

# THE SECULAR CITIZEN

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A NATIONAL FAMILY WEEKLY

## Touch Me Not



Post the Corona Virus pandemic a lot of people have stopped touching, or don't allow others to touch them. The Govt is also pushing for the untouchability of unnecessary things as a precautionary measure. Perfectly legitimate.

# Our Lady Of Peace: Stop Covid-19 And Political Unrest

**S**eldom in contemporary history have so many been so desperate to prove their constitutional rights and their citizenship. Seventy years after independence we are today confronted with the task of proving our birthright, or citizenship, and the men-who-matter need a correct account of this nation's population. If it took 70 years to arrive at this point....will it be solved within a few months?

Today, we should pray to Our lady of Peace to stop the Coronavirus-19 threat around the world. Prayer, the Rosary and vigils with intercession to Mother Mary, Queen of Peace is our weapon against the outbreak.

Heavenly Father, in the name of your Son Jesus and by the intercession of Our Lady of Peace, STOP the virus around the world. Amen.

India is the second largest democracy in the world. Indians are known as friendly people, non-violent and embedded in the ethos of their individual cultures and heritage, and they have lived together in this nation in love, peace and happiness.

The present darkness in the gathering political storm and fear of the COVID-19 places our nation like a country on the precipice of panic scrambling for hope, comfort, protection and a sense of stability.

The Christian and Catholic community across the country turn to ' Our Lady of Peace' for her intercession to resolve the crisis. She is also known as the Mother of Peace. Believe, have faith and trust in Her aid.

Our Lady of Peace has a powerful history to shield people and countries facing the largest number of foreboding conflicts in the

statue received the name, Our Lady of Peace.



Around 1789 the French Revolution swept across the nation, compelling a group of Capuchin monks who had received the statue of Our Lady of Peace left the monastery to protect the image from being destroyed by the rebels. In hiding the monks said prayers to Our Lady of Peace asking for her compassion and mercy. The Revolution came to a sudden end and peace prevailed.

At Paris and in Honolulu there are three beautiful statues of Our Lady of Peace. In 1906, the Archbishop of Paris in the name of Pope Saint Pius X ceremonially crowned the statue.

During World War II, Pope Benedict XV added Our Lady of Peace to the Liturgy of Loreto, which is a sacred prayer in liturgy.

Pope Saint John Paul II consecrated and dedicated the Basilica of Our Lady of Peace of Yamoussoukro, in Africa, the largest Basilica and place of worship. Across the world many churches are named in honor of Our Lady of Peace, especially in Ireland and the United States of America.

In the Philippines, Our Lady of Peace appeared before the tanks and military officers who were about to attack the protesters in 1986. The appearance of the Virgin Mary as Our Lady of Peace, in the midst of the tanks and officers turned the tide of events and the protesters were able to return in peace to their homes, as tanks and officers moved away from the scene.



BY MELVYN BROWN

It is written that in El Salvador, 1682, some travellers found a wooden box lying on the dust road which they found impossible to open. The men placed the ornamented box on the back of their donkey and decided to inform the authorities of the next town. When they were passing a small parish church the donkey lay down at the steps of the church and refused to move on. Mysteriously the box opened and to the surprise of the men, an image of Our Lady the Virgin Mary was discovered.

At this time the people of the country were going through disturbing months of anguish, when a political power struggle had upset the routine lives of the people. The parish priest put the image of the Virgin Mary on the altar and asked the people to prayer to the Mother of God. Three days later, the crisis was resolved and there was peace. From that day the Virgin Mary

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

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## Contents

pg. 2 - Our Lady of Peace: Stop...

pg. 3 - YES Bank story ...

pg. 5 - Voice of the People

pg. 6 - Touch me not

pg. 7 - Woman! You are a wonder!

pg. 8 - You the citizens decide:

pg. 9 - Lessons from Coronavirus disease

pg. 10 - Fr. Muller's memorial ...

pg. 11 - Mistakes to avoid filling ITR

pg. 12 - Things that make family happier

pg. 13 - World water day - Water and climate change

pg. 14 - Recipe

pg. 16 - Fun page

pg. 17 - Inspiration!

pg. 18 - Brilliant tips to handle a difficult boss

pg. 19 - Let us not mask the real problem

pg 20 - Matrimonials

pg 23 - Effects of social media on the youth

Cover : Touch me not:

(Article on pg.6)

## YES Bank Story (A long thread)

By Don Aguiar

An element of panic has settled among YES Bank account holders a day after the Reserve Bank (RBI) put restrictions on the fourth largest bank in the country. YES Bank customers can now withdraw only Rs 50,000/- per month. The FM meanwhile maintains that no depositor would lose their money.

This is not an institutional collapses. What has collapsed is the ethics and values of the people behind and Hunger for Quick Money... The auditors have failed - both internal and external. Reputed Rating Agencies also played their dubious Roll, both for Towering Fees & Favour... The Promoters and Independent Directors have failed individually and collectively. Rating agencies have failed and Regulators have failed, also...

On one side are those who are committing the fraud. Then there are those who are supposed to, but not detecting the fraud. Then there are those who know what's happening but are afraid to report and remain silent...

