis Careno Award for Excellence in journalism' for his bold writings against communalism and fundamentalism that is gaining ground globally.

The Award will be conferred on the Archbishop by former Supreme judge Justice Kurien Joseph, during the 25th National Convention of Christian Journalists, organized by the ICPA, scheduled to be held in Delhi, on 29 February, this year.

Archbishop Menampampil's name is synonymous with peace, inter-community dialogue and social harmony. His incisive, thought-provoking writings on these subjects have broken new grounds. His razer-sharp analysis of socio-cultural and political issues, especially relating to North-East, have led to soul-searching debates and concrete peace initiatives, for which he was nominated for the Nobel Peace Prize in 2011.

Having spent a lion's share of his life in the North-East, the Kerala-born 84 year old Archbishop's writings reflect his deep understanding of the region's cultural values and ethnic diversity. He minces no words in raising his voice against irrational, biased and unfair policies and decisions of the governments of all times. His articles are marked by scholarly insights, adding to their relevance.

Archbishop Thomas was asked by Pope Benedict XVI to prepare the meditation prayers for Way of the Cross in 2009, which the Pope himself lead on Good Friday at the Roman Colosseum. He is the only Indian and second Asian to prepare the meditation prayers for the 'Way of the



Cross' lead by the Holy Father.

Conferred annually on deserving individuals or institutions, Louis Careno Award for excellence in journalism is a joint venture of the Mumbai Province of the Salesians of Don Bosco and the Indian Catholic Association (ICPA), a Premier Organisation of Catholic journalists, Dailies and Periodicals in India founded in 1964 by Fr John Barrett, an American Jesuit, belonging to the Patna Province. ICPA also annually awards best journalism in Hindi and journalism for SC/ST rights. These will be announced by next week.

*Ignatius Gonsalves, President-ICPA
Suresh Mathew, Secretary - ICPA*

THE SECULAR CITIZEN

News item, Articles, Stories, Opinion, interview, Poems, etc. can be sent by

WhatsApp: +91 9820485389

Email:
secular@sezariworld.com
news@sezariworld.com
seculardivo@gmail.com

by Post
The Secular Citizen
99, Perin Nariman Street, 1st Floor,
Fort, Mumbai 400001

A real 'GIFT' it was!



The 'Christmas Special' issue deserves a pat on the Editor's back! Well done, Sir! As a professional journalist, I have been regularly going through many special issues of weeklies and monthlies. The Secular Citizen Christmas issue - **G I F T** - as you said had been indeed a rare gift. A very well done work. The entire team of the weekly has to be congratulated.

Firstly, the selection of the articles was a good job indeed. The first article, Christmas - A Holy View by Ladislaus was very informative and well-written. Don Aguiar as usual was the class by himself. The Six Mystical Gifts deserves a special mention as it is very readable and befitting the feast. Fr. Cedric's insistence for the 'Other' explains the real meaning of the Season. It adds the punch....' the fairly tale for children by Melvyn is interesting and suitable. 'SOFT PORN or HARD NEWS? of Chhotebhai is very apt and timely. "When media begins to believe its own rhetorics then it is having its own downfall.." well said and needs a lengthy comments.... Bravo Chhotebhai!

I must have seen more than Seven such mags. Mr. Lawrence's work, zeal and professional presentation need to be appreciated. Congratulations once again to the team Secular Citizen. The cover picture deserves a special mention.....

*—Ignatius Dabhi,
Senior Journalist, Ahmedabad*

99, Perin Nariman Street, Fort, Mumbai - 400 001.

Mobile: +91 9820485389 / 9820473103

E-mail : secular@sezariworld.com / seculardivo@gmail.com

Website: www.sezariworld.com

Editor: LAWRENCE COELHO

Subscriptions Rate:

One year (anywhere in India) Rs. 500

Two years (anywhere in India) Rs.1000

Five years (anywhere in India) Rs. 2000

One year (outside India) Rs. 3500

E-paper Edition

sent anywhere in the world (by email)

One year

Rs. 600 or US \$ 15

Advertisement. Tariff

Over all size 21.5 cms x 27cms ● Print area 18 cms x 25.5 cms

Full pg. back Colour (19 cms x 24 cms) Rs. 18,000

Center spread colour(39 cms x 23.5 cms) Rs. 18,000

Full pg. inside Cover colour(18 cms x 24 cms) Rs. 12,000

Full pg. inner colour (18 cms x 24 cms) Rs. 10,000

Half pg. Colour (18 cms x 12 cms) Rs. 6,000

Full page B/W (18 cms x 24 cms) Rs. 7,000

Half page B/W (18 cms x 12 cms) Rs, 5,000

Small Size Ads B/W

12 x 12cms Rs. 2400 ● 6 x 24cms Rs. 2400

18 x 6cms Rs. 1800 ● 6 x 12cms Rs. 1200

6 x 6cms Rs. 700

Matrimonial Classifieds:

● Rs. 500 per insertion (for 35 words) (includes box no.)

● Rs. 3000 for 12 insertions. (1 year The Secular Citizen FREE)

Digital copy of **THE SECULAR CITIZEN** now available through WhatsApp / Email for subscribers worldwide. Send in your request to : +91 - 9820485389 or secular@sezariworld.com

Contents

pg. 3 - Importance of staying together despite our differences

pg. 5 - Voice of the People

pg. 6 - Citizens unite against citizenship act

pg. 7 - @40 years ago

pg. 8 - Unhealthy news for jet setters

pg. 9 - That high tide is receding...

pg. 10 - A singing priest

pg. 11 - News

pg. 12 - Questions you must task yourself today

pg. 13 - Row over Syro-Malabar mass resurfaces

pg. 14 - Recipe

pg. 15 - Health

pg. 16 - Fun page

pg. 17 - Inspiration!

pg. 18 - Lay man buried in a cathedral

pg. 19 - More on the baptism of Jesus

pg 20 - Matrimonials

pg. 22 - Ursuline triple fest; ...

pg 23 - Financial plans for every woman

Cover : Questions you must task yourself today:

(Article on pg.12)

Importance of Staying Together Despite our Differences

By Don Aguiar

This government was elected on their promise that they would enact better schemes for the economic growth of the country in comparison to the previous government but we have experienced till date that this government is expert in fooling us -

They told Demonetization is for the benefit of poor – Poor people were the most affected.

They told GST will reduce process – Prices of all commodities skyrocketed.

They promised LPG for Rs350/- - The price shot up to Rs900/-

They boasted of Digital India – Now shutting down Internet for months fearing questions

They promised to bring back Black Money – They amassed maximum black money for their party and leaders

They promised to bring Public Sector Companies into profit – Now selling off Profitable ones for throwaway process.

They promised to give Rs 15 lakhs for each Indian – Now banks are imposing Fine for each withdrawal and minimum balance

They promised 10 crore jobs – 20 crore become jobless

They promised petrol for Rs 50 per liter – But the price went up to Rs 90 per liter.

(Contd.. on p. 4)

(Contd.. from p. 3)

Now they say that CAA will not affect Indians, - You are anti-national if you don't trust them.

They are also gone to the extent and manner in which they are craftily encroaching and undermining the independence of the judiciary is a matter of great concern.

If the Judiciary is reduced to a mouth piece of the government, the Courts will lose all relevance and end up as dens of chicanery and jugglery. The Judiciary should never be manned by persons who are tilted or aligned to any political party. Judges should have the spine to crack on illegalities done by all politicians, regardless of how high positions they hold. It has to be ensured that judicial accountability is maintained at all times with all judges conforming to the highest standards of uprightness and integrity. If Judges cannot independently balance the scales of Justice, the temples of Justice become pointless. Caroline Kennedy had very rightly said "The bedrock of our democracy is the rule of law and that means we have to have an independent judiciary, judges who can make decisions independent of the political winds that are blowing"

Keeping in mind their agenda of a Hindu nation the government introduced CAA/NRC based on religion which runs counter to our secular Constitution. Religion should never be the criterion for citizenship of a country. Nor is violence by government forces or the citizens a solution when there is a difference of opinion. The ongoing controversy and demonstrations and counter-demonstrations concerning the Citizenship Amendment Act (CAA) is a cause of great anxiety for all citizens and could harm the country.

By introducing this Act the government has succeeded in getting the citizens busy demonstrating against CAA/NRC and embarrassing questions and protests of their above mentioned blunders resulting in the economic slowdown, non-independent judiciary, rising prices and much more are kept

on hold.

Our fight against Hindutva extremism should give no comfort to Islamists extremism either. We who are raising our voices in the CAA / NRC protests are fighting to defend an inclusive India. We will not allow pluralism and diversity to be supplanted by any kind of religious fundamentalism. There is a danger, that there could be a polarization of our peoples along religious lines, which is very harmful for the country.

Rabindranath Nath Tagore poem on the controversy of CAA/NRC gives the demonstrations a purpose -

"Let my country awake"

Where the mind is without fear and the head is held high;

Where knowledge is free;

And the world cannot be broken up into fragments by narrow domestic walls;

Where words come out from the depth of truth;

Tireless striving stretches its arms towards perfection;

Where the clear stream of reason has not lost its way into the dreary desert sand of dead habit;

Where the mind is led forward by thee into every widening thought and action;

Into that heaven of freedom my father, let my country awake.

The government should dialogue with those opposing the Act, and come to an agreement about the way forward with justice, equity and fairness. There is no harm in backtracking, changing course if this is necessary for the good of the country and our people.

I feel good to share the fable of the porcupines to highlight the importance of staying together despite our differ-

ences in any way in order to ensure an inclusive India.

The Fable of the Porcupine.

It was the coldest winter ever. Many animals died because of the cold. . The porcupines, realizing the situation, decided to group together to keep warm. This way they covered & protected themselves; but the quills of each one wounded their closest companions. . After a while, they decided to distance themselves one from the other & they began to die, alone & frozen.