Greed for Money, over ambitious aspirations coupled with zero values and ethics is the result of these collapses...

Wonder how many more holes are there in the Balance Sheet and yet five star reviews are being given and lay investors and depositors are made fools. They are at the receiving side always and waiting in queue for their hard earn money, saved for old age needs... Mostly, during such type of intentional Crashes, Both Depositors and Investors are looted collectively...

Interestingly it looks that Adani Gas had advance information as on 25th February and it requested its customers to stop dropping cheques in YES bank. While Bhakt Depositors were given Jhumlas by the FM on 6th March.

Gujarat based Vadodara Smart City Development Company, which is under Vadodara Municipal Corporation, withdrew Rs 256 crores from YES Bank a day before the RBI imposed a moratorium, an official said. He added that the

(Contd.. on p. 4)

amount, which was a grant from the government, was withdrawn considering the problem faced by YES Bank and transferred to a new account at Bank of Baroda.

Plain luck. Do you really think so? Gujju PM, Gujju State, Gujju municipality, Gujju Smart City. Rest of the Janta can go to hell. Yes my friends. Remember Demonetization. Whole of Gujarat knew about it then and now.

The real scam in the way Yes Bank collapsed will unravel if you answer one simple question.

How did the bank grow its loan book by 80% between March 31, 2017, and March 31, 2019, when the economy was down, credit demand unusually low with no signs of a pickup in private investment?

After all, that is unprecedented loan growth in times of an investment drought. So, the first question to be asked is which corporate clients benefited from Yes Bank's 80% loan growth? The second, and perhaps more interesting question, is whether these companies made fresh investments or merely used Yes Bank's funds to keep their older loans from other banks from turning into NPAs?

How was Yes Bank thriving when other banks were struggling to lend? The answer to this question constitutes the anatomy of a scam which needs serious investigation by a multi-agency probe. Not the kind of symbolic raid that the Enforcement Directorate (ED) conducted late on Friday at the residence of erstwhile promoter Rana Kapoor who ran a highly centralised operation in the bank.

The understanding is that Yes Bank's unusually large loan disbursements were made to already stressed corporate groups, some of whom were named specifically by the FM on Friday. These companies had already gamed the PSU banking system and run up a massive debt which they were struggling to repay.

These corporations had enough clout to further game the system by using new bank loans to prevent old loans from being declared NPAs. It was a kind of Ponzi scheme happening on an industrial (pun intended) scale.

Yes Bank may have become a pawn in this elaborate Ponzi scheme, which also involved large non-banking financial companies (NBFCs).

Suddenly there are massive NPAs emerging from new loans given in the last three-four years to support old loans which were already going bad. Good money was being thrown after bad money already committed in badly executed real estate and assorted infrastructure projects.

The government will do well to first acknowledge this problem. Only then will it find the necessary solutions. The collapse of Yes Bank and its takeover by the RBI has come at a particularly bad time when the coronavirus is threatening to shave off 1 percentage point from global growth. A fragile financial system is not what we want at this juncture. The finance minister will do well to build confidence rather than blame the opposition for all the ills.

Says the man with an MA in history! He was brought in after removing Raghuram Rajan (who said no to note ban) & Ujjit Patel (who said no to parting with RBI reserves to Government). We should be very afraid and nervous. BUT the RBI Governor says – "Let me assure you that the Indian Banking sector continues to be sound and safe."

Hope the RBI governor knows much history that future India wouldn't feel ashamed on nowadays Indian Banking sector as how can RBI be safe when MODI government is free to dip its fingers into saving and emergency funds of the country.

Prime Minister Narendra Modi said on Friday at the Economic Time's Global Business Summit that, "We will stand

by the honest ... And deal strictly with cronyism." It is another matter that a key sponsor of the summit was Yes Bank. We have to live with such contradictions, after all.

Do not trust organizations that are flashy, advertise too much, grow too fast and could collapse too suddenly. Lending is a serious business and companies that only believe in pressing the accelerator with no leg on the brakes will meet with serious collapse one day. Cautious Conservative approach is the right approach while lending money. No two thoughts about this.

The present regime has systematically destroyed: BSNL, LIC, MTNL, PMC, HAL, NITI, ISO, EFPO, RBI, AI (by both) YES, HPCL, JET and Indian Constitution. And there is still more to come..... Imagine of being someone who flew regularly on Jet Airways, banks with YES Bank, had a home loan with DHFL, a real estate investment company with IL&FS as a creditor, shares with ESSAR Steel and Anil Ambani's Reliance companies, and makes phone calls on Vodafone-idea.

Extremely Strange Phenomenon are happening these days in our Economy that is.... "Profits are Privatized While Losses are nationalized". With gun you can rob the Bank but now With Bank, you can rob million Persons at a time...

It's now high time that Schools & Colleges go back to teach the Basics of Indian Culture - Satya, Dharma, Shanti and Ahimsa. Time to teach Morals, Values, Principles, Simplicity of life as Chapters even in Modern Business Schools so that the generations stand by it and not affected by the Virus of Corruption as we are being affected by coronavirus for shaking hands by giving up Indian culture of a Namaste...