So they had to make a choice... Either accept the quills of their companions or disappear from the Earth. Wisely, they decided to go back to being together. They learned to live with the little wounds and pains caused by the close relationship with their companions in order to receive the warmth & heat that came from the others. This way they were able to survive.

The moral here is that the best group is not the one that is made up of perfect friends, brothers, sisters and relatives, but by each individual member learning to live with the imperfections of others & yet admire the other person's good qualities. This is similar to the thinking of those who drafted our Secular Constitution of India and in keeping in mind the peoples of various faith.

May we find it better to be surrounded by warm pokes of communal harmony than be frozen in solitude by communalism? May the love that brought us together bind us together and keep us healthy and strong enough to stand the storms, the heat and all the changing weathers and seasons of the hard core communally minded right-wingers, as God grants us the grace to share in this journey of life with different religious groups living together. Capture the moment, live your life to the fullest and choose happiness in all.



Outstanding Church Choir

Many people today feel that the concept of the church choir is outdated. They prefer rock music and songs with meaningless words. If we look at the history and purpose of the church choir, we will find that this ought not to be the case. The church choir has its origins in the Old Testament of the Holy Bible. The first church choir was appointed by King David during his reign. These choirs were far more serious than the ones we have today.

According to Dr Bruce Leafbald, a Professor of Church Music and Worship at Southwestern Baptist Theological Seminary in Fort Worth Texas, music also had another vital role in the Old Testament. In our modern days, the arts are separated so that poetry and music are distinct. But in the Old Testament time, however, the two were never separate. Any poetry that

was ever presented was presented as a song.

At all the churches in Mumbai (that is where I am from), the youth and adults from the parish, sing hymns in diverse languages for the different language wise masses.

The singing and melodious music by adults and the youngsters of the parish, brings life to each of the masses, making the parishioners engrossed in the spiritual world completely set apart from their usual daily life chorus. The hard work and efforts taken by each choir member is commendable and is reflected in their singing that every hymn sung during the mass, keeps your foot tapping to the floor. The youngsters are gifted with amazing talent and are an asset to the church. Saint Augustine is often quoted as having said, "He, who sings, prays twice." The Latin cited for this is: "Qui bene cantat bis orat".

—Jubel D'Cruz,
Mumbai

women who are indispensable for the future of humanity .

—Peter Castellino

'Make repealing of CAA a reality '

With reference to A F Nazareth's letter titled :On contentious Citizen Amendment Bill (CAB)in The Secular Citizen dated 6 Jan., 2020 since the CAB - now the CAA - the citizen amendment act is an unsecular/ communal law whose whole and sole aim is to polarise Indian society and usher in a Hindu Rashtra at the very earliest and hence must be challenged tooth and nail in the Supreme Court whose success must be ensured by the services of impartial lawyers and judges that can become a reality when the print media and electronic media conduct sudden surprise sting operation to prevent any corrupt activity from altering a just and fair trial and judgement .

The BJP 's proposal to depute its party members from going house to house / door to door to explain to people why India needs the CAA must be countered by the united liberal , progressive and secular opposition's members by carrying out a similar exercise to explain to people why India does not need the CAA.

In these ways we can and must make repealing of CAA a reality .

—Peter Castellino

Subscriptions for

THE SECULAR CITIZEN

Renewal as well as New, can be sent through Bank Fund Transfer to any one of the following banks:

Bank: HDFC Bank
Branch : CST - Mumbai VT
Account Name: The Secular Citizen
Current Account No. 03552000006744
ISFC code: HDFC0000355
or

Bank: Citizen Credit Co-op Bank Ltd.,
Branch : Colaba, Mumbai
Account Name: The Secular Citizen
Current Account No. 2090031000000489
ISFC code: CCBL0209003

Please inform us through email: secular@sezariworld.com or through phone: 9820485389 after transferring the same.

' The importance of women '

With reference to Melvyn Brown's article titled : She Gives Us Life , Respect Her In The New Year Protect Women in The Secular Citizen dated 6, Jan.2020 besides bringing us into this world one's mother is a person's caregiver and nurse and protector, first teacher and best friend and much more .

Women add wit and spice to life and with their feminine charms and feminine personality and very unique ways of getting things done help to make it more pleasant and enjoyable and worth living for one and all and at all times and at all places.

Thus we see the importance of

Photography / Cinematography

STUDIO 10

Evershine Nagar, Malad (W)

- Traditional Photography / Videography
- Candid / Creative Photography
- Cinematography - Short Film
- Pre-Shoot / Post-shoot

● Contact : 9819157565 - Derick
9821113005 - Eric

✉ studio10derick@gmail.com

🌐 www.studio10.co.in

📘 www.facebook.com/studio10official

📍 studio10derick

Citizens Unite Against Citizenship Act

chhotebhai

Most civil society and human rights activists had fixed 19th December for a nationwide protest against the recently enacted Citizenship Amendment Act (CAA) and the Central Govt's proposed National Register of Citizens (NRC). Together they form a lethal combination, not just against the Minorities, but more so against the landless and undocumented poor that form a sizeable chunk of the populace.

The citizens of Kanpur came together under the aegis of the Kanpur Nagrik Manch (Kanpur Citizens' Forum) the previous evening (18th December) as it was World Minority Rights Day, instituted by the United Nations in 1992, for the safeguard of all Minorities – religious, ethnic, linguistic etc.

The guest speaker was Dr Rooprekha Verma, the Oxford educated former Vice Chancellor of Lucknow University, known for her bold stand on gender and human rights issues. A self-confessed agnostic, she minced no words in saying that even the British colonialists, whose aim was the commercial exploitation of the nation, were not as



tyrannical as the present political regime at the Centre.

She said that the Govt seemed hell bent on destroying the common heritage of the country by polarising people along communal lines, for electoral gain. She challenged the Modi-Shah duo to tell the country where the Hindus, Muslims, Sikhs and Christians had not stood shoulder to shoulder during the freedom struggle.

As for Kashmir, she said that it was Sheikh Abdullah who staved off the assault of tribal warriors in 1947, and it was the Muslims themselves who fought for the integrity of Kashmir. It was therefore ironical that today the Sheikh's son, Farooq Abdullah has been under preventive house arrest for the last 4 months, whilst a terror accused like Pragya Thakur is elected to Parliament and roaming free on parole on alleged health grounds.

She bemoaned that earlier the Supreme Court had taken suo moto cognizance of dengue cases, but seemed to be turning a blind eye to what was happening in the country. Recent judgments on Ayodhya, the approach to the Kashmir shutdown and CAA petitions were cases in point.

Verma took to task the recent political discourse, which she described as debased. Leaders of yesteryears like Nehru and Patel would never have used such foul language. Referring to the CAA he said that Hindu leaders in Pakistan had themselves stated that they did not seek to come to India as refugees to obtain citizenship.

(Contd.. on p. 7)



(Contd.. from p. 6)

She said that the NRC would hit the poor the hardest. What documents could landless peasants of the urban poor produce to prove their domicile? In the Northeast the opposition to the NRC is not against Muslims, but against a flood of migrants that could change the demography and culture of the simple tribal people, so they feel threatened.

She also drew attention to the increasing attacks on women. Together with sexual assault there is now an element of sheer brutality. She opined that the inclusion of Christian refugees in the CAA was a deliberate ploy to drive a wedge between the Muslims and Christians; and warned the Christian community to not fall in the trap.

We are living in dark times, and we need to tread with caution, but with courage, and should avoid any inciting language in our discourse she concluded.

Giving the background of the day, chhotabhai, the Forum's Convenor, said that they had been celebrating it in a small way every year. However, because of the increasing assaults on Minorities it had become imperative to have a bigger gathering of leaders who shared a common vision. He analysed the present socio-political scenario using different parables like that of the head of the camel in the Arab's tent and the frog in the cauldron of hot water. We need to recognize the gradual and sometimes imperceptible increase in the temperature before it is too late, he warned.

Noted lawyer, Saeed Naqvi said that our forefathers fought for a democratic, federal and secular state and drew attention to the provisions of Articles 14,19 and 21 of the Constitution, that we should consider our sacred book.

Asla Ashraf, a student of architecture at the Jamia Milia Institute in Delhi gave an eyewitness account of how the students knew little about the CAA. They were peacefully pursuing their studies when the police swooped

violently down on them.

Other speakers included Sardar Harvinder Singh Lard, President of the Guru Singh Sabha, Professor Khan Ahmed Farooq, Head of the Department of Urdu, Halim Muslim College, and Rashid Alig Secretary of the Aligarh Muslim University Old Boys Association. The seminar was compered by Suresh Gupta, President of the Gandhi Vichar Kendra. The choir of St Patrick's Church was led by Rev Walter D'Silva and Praveen Ddungdung. They sang "Make me a Channel of Your Peace", St Francis of Assisi's prayer that forms part of the Gandhian prayer book; and "We Shall Overcome" the theme song of Nelson Mandela's anti-apartheid movement in South Africa.

The Christian community was well represented by Alfred Peter, Cornelius Kujur, Peter Fernandes, Emmanuel Premchand, Meenakshi Martin and Francisca James. The participants resolved to remain united and work for the withdrawal of the CAA and NRC, come what may.

P.S. At the time of typing this (the 21st) the internet has been down for two days because two people were killed in alleged police firing yesterday, when they were protesting against the CAA/NRC. Over two lakh protestors were on the roads, with the longest procession extending for 4 kms. It is not yet clear when internet services will be restored and this report can be filed.

PPS: The internet was fully restored only on 27th night, when this writer was going out of town. Hence it is being filed now on the 30th. The death toll in police firing is reportedly 4 now, as two more succumbed to their injuries.