India needs education based on our legacy Values, but not merely literacy...-



## Prevention is better than cure

Since the outbreak of corona-virus in Wuhan, China, the deadly disease has spread like wildfire throughout the world, not only that, but it has created a mass hysteria of fear in the people, which is far more dangerous than the virus itself.

With countries shutting their doors to foreigners in the wake of stopping corona-virus, Health Emergency needs to be imposed in our country regarding the catastrophic outbreak of this fatal disease.

Prevention is better than cure. India should minimize travelling to and from virus affected countries. Facilities to diagnose this virus should also be established in big cities to nip the evil in the bud. People of India must also exercise vigilance and control in their movement and doing all acts that may cause attraction of virus.

—*Jubel D'Cruz, Mumbai*

## Banks have lost credibility

Yet another major banking scam has come to light on March 5, sending shock waves to lakhs of depositors of Yes Bank after the RBI's moratorium limiting withdrawals to Rs 50,000/ for a period of one month. Fortunately for Yes Bank depositors, the State Bank of India (SBI) has volunteered to come to the rescue and bail out the cash-strapped bank by infusing capital and a 49% stake in shares. This is in sharp contrast to the beleaguered and scam-tainted PMC bank where depositors are left in the lurch, strugg-

gling to make ends meet, during the 6-month long RBI embargo. Needless to say that vested interests are much at play In this sordid game. It is a shame that our country is going through a dark chapter of a string of banking frauds, master-minded by a handful of corrupt individuals with the blessings of some politicians, both in the nationalized and private banks that have destroyed the credibility of the Indian banking system. Ironically, it is a virtual licence to loot, in a country that is run by political parties that swear by 'zero tolerance' to corruption. In such a grim scenario, the question now is how safe is our money, and where do we park our hard earned money and savings?

— *A. F. Nazareth, Alto Porvorim*

## Safe place for money

The best place to deposit your money is your Piggy Bank. It is the safest place. No one can touch it. You can withdraw any amount of cash from it whenever you are in need. There is no restriction to the withdrawal.

—*Jubel D'Cruz, Mumbai*

## Should the Chapel be kept open in the prevailing situation?

Just before giving the last blessing at mass, our parish priest Fr Michael Pinto stopped to remark: "As soon as I give the last blessing people will pre-

pare to rush to the chapel. Why? Is that God different from the God in this church?" he asked.

Many people find peace and tranquility in the chapel including this writer. But I have taken a short break and while I do not ask others to follow my example I do recommend some self imposed time-restraints.

The chapel is usually a sound proof room. It's a potentially fertile spot for the Coronavirus to proliferate. Prostration in the chapel can be very dangerous and must be totally avoided, for the present time. The church cannot afford to employ a person full-time to mop the floor every 10 minutes, like in corporate offices. Also, the doors and windows must be kept open for better ventilation. Personally I believe, that the Chapel must be kept closed for some weeks till the virus is contained. Desperate situations call for desperate measures.

—*Prof Robert Castellino Orlem*

## The importance of time management

With reference to the article titled : Manage Your Time by C K Subramaniam in The Secular Citizen dated 16 March 2020 Indians are famous for adhering to IST i.e Indian Stretchable Time and take life easy.

People come to offices and homes to do work at their own sweet time thus ruining the time schedules and plans of people.

Discipline is a must to ensure good time management and can be made possible through mandatory conscription.

An action plan is necessary to carry out all tasks properly.

When valuable time is wasted like at exams due to problems like late arrivals of the question paper it must be made up by giving the student extra time to write his paper.

Loss of time leads to loss of money and hence must be avoided.

The siesta must be reduced to en-

(Contd.. on p. 22)

# Touch Me Not

**There are certain flowers and shrubs that immediately clam up when touched, which is why they are called “Touch Me Nots”. It is a natural self-defence mechanism that is also seen in tortoises. They withdraw into their shells.**

Post the Corona Virus (CV) pandemic a lot of people have stopped touching, or don't allow others to touch them. The Govt is also pushing for the untouchability of unnecessary things as a precautionary measure. Perfectly legitimate.



by *chhotebhai* \*

So what do we make of a pastoral letter issued by Cardinal Oswald Gracias on 5th March that advocates the same vis-à-vis the sacred liturgy? The letter inter alia states that 1. The faithful should not shake hands while offering the sign of peace, and should join their hands in a namaste instead 2. Communion should be administered only in the hand 3. This coming Good Friday the faithful should not kiss the cross, but just bow before it in veneration 4. The priests should wash/ sanitize their hands before distributing Communion 5. Holy water receptacles should be drained off.

Would this actually be a denial of the efficacy of the sacraments, by which the Catholic Church in particular, lays much stress? Canon Law states that “The Church carries out its office of sanctifying in a special way in the sacred liturgy, which is an exercise

of the priestly office of Jesus Christ” (Can 834:1). We could also question why holy water should be sprinkled on the faithful during the penitential rite if it cannot even counter the CV? Devotees take home holy water in bottles to be used in times of sickness. Such water is also collected from pilgrimage centres like the Jordan River, Lourdes or Velankanni. Muslims bring sacred Zamzam water from Mecca that they believe sprang from the rock struck by Ishmael, the son of Abraham. Hindus believe that the waters of the Ganga and other rivers are sacred and purifying, no matter how polluted. The Sikhs also believe that when Guru Nanak struck the ground at Panja Sahib, now in Hasan Abdal district of Pakistan, water emerged and still flows.

Before his Ascension Jesus assured his disciples that “These are the signs that will be associated with believers ... they will pick up snakes in their hands and be unharmed should they drink deadly poison” (Mk 16:17-18).

Is the cardinal's exhortation then contrary to church teachings and practice, or what we are told in sacred scripture? Is this indicative of weak faith? When Pope Francis recently contracted a sniffle and avoided public engagements, some comments on a renowned TV website asked, “Now where are all those evangelists that claim to perform miracles in the name of Jesus”? Similar sarcastic sniggers were made when the diocese of Rome suspended public Masses for a month.

At the other end of the spectrum we have cases of fundamentalist preachers in Africa. Scores of people died in

a stampede to collect blessed oil. In another recent case a pastor told his followers to consume rat poison and nothing would happen to them because of their faith. They died.

Whom should we believe, the Catholic Church with its overemphasis on the sacraments and sacramentals, the fundamentalist evangelicals, or the voices of reason, as expressed by the cardinal?

Before rushing to conclusions, let us examine some more historical facts. Two sisters of the SCJM congregation were distributing communion on 26th December 2004 in Sri Lanka, when they were swept away by the tsunami. Ironically, the elephants in Sri Lanka sensed something wrong and rushed to the safety of higher ground. Tilly Smith, a ten year old school girl from Surrey, England, was holidaying with her family at Maikho Beach at Phuket Island Thailand when she saw the sea water withdraw. She recognized it as a prelude to the tsunami and saved her family and many others. She was renamed “Angel of the Beach”. Similarly Morgan gypsies on Surin Island recognized the signs and escaped in time. These incidences teach us that we must also add reason and a scientific temper to our possibly blind faith.

I shall now quote another popular text used every Advent season to herald the coming of the Messiah. “The wolf will lie with the lamb; the panther lie down with the kid, calf, lion and fat-stock beast together, with a little boy to lead them. The cow and the bear will graze; their young will lie down together. The lion will eat hay like the ox. The infant will play over the den of the adder; the baby will put his hand into the viper's lair. No hurt,

(Contd.. on p. 7)

(Contd.. from p. 6)

no harm will be done on all my holy mountain for the country will be full of knowledge of Yahweh as the waters cover the sea” (Is 11:6-9).

We devoutly read this passage every year. Has it actually happened? Have swords been turned into ploughshares and spears into pruning hooks, as another popular text from Isaiah claims? Should we then conclude that biblical prophecies have remained unfulfilled, or scriptural assurances ineffective? The danger lies in reading scripture in isolation, or out of context. Even in the above there is a qualifying punch line – “No hurt, no harm will be done on all my holy mountain for the country will be full of knowledge of Yahweh as the waters cover the sea”! The message is clear. Transformation is dependent on the fullness of knowledge of God. It is not something that automatically occurs. It has to be strived for.

The most telling example is of Jesus himself. We have just entered into Lent and would have surely heard the gospel reading of the temptation in the desert (cf Lk 4:1-13). There is an interesting battle of wits between Jesus and the devil. The first temptation is elementary – to change the stones into bread. Jesus counters this by quoting scripture, that man does not live by bread alone, but from every word that comes from the mouth of God (cf Deut 8:3).

Jesus faces the next temptation of power by again quoting scripture, that homage may be made to God alone (cf Deut 6:13). The devil now turns Jesus’ defence on its head. He too quotes scripture to his own advantage saying “He has given his angels powers about you, to guard you ... They will carry you in their arms in case you trip over a stone” (cf Ps 91:11-12). Jesus fights back again with scripture “Do not put the Lord your God to the test” (cf Deut 6:16). Notice that Jesus’ counters were all from the chapter in the Book of Deu-

teronomy when the Israelites were struggling in the desert. So Jesus himself had contextualised scripture. How much more should we!

Remember that it was the devil that knew Jesus’ true identity and mission. That is why it wanted to scuttle the game plan by getting Jesus to make a false or premature move. What would have happened had Jesus accepted the devil’s dare to jump from the pinnacle of the Temple? He would probably have died. Even if he had risen again then, it would have passed off as an eerie miracle and would have defeated his salvific mission. After most of his miracles Jesus would warn people not to speak of them. But the devil was constantly cajoling Jesus by calling him the Son of God. It was a cat and mouse game all the way to Calvary. There too the temptation was “If you are the Son of God come down from the cross”. It was the devil’s last desperate gamble to stop Jesus from dying. Here too Jesus resorted to scripture crying aloud “Eli, Eli, lama sabachthani”, a quote from psalm 22.