Please renew your subscription if expired. Mention your subscription no. while sending the renewal amount

@40 Years Ago

40 years ago, children were gentle with their parents. Today parents have to be gentle with their children

40 years ago, everyone wanted to have children. Today many people are afraid of having children.

40 years ago, children respected their parents. Now parents have to respect their children.

40 years ago, marriage was easy but divorce was difficult. Nowadays it is difficult to get married but divorce is so easy.

40 years ago, we got to know all the neighbors. Now we are strangers to our neighbors.

40 years ago, people had to eat a lot because they needed the energy to work hard. Now we are afraid to eat fatty foods for fear of the cholesterol.

40 years ago, villagers were flocking to the city to find jobs. Now the town people are fleeing from the stress to find peace.

40 years ago, everyone wanted to be fat to look happy ... Nowadays everyone diets to look healthy.

40 years ago, rich people pretended to be poor. Now the poor are pretending to be rich.

40 years ago, only one person worked to support the whole family. Now all have to work to support one child.

40 years ago, people loved to study and read books ... now people love to update Facebook and read their whatsapp messages.

Unhealthy news for jet setters

When you fly in an aeroplane to wherever you want to go be aware that you are accepting the allowances available and this one in mention is non cognizable and venial and pardonable in its deportation.

Pressurized enclosures in any airborne vehicle is mandatory and every airplane is totally confined to the amount of pressurization required as per the architecture of the cabin and works on the ratio specified.

As a passenger, man or woman...even children you are given an allowance to pass flatus.

Pressurized cabins on airplanes mean you're more likely to fart within the confines of the space you are in due to the gas volume expanding at the lowest cabin pressure in comparison to the ground.

Inside the cabin of the aircraft you are given the liberty by the carrier to be loud and proud or silent and divinely deadly. The greater the volume and pressure of air passing through your anal sphincter the louder the noise by contrast. The airline accepts this anomaly and its innovations in sound structure and noxious presentation. Try to swallow less air whilst talking inconsistently and mercurially. Try adjusting to the surroundings in the aircraft. many are capable of giving out deep resonant sounds. Some are rich with high notes like in a language or averse. Some grandly eloquent like hitting some metal tinder, may afford a fire.

Most of these presentations are deep toned and as if in captivity. As a passenger be resolute and enjoy the flight.

—Rtn. Calwyn D'Abreo

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



—Peadar, Sangli

Why do we require Swachh Bharat Mission?

The Swachh Bharat Abhiyan was launched by the Narendra Modi government on October 2, 2014. Why do we require such a mission? Is India a dirty nation? The answer may be somewhat yes, that's why we are lining up the mission of a clean India. It is a constraint mission for the development of the nation; because without clean and proper sanitation, a country cannot develop.

If our home is clean, then the question arises in our mind that why we need a Swachh Bharat Abhiyan? Because at large, India's public areas, streets, government offices, roads, footpaths, rivers and government hospitals are generally filthy. Almost everyday, we observe the garbage just outside of our home boundaries or public places. But who cares?

Just for publicity's sake, sweeping with the broom for one or two days cannot lead to success of the Swachh Bharat Mission. Also, any politician or a government or public leader cannot attain success of Swachh Bharat by doing it themselves alone. These exemplary leaders need to set an example for the masses to clean up their surroundings. If these leaders have a real intention to clean up India, then they should proceed towards the dirty areas of the slums and mohallas.

Apart from a few cities, many villages are often cleaner than the unplanned colonies of big cities, and the more densely populated areas are dirtier, and people feel less of a responsibility to clean them. Another issue in such areas is that they do not have sufficient space and proper drainage system, and thus, those dirty areas attract even more garbage.

In India, the major rivers are polluted and the main causes of pollution are that various industries are established on the banks of a river, and people consider the river as their universal drainage. The government should impose strict rules to these industries to treat the garbage before dumping them into the river and ensure that it doesn't affect the ecological balance of the rivers. The mission of the present government to clean up the River Ganga from pollution by the year 2020 is a great challenge. To achieve this mission of Swachh Bharat, we the people of India need to be more responsible to realise this dream.

Let all of us Indians therefore take up the responsibility to realise the dream of Swachh Bharat (clean India), change our mindset, and learn from the world's cleanest countries and adopt their techniques to keep our neighbourhoods and country always clean.



by Jubel D'Cruz

That High Tide Is Receding... Modi-magic is over?

-Ignatius Dabhi

That Jharkhand poll out-come was the latest blow that goes to prove that Modi-magic fails to tickle the simple-minded but sharp people of India. Our crowds may be in tattered clothes and weather-bitten looks but they are not fools and their simplicity is difficult to fathom. Their sixth sense a hidden gift of nature to them. BJP's huge Lok Sabha win helped tighten the party's grip at the Centre, but in the assembly polls since last December, the BJP has been able to hold on to only one of the 5 States where it was an incumbent. Let all the BJP men know the verdict of the Jharkhand poll out come is a sure sign since the passing of Citizenship Amendment Act (C A A) and the third since Article 370 was nullified.

No amount of rhetorics and showy foreign help to run a nation like ours. The dismal economic condition and uncontrolled price rise have broken the backbone of the common man. The lower middle-class and millions of labourers of India find life far too difficult to live. Lacs of rural folks who rushed to cities to find some work really do not know how to have two ends meet... their children and women live inhuman life. Nobody is bothered of them. Millions and millions of farm sector people starve and as per Baba Ramdev, "Forty crores of this sub continent do not have one square meal a day. There are crores of youngsters who have no jobs and no future. Once elected, political leaders conveniently forget these people. They are not counted anywhere. Such masses live in poverty, ignorance, hunger, crime and darkness. Newspapers and media never focus on these lots. Most of them curse their own lives. They live in a hell..... Recently I happened to meet Mr. Madhavsing Solanki - the Ex Congress CM - who was the CM for full five terms, when asked, said : In a country like ours, politicians need to really look after the poor. For me, people my first

priority. They are my India..."

The ruling party today must find enough time for the poor and the needy. The elected lot is duty-bound to see the



poorerest of the poor first. What we witness is the rich have become richer and the mighty have become mightier.... the poor have become poorer than before. According to one survey, the farm sector remains the most neglected sector in India. More than 3600 farmers committed suicides in nearly one year. The weather gods also turned against them... Empty promises and short-term support do not help.

What shall we say of our promising youngsters? Millions roam joblessly. They are totally disappointed with the governments.... Corruption and administrative mismanagement have ruined countless lives. Power-drunk religious fanatics praise Godse and Gandhi's sacrifice is pooh-poohed. Godse is praised in open and hundreds who dies for this country are ridiculed ... Their blind party-politics has made them ruthless and anti-people.... Can not Modi control them?

India is becoming a rape-capital? God forbid. Lawlessness is practised in open and it seems all the devils are out. It is far too bad and unbearable. I often bless my stars that I am at the journey's end. My race comes to close. What does the New Year hold for us all? Good Lord! we live ourselves in your hands. **Grant a new vision to our leaders.....**

Ten Concerns of Indian Citizens Today

After writing for over 50 years I am now exploring a new medium You Tube. Please access the link below to see my first video recording. This is in English. A Hindi version is also in the pipeline. Please share this link through your esteemed journal with an appropriate write up. Thanks.

chhotebhai

https://youtu.be/OzJq_AUrZZc

Konkan Cultural Group
Promoting Catholic Community, Churches and East Indian and Goan locations of Mumbai and India

HERITAGE CHURCHES OF MUMBAI

Sunday January 19, 2020 - One Day Tour

Important Heritage Churches from Colaba to Andheri, travel in AC luxury bus, with a historian compare to narrate the history of the churches, landmarks of the city. With breakfast, lunch and tea at historical locations and eateries and at every meal/venue a special guest will speak on the Catholic history of the city and of the venue/place. Includes all entries. A visit to the Archdiocesan Heritage Museum, Goregaon.
Rs.6000/- per head. Open to all communities and faith.

Request for details.
Last date for confirming and booking Jan. 14th. Book and pay early for good seat allotment.

OTHER CITY TOURS
Catholic Pockets of Mumbai - February 23

FUTURE TRIPS IN 2020
organised d by us

Alibhag - Jan. 15 to 17 (Last date of booking Jan. 6th)
Baroda & Anand - Jan. 25 to 29 (Few seats available)
PALGHAR, Fisherman Village - Feb. 3 & 4
NASIK & IGATPURI (Infant Jesus Feast)
Feb. 8 & 9 (one day or two days trip)
Catholic Tour of Sri Lanka Mar. 14 to 22
USA & CANADA - April 6 to 24.

Request for details

Theo Braganza
Mob: 9323421282, Jio 7021433189

Konkan Cultural Group
c/o The Marine Sports, 63A, Gokhale Road (North), Dadar, Mumbai 400 028.
Email: picnicks@gmail.com



A Singing Priest

- Fr. Alban D'Souza (R.I.P)



The first point that strikes me about Rev. Fr. Alban is that he is a Man of God, a man of prayer, a man who places spirituality in the first place and rightly so. One closer to Christ.

As I affectionately called him was a very loving priest. He was silent and calm priest and of great encouragement to all who approached him. His motto was "Truth and the love of God and neighbour".

As a perfect example of a Christian life the richness and fullness of Christ was embodied in his personality, soft spoken and humble to the core which exuded fullness of spirituality. This elevated his leadership to the highest level as a Shepherd to his flock.

His gentle and calm nature out when he celebrated the Eucharist. His homilies were reassuring and touching. Many were moved whenever he preached at Mass.

Rev.Fr. Alban was a true Man of God. His hardwork his self sacrifice his generosity during his Ministry at Our Lady of Immaculate Conception Church, Borivali and St. John the Evangelist Church, Andheri (East) will not go unrewarded. He did his full justice to his vocation as a Priest till the end. Under that stern exterior was a Heart of Gold. Many will carry vivid memories of his dynamism.