In the light of the above I would rather learn from the example of Jesus himself. That is why I would wholly endorse Cardinal Gracias’ exhortation. It is better to be safe than sorry. As the adage goes – God helps those who help themselves.

We would also do well to recall that the official Catechism of the Catholic Church says that the sin of Presumption is when one “presumes upon God’s almighty power or mercy ... and glory without merit” (CCC 2092). So let us not presume anything or take God’s mercy for granted. In the onslaught of the Corona Virus I choose to be a Touch Me Not. I’d rather be like Tilly, not silly.

*\* The writer has written several books and articles on the Christian faith.*

## Woman! You Are A Wonder!

Here are “Wonder Women” from the *New Testament*, who could inspire the women of today!

1. *Blessed Virgin Mary*: She consented to be the “servant of the Lord” (Luke 1:38); and by her Immaculate Conception, inaugurated our salvation history! As a tribute, every Catholic Church has a grotto dedicated to her. How many women could imitate her humility and acceptance?
2. *Samaritan Woman*: It was because of her testimony that many Samaritans believed in Jesus Christ as the Savior of the world (John 4:39-42). What a realistic and practical witness?
3. *Mary Magdalene*: She has been called, ‘Apostle of the Apostles’; because, not only was she credited as the first spectator of the Resurrection, but was told by Our Lord, “Go tell my brothers” (John 20:17-18).
4. *Mary of Bethany*: Sister of Martha and Lazarus, she put Jesus first. Jesus commended her for “choosing the better part” by sitting at His feet (Luke 10:38-42), instead of being swayed by household work and entertaining duties.
5. *Lydia*: She opened her house to St. Paul and his companion, offering much needed hospitality (Acts 16:14-15).
6. *Priscilla*: She is also a model evangelizer, and a Godly wife. Throughout her marriage to Aquila, the couple was known for their ministry (Acts 18: 26).
7. *Phoebe*: She is referred to as a deacon, who had been a great benefactor for many (Romans 16:1-2).
8. *Joanna, Susanna*: And many others who provided for Jesus out of their own resources (Luke 8:3).

— **Dr. Hazel Colaso, Sandra (W), Mumbai.**

# WHETHER THE NOBEL LAUREATE ECONOMIST GUNNAR MYRDALS ANALYSIS, IN HIS 50 YEARS OLD PUBLICATION 'ASIAN DRAMA' IS PARTLY COMING TRUE AT LEAST IN CASE OF INDIA?

by Eric D'Sa

A few days ago I had a dinner with an Indian Phd, Doctor of Economics, who has been now living for a decade or two with his Chinese wife in Shanghai, China. The discussion as usual turned to why though in the 1940s the economy's of China and India were around the same size, what made the Chinese economy to grow fast and leave the Indian economy for behind. He said China did not fall into the category in which the economist Gunnar Myrdal had clubbed Asian nations. Hence they have not only turned the country into 2nd largest economy in the world, but are even threatening to become within a few decades into the largest.

In 1968, Gunnar Myrdal, a distinguished Swedish economist and later a Nobel Laureate, published his three-volume theory; Asian Drama. Its subtitle; An Inquiry into the Poverty of Nations, reflected Adam Smith's work; An Inquiry into the Nature and Causes of the Wealth of Nations. May be a time has come for us in India to have a close look at what he had to say in Asian Drama about the Asian economies.

It was widely accepted that the economies of Asian countries excluding Japan, were in the early part of the 20th century in dire poverty. But in the middle of the century they became independent countries and UN members. That called for necessary changes in diplomatic parlance. The poor countries became "underdeveloped" and rich countries "developed". The development of the underdeveloped countries became the central idea in official and scholarly discourse. And soon the crux of the problem was identified too. The underdeveloped economies were caught in a "low-level equilibrium trap" — low incomes, low savings, low investment — and thus a built-in inability to grow. The remedy, of course, was foreign aid ac-

companied by starting labour-intensive technologies and industries.

Myrdal refused to fall in line with the above theory and after years of study and analysis of the Asian countries arrived at his own pessimistic conclusion about the continent's prospect. As an economist, he used the standard concepts of the profession, but what he put forward as the "social system" prevailing in the Asian countries had additional features: attitude towards life and work and institutions in general. Expounding these special features of Asia took the major part of volumes of Asian Drama.

**YOU THE CITIZENS  
DECIDE:**

Myrdal made a comparison of "Western values" and "Asia Values". Among the latter he included self survival mindedness, irresponsiveness to opportunities for betterment, scorn for manual labour, unwillingness to work for others, superstitious beliefs and irrational outlook. Besides the above, he included the values of easy submission to authority and exploitation; low aptitude for cooperation. Combine these with what Myrdal considered to be institutions specific to Asia — underdeveloped institutions for enterprise, employment and credit; imperfections in the authority of government agencies; low standards of efficiency and integrity in public administration. Further add to these the caste system and the joint or extended family, and Asian nations emerged substantially different from western nations.

Myrdal was willing to concede that radical policy measures could bring about change in Asian countries, but thought that social, cultural and religious attitudes made it virtually impossible to realise changes via that route. Asian coun-

tries, therefore, were caught in a poverty trap, he felt.