The Archdiocese of Bombay has truly lost a 'GEM' .

"Oh Happy Soul be thankful now and rest
Heaven is a Godly Land
And God is love, and those he loves are Blest".

May God grant him every Heavenly Blessings which he richly deserves and grant him eternal peace and joy.

—John Andrew Lobo, Dadar.

Honor Dignity of Women!

Pope Francis began the New Year 01 January 2020 with a homily for the Solemnity of the Blessed Virgin Mary, Mother of God! (Highlights of his address):

"How many times is the woman's body sacrificed on the profane altars of advertising, profit and pornography? But if we want a better world, which is a house of peace and not a war zone, we have to care for the dignity of every woman."

"Our level of humanity can be judged by how we treat a woman's body; the most noble flesh in the world, and the culmination of creation! But today's world has humiliated motherhood by only valuing economic productivity, especially when women embody the very generation and custody of life!"

"Women are sources of life. Yet they are continually offended, beaten, raped, coaxed into prostitution, and to kill the life that occurs in their womb. Any violence inflicted on women is a profanation of God, Who was born of a woman."

"When women can transmit their gifts, the world finds itself more united and more peaceful. Therefore, an achievement for women is an achievement for all humanity. Thus, they must be honored and respected."

"So let's start the year under the sign of Our Lady, a woman who has woven the fabric of the humanity of God. Let us children invoke the Mother of God, who unites us as a believing people – O Mother, generate hope in us; bring unity to us. O Woman of salvation, we entrust you this year; keep it close to your heart!"

—Dr. Hazel Colaso, Bandra (W),
Mumbai.



A massive anti-CAA ,NRC and NPR rally was held on 5th January 2020 at Goregaon west .Our Lady of Rosary Parish Goregaon west BCS unit also part of it. The BCS President Adv.Raphael Shri Lawrence Fernandes VP and BCS spokesman and former president Shri Dolphy Dsouza along with large number of OLR unit members were present in the Rally.

World's tallest Christ statue plan runs into trouble

Bengaluru, Dec. 28, 2019: A Hindu politician's plan to build the world's tallest statue of Christ has run into trouble after some radicals raised objections.

Doddalahalli Kempegowda Shivakumar, popularly known as

D K Shivakumar and a leader of the opposition Congress party in Karnataka state, has pledged to build the 114-foot-tall Jesus statue at Harobele in Ramanagara, some 80 km south of the state capital of Bengaluru.

On December 27, a day after Shivakumar, a former minister and currently a legislator, laid the foundation stone for the statue, the Karnataka government said it would review all land allotments made during the time of the previous government, a coalition of the Congress and a regional party.

The pro-Hindu Bharatiya Janata Party now heads the state's current coalition government

The proposed 'tallest' statue of Jesus Christ is threatening to snowball into the tallest controversy yet, reports the Bangalore Mirror daily.

Karnataka Law Minister J C Madhuswamy said that there was a need to review the government land allotments during the time of the previous government.

The proposed project is coming up on a 10-acre land in the backdrop of Kapali Betta (mountain). The Congress leader has paid the money to the land allotted by the previous government and is funding the project too.



Questions you must task yourself today

YOU CAN END your year intentionally; all you need to do is just hour today and ask yourself few questions: Questions provide the fuel for reflection and the impetus for action and in this unique time of year where people are more willing to look back and look forward, these questions become especially powerful. Grab a pen and piece of paper (or your journal), or open a new document on your device. Ask yourself the questions and start writing down your answers. Give yourself some time, because these questions are worthy of your consideration

Self-reflection is vital if you want to live your life by design. Just as you should review each day, week and month, at the end of each year you should set aside a block of time to review the year and reflect on it. This will allow you to do all of the following:

- Recognise your accomplishments and give yourself kudos for what you did well.
- Reflect on the lessons you learned, as well as the knowledge and skills you acquired.
- Knowledge your mistakes and mistakes and miss steps so you can use them as a self-improvement tool.
- Analyse how you could do better moving forward.
- Figure out what gives you joy and what you're truly passionate about.

One of the best ways to review your year is by asking yourself questions. Today we share six questions with you - three that look back and three that look forward - all designed to help you put action to the good intentions you likely have this time of the year.

What did I accomplish? :

It is always useful to look back and consider your accomplishments. Think about what you are proud of over the past year. Then lower the bar just a bit more - what else did you accomplish; even if not quite at the level you had hoped for. In other words consider the accomplishment list in your eyes of a third party who might remind you of things you overlooked. When you review the list. You might have immense pride about some items or even the full list. You might feel disappointment, as the list isn't what you had hoped it would be. Whatever your feelings, notice them and then reflect on whether that is the feeling you want associated with your list at this time next year.

What did I learn ? :

When you reflect on this question, you will find there is much more you learned. Like the last question, don't put a limit on this list. There may be things you previously knew but had forgotten (or weren't doing or using), that now you are applying. If so, put it on this list. This list isn't just about brand new learning that is having an impact on your life and results.

What held me back ? :

Chances are you didn't reach all your goals or accomplish everything you had hoped for the past twelve months. This question lets you reflect on what dampened your results. This list could contain things you did or didn't do, thoughts, habits or any number of things. Time spent identifying this list will be invaluable as you begin to look forward.

What are my final four? :

Your Final Four are your biggest goals for the New Year. What are the four most important things you want to accomplish?

What habit change will aid me most? :

You won't get to your goals and aspi-

rations in the coming year if you don't change anything. Chances are there is one habit that you could alter or replace that could have a significant impact on your results. This question challenges you to think about what that might be. Hopefully the answer will challenge you to implement that change, starting today.

What is my focus word ?

Ask yourself: What word will move you and remind you of the feeling you have now? What word will help you create as much of the New Year as you have just described? What word will help you focus on how to best create the year you want to create? There are no perfect words here; just start writing words down as they come to you. At the end of the ten minutes, pick the one that is calling you. You will want to "try this word on" and live with it for a day or so. Chances are if it doesn't quite fit, you will identify a new, better word (whether from your original list or not) within a couple days. Just make sure that soon you do pick your focus word for the year.

A FEW WORDS OF WISDOM

As we come to the end of another year, we can start laying aside the distractions and get curious and honest about what we truly want and who we choose to be so that we end the year on purpose. And then we step out. Just one small but purposeful step at a time!

FEW QUESTIONS TO END THE YEAR ON PURPOSE

- What do you want?
- How do you want to feel?
- How are you using your gifts in the world?
- Where are you stuck? Be specific.
- Do you need help?
- Are you ready for change?
- Where is perfectionism, comparison or fear holding you back from what you truly desire?
- What I want to achieve in this upcoming year?

Row over Syro-Malabar Mass resurfaces

Kochi, Jan 5, 2020: The question whether the celebrant should face the congregation (westward) or eastward during Mass, a bone of contention in the Syro-Malabar Church for several decades, is back in focus again.

On the agenda of the Church synod meeting at St. Thomas Mount in Kochi, headquarters of the Church, from January 7 are possible changes to the liturgy and the direction the celebrant should take during Mass.

Monsignor Varghese Njaliath, senior priest and an expert on liturgy, on January 2 made an appeal to the synod not to ban the practice of priests celebrating Mass facing the congregation. He was speaking at a seminar on liturgy at Kochi's Renewal Centre. A general opinion at the seminar was that it is not to the east but to the Cross of Christ that the priest should look during Mass.

Father Njaliath said the spirit of the Second Vatican Council should be imbibed and no restriction should be imposed on offering Mass facing the congregation. Pastoral councilor secretary P. Gerard spoke on the agenda of the Synod. Around 1,200 representatives from different parishes of the Ernakulam-Angamaly archdiocese participated in the seminar.

In the controversy, a golden mean was struck sometime back with the celebrant being allowed to face the congregation up to the homily and then being allowed to celebrate the consecration of the host and rest of the Mass facing away from the people.

Even the compromise formula has been skipped in Ernakulam-Angamaly archdiocese where Mass is celebrated with the celebrant facing the con-



gregation throughout. A large section of the faithful in the archdiocese fears a ban on Mass facing the congregation, to bring about liturgical unity.

Meanwhile, the Thrissur archdiocese said it had always taken a neutral position on the issue. "We are ready to abide by the decision of the synod," archdiocese sources said.

Sources in the Thamarassery diocese said the agenda of the synod is finalized only in its first sitting.

Any propaganda about the items on the agenda of the synod is obviously a part of the defense mechanism of those who have vested interests, they added. —MattersIndia

Ad. Rates for Thanksgiving

	Colour	B/W
Favours granted minimum	Rs. 800	Rs. 500
i.e. 15 words + 1 block(1 photo of saint)		
each additional block	Rs. 400	Rs. 300
Holy Spirit Prayer	Rs. 1000	Rs. 700
Other small prayers (upto 100 words)	Rs. 1000	Rs. 700

Contact: Tel.: +91 - 9820485389, 9820473103

THE SECULAR CITIZEN,

99, Perin Nariman Street, Fort, Mumbai - 400001

PRAYER & THANKSGIVING

Prayer To The Holy Spirit

(if you are in difficulty, You can say this prayer)



HOLY SPIRIT, You who makes me see everything and shows me the way to reach my ideal. You who gives me the Divine Gift to forgive and forget all that is done to me and you who are in all the instances of my life with me. I in this short dialogue want to thank you for everything, affirm once more that I never want to be separated from you no matter how great the

material desires of this life may be I want to be with you and my loved ones in your perpetual glory to the end and submitting to God's Holy will

—Ronald D'Souza



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



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

*Say this prayer nine times a day
for nine days.*

— Sherwin D'Souza

Traditional Goan Fish Curry

Goa is renowned for its beaches and exotic seafood dishes and their fish curry is something you cannot miss on. An authentic Goan recipe, this dish is prepared by marinating Kingfish in turmeric powder and salt and cooking it with several spices and tamarind puree. It has a tangy and spicy taste which will leave you craving for more. All you need is any white flesh fish, tamarind paste, grated coconut, green chillies, onion, refined oil, water and a melange of spices and you are good to go. This traditional Goan recipe is bursting with flavours that will blow your mind. The curry has a mouth-watering aroma and you won't be able to stop yourself from delving into it. Also, it doesn't take too much time and effort to be cooked. It is garnished with coriander leaves and tastes best with plain steamed rice. You need to follow the recipe carefully to get this dish right. You can serve this dish at kitty parties, potlucks, and buffets and your guests will go crazy over this curry. It is a perfect dinner recipe that you should definitely try. So, what are you waiting for? Put on the apron and try this simple recipe at home and relish it with your loved ones.

Ingredients:

- 1 kg kingfish (surmai)
- 4 cups water
- 1 tbsp tamarind paste
- 1 large chopped onion
- 4 tsp coriander seeds
- 5 dry red chillies
- 1/2 tsp cumin seeds
- 3 tbsp grated coconut
- 7 cloves garlic
- 2 sliced and slit green chillies
- 1/2 tsp turmeric powder
- 2 tbsp refined oil
- Salt to taste



Method:

To prepare this delicious curry, start by slicing the fish into pieces. Once done, marinate the pieces using salt and turmeric powder. Keep it aside for a while.

Meanwhile, prepare the masala for the curry. In a mixer, add all the spices, grated coconut along with the chopped onion and green chillies with little water and make a fine paste.

Next, take a skillet and heat the oil in it over medium flame. Add the prepared masala paste to the heated oil and cook for a few minutes. Keep stirring the mixture.

Add the marinated fish to the pan and let the fish soak in all the masala. Let it get cooked for few minutes. Once done, add 4 cups of water and salt as per your taste.

Cook the fish till its done over low flame. Once done, transfer it to a serving platter and garnish it with coriander leaves. Serve it with steamed rice.



by Jubel D'Cruz

Stop your hair loss with these tips

HAIR LOSS IS one of the most common problems worldwide; affecting one-third of the population. Everyone loses 100 hair strands each day. So how can it be stopped, below are few of the natural remedies

Hair loss is a natural phenomenon; so there's is no need to worry over a few follicles falling off. There could be many causes of hair loss which include diet, mineral deficiency, medications, stress, pollution and genetics. Putting on a cap, hat or helmet could also be another reason in men. Here's our list of few solutions to help reduce or deal with hair loss.

Regularly wash your hair with mild shampoo :

Regular hair washing is a part of preventing hair loss by the way of keeping hair and scalp clean. Doing so, you are lowering the risk of infections and dandruff that may lead to hair breakage or loss. Moreover, clean hair gives the impression of more volume.

Vitamin for hair loss :

Vitamins are not only healthy for overall well being but also good for your hair. Vitamin A encourages healthy production of sebum in the scalp, vitamin E betters blood circulation in the scalp to help hair follicles remain productive and Vitamin B helps hair maintain its healthy colour.

Scalp massage with essential oils :

Those who have been experiencing hair loss for quite some time must massage the scalp with essential oil for couple of minutes. It helps your hair follicles remain active. You can add lavender in an almond or sesame oil.

Avoid brushing wet hair :

When hair is wet, it is in its weakest state. So avoid brushing wet hair because the chances of hair loss increases. But if you must comb wet hair, use a very wide-toothed comb. Also avoid brushing hair too frequently as doing so can injure hair and increase loss.



Use your fingers to undo tangles, not a comb or brush.

Garlic juice, onion juice or ginger juice :

Rub one of the juices on your scalp, leave it overnight and wash it out in the morning. Do it regularly for a week and you will see noticeable result.

Keep yourself hydrated :

The hair shaft comprises one quarter water so drink at least four to eight cups of water in a day to stay hydrated and for the growth of healthy hair.

Rub green tea into your hair :

Studies have shown that rubbing green tea into hair may help curb hair loss problem. All you need to do is brew two bags of green tea in one cup of water, leave to cool and thereafter, apply it to your hair. Rinse your hair thoroughly after an hour. To see results, practice this regularly for a week to ten days.

Give your eyes relief from air pollution



Pollution affects almost every part of the body and those who work outdoors or play outdoors (especially children) are the worst affected. Specialised face masks may offer partial safety from cardiovascular and respiratory diseases but the eyes are exposed to all the harmful chemicals in the environment. Here we share some tips with you which will help you get relief from this burning sensation in the eyes.

Use eye drops : If you want to protect your eyes from burning due to air pollution then start using eye drops. Consult your doctor and ask them for the right eye drops.

Wash your hands : Most people have a habit of repeatedly touching their eyes. When you are in a public place, take special care of cleanliness and clean your hands frequently.

Avoid using contact lenses : If you have pain in your eyes along with irritation then avoid applying contact lenses. Avoid applying any make-up around your eyes.

Give your eyes some rest : We all are hooked to mobile phones and laptops these days. Make sure you give some time to your eyes to avoid eye fatigue, dry eyes and computer vision syndrome.

Drink lots of water : Drink plenty of water which keeps your body well hydrated. It becomes more important when external factors such as chemicals and smog become a threat to your dry eyes.

Define hypnotism

Rita : What's hypnotism?

Sam : Hypnotism is taking control over someone and making that person perform as per your wish.

Rita : Nonsense! That's marriage!

Not only classic but epic

An engineer was removing the engine parts from a motorcycle. Suddenly he saw a famous heart surgeon in his shop. He went to him and said, "Look at this engine.... I opened its heart, took the valves out, repaired and put them back." So why do I get such a small salary? And you get huge sums! The doctor smiled at the engineer and came close to his ear and said, "Try the same when the engine is running." The engineer smiled back came close to doctors ear and said I can pick any dead engine and make it alive. Can you?

I got in a fight one time with a really big guy and he said, "I'm going to mop the floor with your face." I said, "You'll be sorry." He said, "Oh, yeah? Why?" I said, "Well, you won't be able to get into the corners very well."

Teacher : Why are you laughing alone. Tell us the joke so the whole class can laugh?

Johnny : Sir he said, "You are a good teacher."

Tips for a happy married life

- *Get up early in the morning and sweep and clean your house clean. This will lead to prosperity.
- * After that have your bath and pray. This leads to positive energy all around.
- * After this go to the kitchen and prepare a nice and yummylicious breakfast for the whole family. This will lead to your family being in complete good health.
- * Last but not the least. Then prepare a good tea take it to the bedroom and give your lovely wife. This leads to a peaceful day.



Wife : There is a problem with the tractor. It has water in the carburetor.

Husband : Water in the carburetor? That's ridiculous.

Wife : I'm telling you the tractor has water in the carburetor.

Husband : You don't even know where the carburetor is. Where's the tractor?

Wife : In the pool.

Unnecessary problems

In delhi, people don't know which car to take out today. In Dubai, people don't know which wife to take out today. In Vegas they don't know who's wife to take out today. Different countries, different problems!

The book

Suresh to Ramesh : This book on marriage says, "Treat your wife like

you treated her on the first date." So after dinner tonight I am dropping her off at her parents' house!

On a social media site

Juliette (sarcastically) : Asian food has more oil than Saudi Arabia.

Rohit : Delete this message before America sees it.

There are three kinds of people: The ones who learn by reading. The ones who learn by observation. And the rest of them who have to touch the fire to learn it's hot.

Children : You spend the first 2 years of your life teaching them to walk and talk. Then you spend the next 16 years telling them to sit down and shut up.

Politicians and diapers have one thing in common. They should both be changed regularly and for the same reason.

Husband to wife : You don't love me at all.

Wife points her finger towards their five kids and says, "Do you think I downloaded them from Google."

Mira Road

Flat For Sale

Spacious 1 BHK, Ground Floor,
Ownership clear title,
in registered Housing Society.
Behind St. Joseph's Church,
Opp. Infant Jesus Shrine,
for Sale for 43.50 Lakhs
(No Brokerage)

Frank D'Souza : 9307348502

Inspiration!

Stop planning your life and live it instead

LIFE IS TO be enjoyed moment by moment. Every day is to be a new adventure. What many people don't understand is that stress doesn't come from unexpected situations but, trying to plan things that are beyond your control! Planning means trying to control the future, which is uncontrollable. Moreover, planning is the first step to setting yourself up for disappointment. So why add this anxiety to your life? Why not just enjoy the daily flow of randomness

Live in the moment! Well, it sounds simple enough but we humans have an incredibly difficult time enjoying the moment. Why is that? It's because we tend to spend so much time replaying past moments or planning too much for the future, that we miss out on the great moments that are unveiling right before us. If you want to change the way you look at life and spontaneity, here's why you should stop making plans:

Your plans never work out the way you want :

Nothing ever works out as planned. That's a proverb, isn't it? It's most definitely common knowledge, so why would you live trying to disprove this truth? No matter how much you plan you never know for sure how life is going to play out. Yes, we all desire genuine happiness and in order to manifest this joy we have to live presently. Too much focus on the future often leads to stress and negative thinking.

It takes you out of the moment :

If you are constantly thinking about the future, you're never enjoying the present. The moment you stop planning is the moment your life changes. Live in the moment and realise your full potential for enjoying life. Planning isn't going to guarantee you a desired outcome for the future so, why not accept what you can control now?