Fortunately for India, our leaders who fought and obtained Independence had lived and studied in England and USA, and seemed to be aware even earlier of the fault lines referred to above by Myrdal that exist in the country. Knowing century old social systems and cultures are not easy to change they opted for the gradual process of democracy, with the right to vote being given to adult individuals - both men or women, for the first time in the long history of the newly formed nation. They also gave the nation one of the best constitutions any country could have, which gave individual freedom, liberal humanism, secularism and universal education.

Much more has to be done to ensure that we take seriously what the economist Myrdal after detailed study has stated, are the fault lines that we have to overcome. In the long run, we need a massive good educational effort for our children that openly addresses the issues that have kept a large proportion of our masses in poverty. Even after nearly 75 years of getting our independence, India has more than 22% of our population below the poverty line. You the Citizens will have to decide whether we keep aside our biases based on religion, caste, language and region and like the Chinese work hard to scientifically harness the vast resources we have to ensure our GDP grows rapidly. This over the years will reduce the number of people below the poverty line in our country and prove Myrdal wrong.

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# Lessons from Coronavirus disease

*By Isaac Harold Gomes*

Kolkata, : Many a time bad events in our lives open up new opportunities. They also teach us life-changing lessons.

The dreaded the coronavirus disease (COVID-19), which the United Nations has declared a worldwide pandemic, has opened up for India at least two distinct opportunities: to spread on-line education and to go in for digital economy

Since the virus threat has forced the government to issue pre-emptive health advisory to the states and the union territories to shut down the educational institutions in India. It has impacted the completion of the curriculum. This can be achieved through online education. Students can easily make up the theoretical portion for missed classes if their institutions offer them on-line facilities. Even many practical classes can be done online through videography.

Presentation High School, private all-girls schools in California USA, where the doors will shut for the immediate future, the teachers are taking all of their classes online. Students will attend video classes using school-provided equipment, keeping their same schedule and completing all their assignments and tests online. Even dance classes will continue in video chat.

"They'll be dancing in their bedrooms," said Katherine Georgiev, the school's principal.

As schools around the Bay Area rushed to shut down, forcing hundreds of thousands of students to stay home for weeks, the region is poised to experience a huge explosion in online learning.

For the schools offering online classes, the shutdown poses a huge test for the burgeoning online education industry.

However, "No one should have the de-

lusion that this is going to be a full substitute for in-person schooling," said Salman Khan, the founder of Khan Academy, a popular free online teaching platform based in Mountain View.

"But this is the moment that online education has to step up to the plate."

Many students, who went to study medicine in China and have been forced to come back to India, are doing their course on-line from their homes. I know one such case in Dhapra, Tangra, Kolkata.

Even in the medical field on-line diagnosis and treatment can be done and this process is on the rise.

Regarding going in for digital economy, hard currency is one of the biggest carriers of the disease.

Coronavirus allows governments to go digital to a greater extent. The digital economy will reduce the enormous expenses incurred on the import of specialty paper for printing of notes. It will also drastically reduce the overall expenses on the currency mints.

India prints 15 billion pieces of currency annually, of which up to 12 billion are printed on foreign-made paper. The paper used for the currency is cotton-based, and has the advantage that it cannot be easily replicated, yet has the touch and feel of paper. The ink, on the other hand, is imported from a Swiss company SICPA which supplies most countries with ink for printing currency.

At present, besides the paper and the ink, even the printing machines are imported. While the paper is imported after floating global tenders from countries such as Germany and England, the printing machines are imported from Japan and Switzerland. Import costs of paper, ink and printing machines account for about 80 percent of the cost of printing the notes in India.

Coronavirus has also allowed us to explore ways and means of import

substitution and 'Made-in-India' slogan more meaningful, especially by enhanced printing of currency notes in our country.

Coronavirus has been a great eye-opener about the shortcomings and frailties of globalization, in particular busting the myth of Super Powers. The tumbling of the arrogant Chinese juggernaut on its face is a case in point.

It is also teaching us a hard lesson on understanding who our true friends and fair-weather friends are. Beautiful faces with soft voices need not necessarily guarantee trustworthiness.

Matter India

## **Death**

Corona outbreak has taught us all a lesson!

From communist China to capitalist America, from the roman Catholic population in Italy to the Islamic Iran, from the city of Wuhan to Tehran, from Milan to India's Maujpur and from Spain to Japan we are all one.. irrespective of race, religion, language & political ideology.

Death is the only common fear. Science is the only common hope. Humanity is the only common thread.

Macca & Medina closed, Vatican closed, Tirupati & Shiridi closed..... the gods have closed their doors..... but hospitals are open 24\*7 to save & serve the human-kind.

Probably we should learn the lesson that we are all same human beings... We have same life and same death... Enough is enough doing all these divisions in the name of religion..... Let's worship humanity, mankind .... Hope Corona virus COVID19 will leave behind some teachings for us....

Ishwar, Allah or God is one super-power

# Fr.Muller's memorial in M'lore

— Ivan Saldanha-Shet.