You miss opportunities :

Ever heard of that saying, "It will show up when you stop looking"? It's a phrase that can be applied to opportunities in life. The best things that happen to you are usually the ones that happen at random. Whether you get a job because you met someone down a street you randomly walked down or you take a sudden trip to somewhere and meet the love of your life, it's the unplanned opportunities that are usually the most worthwhile.

You create unnecessary stress :

If you stopped thinking about the future, you would most likely find that there's a lot less to worry about. Suddenly all those things weighing down on you are lifted as you give yourself room to enjoy the moment and stop worrying about things that are beyond your control.

Plan your day in one swoop :

If you really need serious planning time, take an hour out of the beginning of your day to plan how everything is going to go instead of planning a task, completing it and then starting your planning efforts for the next task. Think of it the way chefs operate: They typically get out all of their ingredients before hand and prepare them before they begin cooking so that they don't have to run around the kitchen later on. If they do have to keep pausing to plan, they typically

end up with burnt dish (which isn't too tasty).

Surrender to the universe :

When we worry, we are essentially hoping to control the flow of life be-

cause we are attached to the outcome of a situation. We want things to happen a certain way and we are terrified that things could go wrong. In reality, we have little to no control over the unfolding of events in life, at least not from the conscious standpoint that our worrying will directly impact the outcome in the way we want. So, we can worry or we can accept all that is and let go of our attachment to the outcomes. The universe is way older and wiser than us and instead of obsessively planning and worrying, we can let go of control and with love and trust. It just means you are willing to go with flow.

- Remember, each moment is a gift. Your next moment is not guaranteed, so why not take advantage of the one you are in?
- As a member of a flawed species, we often all fail. It is part of life. Attempting to plan for every step of your life is not only impossible but, it is probably not even healthy for you.
- Plan as you feel it's necessary. Save money for a family and house. Set goals for yourself and realise them. That is what you are supposed to do. In this pursuit of planning don't forget about where you are in the present.

**Wedding Invitation, Christening,
First Holy Communion, Mortuary
Cards & Religious Goods**

Contact:

David & Company

Rivendell House, 1st Floor, 650,
J. S. S. Road, 2nd Dhoobalao
Lane, Mumbai 400002

Tel.: 22019010 / 2205 7394
2206 0344 / 22079592

Email: davidprinters@gmail.com
www.davidcompany.com

Lay man buried in a cathedral

By F. M. Britto

He is the first Indian lay person to be beatified by the Catholic Church. Though only bishops are buried in the churches, this son of a Hindu priest is buried in a diocesan cathedral. He was a Catholic only for seven years; yet the church honours him as a Blessed and is on his way to canonization.

Though baptized as Devasahayam Pillai, he was born as Neelakandan Pillai in an affluent Nair caste family at Nattalam in the present day Kannya Kumari district of Tamil Nadu on April 23, 1712. His father Vasudevan Namboodiri served as a priest at Sri Adi Kesava Perumal temple in Tiruvattar. His maternal uncle raised him inculcating in him Hindu beliefs and traditions early on. Besides learning local Tamil and Malayalam, he also learnt Sanskrit, astrology and martial arts.

Since his family was associated with the royal palace of the king Marthanda Varma of Travancore, as a youngster Neelakandan went into the palace service and was appointed as the steward of the Neelakanda Swamy temple at Padmanapuram. The high caste Brahmins, Nairs and people held him in high esteem.

In the 1741 battle of Colachel, the Travancore forces, under the leadership of Neelakandan, defeated the Dutch colonizers and its naval commander Captain Benedictus Eustachius De Lannoy was imprisoned. The king promoted Neelakandan to be the chief master-at-arms. Pardoned by the king, Captain De Lannoy then served as the commander of the Travancore armed forces and Neelakandan became his acquaintance.

Afflicted with many diabolical family problems, Neelakandan offered many rituals and sacrifices to appease his family deity Bhadrakali. But they all

went in vain. The Christian Captain De Lannoy spoke to him to implore Jesus.

After nine months of religious instructions, Jesuit Father John Baptist Buttari baptised him on May 17, 1745, giving him the Tamil name Devasahayam, meaning Lazar (God's



help), at Vadakkankulam, in the present Tirunelveli district of Tamil Nadu. Neelakandan declared, "Jesus is my God. I have decided to follow him and will do so all my life." Later his wife Bargavi Ammal too received baptism and was given the Tamil name Gnana-poo (meaning Theresa). He wanted his other family members too to accept Jesus.

Angered by his religious conversion, his Nair community and the Brahmin priests leveled false charges on Devasahayam. When he refused to revert to the Hindu faith, the king divested him of his portfolio and accused him of treason of divulging secrets to rivals and Europeans. Arrested on Feb 23, 1749, he was tortured for three years in a jail. Since he wouldn't give up his faith, he was ordered to be taken lying backward on a buffalo to Aralvaimozhy (Aramboly) to be executed there.

Painting him with red and black spots and garlanding him with the humiliating oleander flowers, the soldiers paraded him to Aralvaimozhy, 10 km after Nagercoil, through crowded

towns and villages. Tortured for 15 days on the way like a criminal, he was rubbed pepper in his raw wounds and was given dirty water to drink.

When soldiers refused to quench his thirst at Puliyoorkurichi, 15 km before Nagercoil, he hit the rock with his elbow and God let water gush through the rock. The water hole still exists and the pilgrims drink the water, calling the place *Muttiadichanparai* (rock hit by elbow). It is also believed that the neem tree in Peruvilai, where he was tied on his way, cures sick people.

At the forested hills of Kattadimalai at Aralvaimozhi the soldiers fired him five times on Jan 14, 1752. The 40 years old Devasahayam fell dead below on a rock. It is believed that the marks of his knees and elbows are imprinted on the rock. A junk of a nearby rock fell, believed to be at his killing and sounds like a bell. There is also oozing of water in a nearby rock throughout the year.

The Christians brought his dead body to the St. Francis Xavier's church, Kottar, and the parish priest Father Thomas De Fonseca buried him. At the direction of then bishop of Cochin, under whose area the church then came under, the lay martyr's mortal remains were interred near the altar. The enlarged church is now serving as the Kottar diocesan cathedral.

His martyrdom was immediately reported to the Vatican. In 1780 Kariattil Ouseph Malpan submitted a petition to the Vatican for his canonization. 300 years after Devasahayam Pillai's birth, on June 28, 2012 Pope Benedict XVI declared him a Venerable and on December 2, 2012 he declared him a martyr and Blessed. The solemn ceremony was held in Kottar diocese presided by Angelo Cardinal Amato, the prefect of the Congregation for the Causes of saints as a delegate of the pope.

On that day Pope Benedict XVI addressed the pilgrims gathered in Rome, "Let us join in the joy of the Church in India and pray that this newly beatified sustain the faith of the Christians of that great and noble country."

More On The Baptism Of Jesus

Feast Day 12 January

At Judea, a place near the southern region close to Jerusalem, the River Jordan flows past men, women and children standing on the banks watching John the Baptist, the evangelist, preaching the Good News, baptizing and proclaiming the remission of sins.

In Greek, the word to baptize means to be immersed in the river, but this act of being immersed is John's way to wash them in the Spirit of God. John fulfills the ritual of purification of sins. Baptism brings the presence of God to those watching, as St. Matthew calls it, 'God-with-us'.

The baptism of Jesus is described in parallel passages in the Gospels of Matthew, Mark and Luke. The Holy Spirit is shown descending upon Jesus after his baptism and by voice from heaven saying, "This is my beloved Son, in whom I am well pleased".

In the Eastern Orthodox Church it is a Trinitarian feast. In the Roman Catholic Church the feast is generally celebrated on the second Sunday in January depending on the liturgical calendar of a particular year.

I recall two quotes related to baptism. "Baptism is an outward testimony of an inward transformation. It's the first step of obedience for a disciple of Christ." The second quote is: "You are sealed by the Holy Spirit in baptism and marked as Christ's own forever."

The Roman Catholic Church has included the baptism of Jesus in one of the Luminous Mysteries in the Rosary. The baptism of our Lord say theologians is a historical event of positive



value and truth. The Gospel of John does not directly tell us of Jesus' baptism.

When John the Baptist protested at the words of Jesus wanting to be baptized, Jesus' reply was that he had come to save sinners that his mission expected him to set an example although sinless, yet, human and divine. John, the last of the Old Covenant prophets was convinced that Jesus was the promised Messiah.

To those believers at the waterfront John turned to them and said, "The man who will come after me is much greater than I am. I am not good enough even to bend down and untie his sandals."

Standing at the side of the baptism font as a godparent to an infant being baptized I felt the presence of our Lord, the Father, Son and Holy Spirit. For a brief moment in time I was transported to the bank of the river Jordan when I realized the ultimate truth of my being, and now the reality of also being responsible for the infant's future in the faith.

The desire to be made new is an in-

explicable part of our human nature. Baptism brings out that newness when John declared, "Behold the Lamb of God, who takes away the sins of the world."

The proclamation made by John had surprised his followers who looked at Jesus, the man from Nazareth in Galilee standing before them in humble attire, a simple looking man they had waited for down the centuries – this was the Messiah. John baptized Jesus.

This was truly the savior the Jews had prayed for every Sabbath in their synagogues. The waiting was over and confirmed by the voice they heard coming from heaven: "This is my SON, my beloved, with whom I am well pleased." This was the reality to preserve for all time to come.

Baptism initiates us as the chosen people of God, given the mission to emulate Jesus, the second person in the trinity. After his baptism the Lord embarked on his work to proclaim the Good News of a loving, forgiving and merciful creator ever prepared with open arms to receive and embrace anyone who believes Him, as His child.