Fr Muller Museum was set up by the Medical College, at Kankanady, Mangalore a memorial of its founder Fr Augustus Muller SJ an early homeopath in India. The memorial museum was inaugurated on the campus as a part of the centenary celebrations 2010. This museum is in the very house that the saintly German priest and his associates lived for a while. The display holds the belongings, furniture he used, crockery, cutlery and stationary, his medical tools and homeopathic medicine chests are all wonderful. It also has The Vatican calendar from 1800 to 2050, homeopathic textbooks written by the late Fr. Muller, it also has copies of marriage grant certificates which Fr. Muller granted to eight couples between 1890 and 1892. There are many curios which highlight the culture and thinking of the times gone by, apart from religious habits. It is generally open on Sundays or open as per requirements. This simple collection is a must see for all connected with this august institution. This expose enhances the deep admiration for the founder who is seen as a virtual saint.

Fr Muller Institutions since inception have been a bright beacon of hope for many, the sick and even job seekers in tie city. Challenges have been overcome and opportunities appeared. It has provided care from birth to death



with dignity and compassion to many. Amid huge competition it still upholds hope and compassion. The overwhelming support from benefactors from far and near, it marches on to 140 years of admired sacred fervour in 2020.

Father Muller Medical College and Hospital 140 yrs old, is visibly a divine inspiration. The mission and vision of this teaching hospital are held valid even to this day. Established in the year 1880 by Fr Augustus Muller SJ, Born 13 March 1841 in Westphalia, Germany and died on 1 November 1910. It started under a banyan tree dispensing homeopathic medicines on Idgah hill in central Mangaluru, of Karnataka. It branched out into various medical and allied health institutions but firmly rooted in the mission of healing, caring and charity, now a full fledged super specialty hospital.

in it's own way. The accreditation and honours bestowed on the institute has arisen out of the singular dedicated quality services put in by the management and the staff in consistently providing efficient services with a human touch, to 'heal and Comfort' as it's motto.

Currently, over 2,500 doctors, nurses, technical staff paramedical and other health care providers are working for FMCI, Rev Dr. Peter Paul Saldanha, the bishop of Mangaluru is at the helm of the institution being its president. The director, Rev Richard A Coelho, manages the affairs of the institution and its sister concerns, continuing the legacy of Fr Augustus Muller, founder. The administrators of each sister concern work independently yet in tandem meticulously upgrading infrastructure and human resources seemingly by divine intervention.

The institution is a Non-Profit organisation which caters to the need of the economically poor and yet offers an array of sophisticated and next-gen technology in health care, becoming a beacon



# Mistakes to avoid filling ITR

**LONG-TERM FINANCIAL** planning and tax planning go hand-in-hand. Which is why, instead of just relegating tax planning to the last quarter or the last few weeks of the financial year, make it a part of your short-term and long-term financial goals.

While it is a given that everyone earning an income above a certain figure is supposed to pay taxes, many professionals are still not clear about planning their taxes and, as a result, end up either doing nothing or making the wrong decisions - both can be expensive mistakes. Let us take a quick look at some of common mistakes that people make and how you can avoid them:

## Investing to save tax only :

Long-term financial planning and tax planning go hand-in-hand. Which is why, instead of just relegating tax planning to the last quarter or the last few weeks of the financial year, make it a part of your short-term and long-term financial goals. Start early, so when you have the tax-saving is a part of it, your investments are incremental and manageable in size, instead of consuming a sizeable chunk of your liquid resources in one shot at the year-end.

## Investing too much or investing too little :

A well-planned financial strategy also helps to build a portfolio suited to goals, even for tax - whether it is FDs, equity-linked tax-saving mutual funds or provident fund or a mixture of various options. It might be a good idea to pen down a list of all deductions that you can claim during the year, so you can be systematic about what you already have in hand and know how



much you need to invest. This way, you will avoid the last-minute pressure of tax planning but will also make relevant investments.

and rebates while serving your long-term financial goals.

## Your expenses can save you tax too :

This is true! The expenses you incur in your daily lives too have the potential to be eligible for deductions and thus, help you save tax. Here is a short list : school fees, rent receipts, medical expenses, stamp duty and registration fees for the purchase of immovable property, charitable donations, interest on housing loans, etc., all can have a hand in reducing your tax liability at the end of the year.

## Ignoring risk and liquidity concerns :

Those who wait till the last minute to address their tax liability may end up making an investment that appears to be convenient but may not be the most efficient use of your funds.



## Look before you leap :

The biggest financial mistake that you can make is to invest purely for tax saving as this means you have not been able to evaluate all the risk and return options and map them against your long-term financial goals. Make sure you take time to research your options and understand which ones help you avail the various permissible allowances, deductions, exemptions

If you are a stability-seeking investor, chances are that you will invest in traditional options such as tax-saving fixed deposits or PPF. Considering the 15 year lock-in period, if you stay invested in tax saver mutual funds, not only will the market volatility even out over the period but you would have also created wealth with inflation-beating returns.