BY MELVYN BROWN

Royal Christian Family MATRIMONIALS - GROOMS

7119. KUWAIT : Goan Roman Catholic Bachelor, (Born in November 1989), Ht. 6', Wt. 78 kgs, Fair Complexion, Edn. F.Y. B.Com. + 2 yrs Hotel Management Diploma. working in Kuwait. Contact email : fernandes.clayton@rocketmail.com

6973. MUMBAI : Mangalorean Roman Catholic Bachelor, (Born in June 1989), Ht. 5' 10", Wt. 80 kgs, Wheatish Complexion, Edn. B.Sc., Nautical Science, working as 2nd Officer in Merchant Ships. Contact email : meltondsouza@gmail.com

6531. POONA : Tamilian Roman Catholic Bachelor, (Born in May 1975), Ht. 6', Fair Complexion, Handsome, Edn. M.Com., Having well established business. Contact email : tony137@rediffmail.com

6971. MUMBAI : Mangalorean Roman Catholic Bachelor, (Born in December 1987), Ht. 6', Wt. 81 kgs, Wheatish Complexion, Edn. B.E. Electronics, working as a Tech. Lead, in Mysore. Seeks a graduate, tall, Mangalorean girl. Contact email : dsz.roshan@gmail.com

7034. MUMBAI : Mangalorean Roman Catholic Bachelor, (Born in June 1988), Ht. 5' 11", Wt. 80 kgs, Wheatish Complexion, Edn. M.C.A., Software Engineer, working as an Software Engineer, Asst. Manager (IT), Only Sonm seeks alliance from Mangalorean RC Spinster, educated, working in Mumbai. Reply with full details & photofraph to email : ID : vivian1548@gmail.com
Mobile : 9096141335

6707 MUMBAI : Goan RC bachelor, (Born in June 1975), Ht. 5' 10", Wt. 70 kgs, Fair Complexion, Edn. B.Sc., having own business. Seeks a Family oriented girl. Contact email : maxabreo@yahoo.com / maxabreo@vsnl.net

6968. DUBAI : Mangalorean Roman Catholic Bachelor, (Born in March 1991), Ht. 5' 11", Wt. 70 kgs, Wheatish Complexion, Edn. Graduate in Commerce. Working in Dubai since 2014 in Indian Consalate Office. Designation Senior Customer Executive. Contact Email : shalenedsouza4@gmail.com

7008. USA : Separated Roman Catholic, (Born in October 1983), Ht. 5' 7", Wt. 62 kgs, Wheatish Complexion, Edn. MD, MS, working as a Senior Engineer. Contact email : jesumary58@yahoo.com

6956. DUBAI : Mangalorean Roman Catholic bachelor, (Born in October 1984), Ht. 5' 7", Wt. 63 kgs, Tan Complexion, Edn. SSLC - ITI Diesel, working in Medical Department. Contact email : godwinclar@gmail.com
Watsapp No. 00918296851139

6949. MUMBAI : Proposals are invited from parents of a Roman Catholic God fearing educated homely girl for a Mangalorean Roman Catholic boy, finance professional, (Born in March 1983), Ht. 5' 10", Church marriage annulled, no issues presently working overseas on PR. Please email the profile and photo to benedict83319@gmail.com

6965. MANGALORE : Mangalorean Roman Catholic Bachelor, 36 years, Ht. 5' 1", Wt. 63 kgs, Wheatish Complexion, Edn. SSLC., having Agriculture. Contact : 9964885911

7005. DUBAI : Goan Roman Catholic Bachelor, (Born in May 1986), Ht.

5' 6", Wt. 50 kgs, Fair Complexion, Edn. BMS /CFA, working as a Head Treasury in Dubai. Contact email : matri3119@gmail.com

6979. MUMBAI : Mangalorean Roman Catholic Bachelor, (Born in March 1989), Ht. 162 cms, Wt. 74 kgs, Wheatish Complexion, Edn. B.Com., working as a Office in Bank. Contact email : luton767@gmail.com

7018. MUMBAI : Goan Roman Catholic Bachelor, (Born in October 1969), Ht. 5' 5", Wt. 80 kgs, Wheatish Complexion, Edn. SSC, Self employed. Contact Email : fredrick.dsouza0110@gmail.com

6964. DUBAI : Mangalorean Roman Catholic Bachelor, (Born in January 1987), Ht. 5' 5", Wt. 58 kgs, Fair Complexion, Edn. 2nd year PUC, working as an Export Executive. Contact email : dorathydsilva@gmail.com OR 9930785590

6963. MUMBAI : Goan Roman Catholic Bachelor, (Born in July 1981), Ht. 5' 2", Wt. 62 kgs, Wheatish Complexion, Edn. MBA, Well settled. Contact email : freshflwr@gmail.com

6960. MUMBAI : Mangalorean Roman Catholic Divorcee, (Born in February 1985), Ht. 5' 10", Wt. 77 kgs, Wheatish Complexion, Edn. B.Sc., Nautical working as an officer in Merchant Navy. Contact email : godfreyvaz@gmail.com

6948. MUMBAI : Goan Roman Catholic bachelor, (Born in July 1987), Ht. 5' 4", Wt. 70 kgs, Wheatish Complexion, Edn. B.Sc., working a HR. Contact email : adleyds@gmail.com

Please renew your subscription if expired. Mention your subscription no. while sending the renewal amount

Address your replies to :
Regd. No. _____
ROYAL CHRISTIAN FAMILY,
99, Perin Nariman Street, 1st Floor,
Fort, Mumbai - 400 001.

To Place Your Matrimonial Advertisement Call:
+91 - 9820485389 or 9820473103
* Check your email at least once a week.
* Members are requested to inform us when they are settled, so that publication of their details can be discontinued.

IMPORTANT NOTICE
Telephone no. of candidate will be printed only with the consent of members.
For Tel. Nos. Please contact:
+91- 9820473103 / 9820485389 or
Email : royalchristianfamily@gmail.com

Royal Christian Family MATRIMONIALS - BRIDES

7055. U.K. : Tamilian Roman Catholic Spinster, (Born in April 1988), Ht. 5' 2", Wt. 62 kgs, Wheatish Complexion, Edn. B.Sc., working as a Staff Nurse in UK. Contact email : o365acc@gmail.com

7002. MUMBAI : Mangalorean Roman Catholic Spinster, (Born in December 1987), Ht. 5' 3", Wt.60 kgs, Wheatish Complexion, Edn. Masters in Management Studies, working as a Administration Professional. Contact email : kaazar2019@gmail.com

7120. CANADA : Goan Roman Catholic Spinster, (Born in April 1986), Ht. 5' 2", Wt. 51 kgs, Wheatish Complexion, Edn. B.Com., University of Toronto, working as a Customer Support for Canida Government. Contact email : joafaria@yahoo.ca

7043. MUMBAI : Mangalorean based in **DUBAI** Roman Catholic Spinster, (Born in October 1988), Ht. 5' 7", Graduate in Hospitality Management from Mumbai University working in **UAE** invite alliance from well settled Bachelors. Kindly reply with full details and photographs to email : udyavar99@hotmail.com OR Whats app 9930527227

7058. MUMBAI : Goan Roman Catholic Spinster, (Born in September 1987), Ht. 5' 3", Wt. 55 kgs, Wheatish Complexion, Edn. B.Com., working back office. Contact email : venita_fernandes@rediffmail.com

6978. MUMBAI : Mangalorean Roman Catholic Spinster, (Born in June

MATRIMONIAL

7066. MUMBAI : Mangalorean Roman Catholic Spinster, (Born in June 1987), Ht. 5' 4", Wt. 78 kgs, Fair Complexion, Edn. B.E., (EXTC) M.S. (International Business Management), working as a Consulting Manager. Contact email : 12018anselm@yahoo.com

**Royal Christian Family
Helps In Choosing
The Right Life-Partner
Serving Since 39 Years**

1989), Ht. 5' 4", Wt.50 kgs, Wheatish Complexion, Edn. Undergraduate, Self employed. Contact email : sd450199@gmail.com

6032 DUBAI : Goan Roman Catholic Spinster, (Born in April 1976), Ht. 5' 2", Wt. 41 kgs, Wheatish Complexion, Edn. B.A., working as a Secretary. Contact email : track_1976@yahoo.com

OR 9730454857

6528. DUBAI : Mangalorean Roman Catholic Spinster, (Born in April 1985) Ht. 5' 7", Beautiful and Fair Complexion, Edn. Masters in Health, Care (MHA), Employed as a Manager in MNC Dubai, is looking for a suitable alliance between the ages of 32 to 36 with a height 5' 10" and above. Kindly respond directly to the party by email : aara8185@gmail.com with your photograph.

7037. MUMBAI : Gujarati Roman Catholic Spinster, (Born in June 1979), Ht. 5' 3", Wt. 63 kgs, Fair Complexion, Edn. T.Y.B.A., Mumbai University, working as a Frant Office. Contact email : lisamacwan3@gmail.com

6969. MUMBAI : Mangalorean Roman Catholic Spinster, (Born in September 1983), Ht. 5' 3", Wt. 54 kgs, Wheatish Complexion, Edn. M.A., Working as an Educational Consultant. Contact email :

elviraaranha@rediffmail.com

6970. MUMBAI : Roman Catholic Spinster, (Born in September 1987), Ht. 5' 2", Wt. 48 kgs, Fair Complexion, Edn. CS & LLB., working as a Company Secretary. Contact email : mendonsajacinta@gmail.com

6967. MUMBAI : Mangalorean Roman Catholic Spinster, (Born in June 1991), Ht. 5' 2", Wt. 57 kgs, Wheatish Complexion, Edn. MBA (Finance), working as an Asst. Manager. Contact email : rcmumbai91@gmail.com

6945. GOA : Goan Roman Catholic

Spinster, (Born in July 1982), Ht. 5' 7", Wt. 80 kgs, Wheatish Complexion, Edn. M.Arch., Architect by profession. Contact email :

nishasoares82@gmail.com

6950. MUMBAI : Mangalorean Roman Catholic Spinster, (Born in July 1990), Ht. 5' 3", Wt. 68 kgs, Fair Complexion, Edn. Post Graduate, working as a Relationship Manager in Private Bank. Contact email :

mendoncas2307@gmail.com

6943. MUMBAI : Goan Roman Catholic Spinster, (Born in August 1990), Ht. 5', Wheatish Complexion, Edn. Chartered Accountant, working as a C.A., Contact email : sandrereg67@hotmail.com

6665 MUMBAI : Mangalorean Roman Catholic Spinster, (Born in October 1986), Ht. 4' 9", Wheatish Complexion, Edn. 12th (HSC), Hair Dresser by profession. Seeks Mangalorean / Goan / East Indian Bacheor. Contact email:

alcheckmate@gmail.com

OR 9867292764

6653 MUMBAI : Goan Roman Catholic Spinster, (Born in July 1990), Ht. 5' 2", Fair Complexion, Edn. M.B.B.S., Doctor & pursuing M.D. Seeks M.D. / M.S., Doctors. Contact email : selwynhenriques13@gmail.com

7121. MUMBAI : Mangalorean Roman Catholic Spinster, (Born in August 1988), Ht. 5' 3", Wt. 55 kgs, Fair Complexion, Edn. Bachelor of Physiotherapist, working as a Physiotherapist. Contact email : ryanbarboza806@gmail.com

Registered members can publish their ad in all the 50 issues in a year for Rs. 8000 only.

If you wish to publish your matrimonial classified advertisement in all the 50 issues in a year, you can do so for an amount of Rs. 8000 only.

To Place Your Matrimonial Advertisement Call:

+91 - 9820485389 or 9820473103

* Check your email at least once a week.

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

IMPORTANT NOTICE

Telephone no. of candidate will be printed only with the consent of members.

For Tel. Nos. Please contact:

+91- 9820473103 / 9820485389 or

Email : royalchristianfamily@gmail.com

Ursuline triple fest; Museum inauguration

-Ivan Saldanha-Shet.

At the ancient foundation house beside the Rosario Cathedral, Mangalore, Ursuline Franciscan Sisters (UFS) founded in 1887, the oldest indigenous congregation of Kanara, held the triple celebrations. The three fold event with prayer, gratitude and gaiety was fittingly marked on December 29, Sunday. Presided over by the Bishop of Mangalore, Most Rev Dr Peter Paul Saldanha, in the presence of the Ursuline Superior General Rev Sr. Susheela Sequiera her team of Councillors, sisters from a wide representation and many connected with this august service oriented congregation.

The three fold celebration marked :

1. The 110th death anniversary of pioneer Mother Nympha the first Superior
2. Silver jubilee of the approval of the congregation as an institute of Pontifical recognition.
3. Inaugural of a historic museum the 'UFS-Heritage'. The chief architects of the event were the all 5 members of the General Council, the Provincial Council and the community of St. Ursula's convent Bolar.

The blessings and inauguration of the 'UFS-Heritage' a community museum depicting the history, progress and many aspects of the Ursuline Congregation since 1878, was a prime mover with the ribbon was cut by the Superior General Rev Sr. Susheela Sequiera, The museum is very precise and artistic; the work was started in June 2017 involving several professionals; Rev Sr. Doreen D'Souza the immediate past Superior General had delicate task of setting up the Museum from scratch.

The opening was followed by a solemn thanksgiving mass by Bishop Rev Dr Peter Paul Saldanha and celebrated fittingly by representatives of the Jesuit, Capuchin and Diocesan



priests, historically associated with the UFS. Immediately following there was a Stage programme highlighting the gratitude and culture of the UFS.

In his presidential address Rev Dr Peter Paul Saldanha very aptly summed up lauding the UFS Congregation over a century has radiated the goodness, maturity and commitment of the UFS nuns in various services at home, Europe and Africa from his own experience. Mangalore diocese is indeed proud that it has given birth to this indigenous congregation. Here there are at least 32 institutions/convents. reaching out to those in need without discrimination nor considering high and low. He appreciated the Ursuline services and prayed that they will go to greater heights in times to come.

Special honours were for Rev Dr Peter Paul Saldanha, Bishop of Mangalore, Rev Fr. Pius D'Souza OCD the Vicar of all congregations of the Diocese. Rev Sr. Doreen D'Souza, immediate past Superior General Rev Sr. Edilburga Montheiro former Superior General, Rev Fr. Paul Melwin D'Souza Ofm Capuchin, Rev Fr. Jayaprakash D'Souza for the services rendered to bring out a music hymn book, Micheal Fernandez, a direct descendant of Mother Nympha Fernandez, who recently passed away, was represented by it's present youngest member Denzil Fernandez. The Architect of the art, technical and historical arrangement

and set up of the Museum Rev Fr. Royanchen Joseph a Pallotine priest, a renowned artist and religious who is the Director of Pallotine School of Art based in Nagpur and a highly accomplished artist and professional who has at least 15 major catholic Museums all over the country and is working on many more, with several of the key professionals. The priests of the Rosario parish, the rightful successors of founder, also many who contributed were honoured in joy.

Highlight was the release of 4 books one on Music and singing for the Congregation in 2 volumes, 'Pearls' a compilation, Ursuline policies and guides on care of the girl children and the last but most vital on this occasion is "Angel of Bunder - Mother Nympha Fernandez" an in depth study and revelations by various members of the UFS and writers who have been associated with the life of 'Mother Nympha'. The event was titanic indeed - Rev Sr Milly Fernandes the Assistant Superior General, widely covered a vote of thanks in articulate and fitting words. All concerned with the UFS past and present were remembered.

The singing, dancing and performance by the aspirants, novices (formees) was superb on all counts. The cultural events were of the best possible value and the junior nuns indeed acquitted them selves in a superb manner organizing very efficiently. 'Light of the Shore' a multimedia presentation on the life of Mother Nympha Fernandez kept the large audience spell bound. Great expectations develop on the future of the UFS congregation and it's charisma and spirit from it's base here in Mangaluru.

Financial plans for every woman



Being a woman if you are wondering to track your progress as a financially Independent individual? Here's all you need to do to build your corpus for smooth financial journey



say goodbye to work and hello to a more laid-back life. If you still have the appetite to invest, you can consider some low-risk Mutual Funds and keep the financial ball rolling. At this stage, it's best to stay updated with all your Provident Fund info so you know every little detail about your retired life before stepping into it.

In Your 60s

If you've followed all the above steps, then this stage will be a cakewalk for you. It is time to reap the benefits of most of your investments and lead a peaceful, relaxed life. Now's a good time to gift yourself or your loved ones something special.

The modern woman is an inspiring force breaking through the shackles of patriarchy and redefining the world around us. A huge part of her life is based on financial independence. How does one gauge success and growth in finances?... perhaps by following the below pointers. Below is a decade-wise breakup of how you can measure your financial scenario.

In Your 20s

At this stage of your life, you'll have to get into the habit of striking the right balance between your short-term and long-term goals. Sure, you can treat the former as your priority as you have enough time to firm up long-term goals such as retirement.

This stage is also quite crucial as you'll be taking baby steps into the world of investment and wealth creation. It's okay if you start small; it's the start that counts. Familiarise yourself with Mutual Funds and other investment avenues by acquiring real-world experience.

In Your 30s

As you enter your 30s, it's time to get your financial plans into high gear. This decade is an important part of your earning phase of life. You'll probably have a demanding job that gives you great money, so give your investments and savings a raise too. The 30s are also a time in your life when you may typically make big purchases, like a house or a four-

wheeler. Now's the time to make the best use of credit products like Home Loans, Auto Loans. If you have plans to get married and start a family, your financial goals will need to be altered accordingly. Whatever may be the case, do not sacrifice your individual financial identity. Also, now may be a good time to upgrade that Credit Card of yours.

In Your 40s

By now, you're probably thinking about aspects of your life outside work; you surely want to travel and think of building a cushion for your retirement. Your 40s are also a good time to close out any debts you may have taken previously. Not many of us want to work all our lives, so you can start charting a roadmap to early retirement.

Now's probably a great time to invest in experiences because you'll still be fit enough to enjoy them. Travel, make merry and engage in art – these are the things that make life colorful, so any expense incurred towards them is totally worth it.

In Your 50s

Your 50s are a time to



For all your Printing Needs

Books, Magazines, Folders, Presentations, Reports, Book Marks, Month's Mind, Any printing job under one roof



Contact: 9820485389
The Secular Citizen

THE SECULAR CITIZEN

Subscribe for five years at
Rs. 2000 and save Rs. 500

A National Family Weekly

Subscriptions for

THE SECULAR CITIZEN

Renewal as well as New, can be sent through Bank Fund Transfer to any one of the following banks:

Bank: HDFC Bank
Branch : CST - Mumbai VT
Account Name: The Secular Citizen
Account No. 0355200006744
ISFC code: HDFC0000355

or
Bank: Citizen Credit Co-op Bank Ltd.,
Branch : Colaba, Mumbai
Account Name: The Secular Citizen
Account No. 209003100000489
ISFC code: CCBL0209003

Please inform us through email:
secular@sezariworld.com or by phone:
9820485389 after transferring the same.



Subscription Rate:
One year Rs. 500
Five years Rs. 2000

Largest
Nationwide
Christian
Readership

29th
Year of
Successful
Publication

The subscription amount can be paid by NEFT, Cheque, MO or by Cash (in the office)

Mail the address to
The Secular Citizen, 99, Perin Nariman Street, 1st Floor, Fort, Mumbai 400001.

I wish to subscribe for The Secular Citizen
Name _____
Address _____
State _____ Country _____ Pin _____
Tel.: _____ Email: _____