## Things that make family happier

**Contrary to what is often presented on television and in other forms of media, the creation of a happy family requires hard work, wisdom, and sometimes sacrifice.**

Virtually everyone wants to have a happy family. Despite this, many families struggle with happiness, satisfaction, and healthy lifestyles. A variety of factors contribute to the happiness (or lack thereof) of a family. Financial stability, mental health, etc. each impact the quality of life for families and how they are treated and viewed by the world. The importance of a happy family increases exponentially if children are involved.

### **Morality and Values:**

Morality and values are critical, determining factors in the happiness, or lack thereof, of a family. Morality and values determine whether or not significant others are honest and faithful to one another. They determine how members of the family conduct themselves in work and life. When children are involved, the value and behavior they witness can determine the morality that is internalized. One of the most important values for parents to teach to their children is integrity. Young people should know that honesty matters. Unfortunately, the importance of integrity is not always promoted in society.

### **Positive Influences:**

Parents are not the only influences in the lives of their children. However, this does not mean that parents cannot have any say over who spends time around their children. The quality of influences which young people have exposure to

have more of an impact than many individuals realize. Positive, external influences often contribute to the healthy growth and success of children while negative; external influences tend to engender the opposite outcome.

### **Eating Dinner**

#### **Together:**

Studies have shown that young people who eat dinner with their family members are less likely to engage in risky behaviors. Moreover, families who eat together are likelier to have children who are well-mannered, healthy, intellectually advanced, and confident. Dining together also impacts academic performance and conduct. Sometimes, the little things turn out to make a big difference.

#### **Financial Stability:**

It has been said that "money isn't everything". Certainly, financial stability can be an important factor to a happy family. Although there are a plethora of factors which contribute to a happy marriage, financial issues are notorious for placing a strain on (and in some cases, ending) marriages. The end of a marriage can be very traumatic and upsetting, especially if children are involved. Moreover, anyone who chooses to have children is responsible for ensuring that they grow up in a safe, secure, and appropriate environment. This cannot be done without financial stability and the ability to cover living expenses.

Children who grow up in financially secure homes are likelier to be financially secure as adults. Many people would be surprised to learn just how much kids pick up on what is around them.

#### **Mental Health And Wellness:**

Similarly to financial stability, mental health and wellness are another bedrock and fundamental aspect of a happy family. As explained by Mental Health, mental health and wellness impact the

ability to engage in productive work, deal with stress and difficulties, and make wise choices. Interactions with others and personal behavior are other things which are impacted by the quality of an individual's mental health and wellness.

A family who enjoys mental health and wellness will be able to engage in positive lifestyle choices. Eating and sleeping, engaging in productive activities, instilling honorable values in children, etc. can best be done when a family is in a mentally well state.

Emotional health also shares close ties to mental health and matters as families strive to achieve happiness. A person's emotional well-being (or lack thereof) affects how they deal with others around them. It determines how they treat their significant other and children. Emotional health also determines the habits that children observe and imitate. Children who witness their parents handle anger in a productive and non-violent manner are likely to follow suit as they learn, grow, and eventually venture into the world. Likewise, children who see their parents yell, throw objects, or engage in violence during fits of anger are more likely to view this as acceptable behavior to emulate.

### **Eating Dinner Together:**

Technology has become a prevalent force in modern society. It seems as though virtually everyone is checking their smartphone, and iPad for something. While technology does come with its own merits and benefits, knowing when to put devices down is essential. Families who eat dinner with one another are setting themselves up for countless benefits, especially if children are part of the family.

Studies have shown that young people who eat dinner with their family members are less likely to engage in risky behaviors. Moreover, families who eat together are likelier to have children who are well-mannered, healthy, intellectually advanced, and confident. Dining together also impacts academic performance and conduct. Sometimes, the little things turn out to make a big difference.

# World Water Day - Water and Climate Change

UNO designated 'World Water Day; is celebrated on March 22 with a view to creating awareness of the importance of water to life on earth. Each year activities focusing on a theme relevant to the present environmental conditions that need world's immediate attention are planned. So this year predictably the theme is- **Water and Climate Change**. Water being the lifeline of all creation, we need to advocate conservation of water bodies and sustainable management of water available to us. Next to air, water is the most important constituent of life-support system

Hopefully, raising awareness about the vital importance of water to safeguarding human security and maintaining the health of the planet's ecosystems will contribute to collective action. Climate change visible through unprecedented conditions such as soaring temperatures, diminishing and unseasonal rainfall, cyclones and forest fires, floods and droughts are the result of human greed and exploitation of the natural resources. The impact of climate change and the rapid contamination and depletion of water bodies has to be tackled with utmost urgency.

Water is a precious natural resource. We depend on water for irrigation, industry, domestic needs, sanitation and for disposal of wastes. Most of the water bodies such as ponds, lakes, streams, rivers, sea, oceans have become polluted due to industrial growth, urbanization and other activities of human development. A heavy flux of sewage, domestic waste, industrial effluents and agricultural wastes is discharged into many rivers of the world, contaminating them permanently. Many precious water bodies, casualties of our unplanned and haphazard development can no longer supply fresh potable water to us. .

When development fails to take into account the value of natural resources



structure brought migrants and the little pastoral town crawled along the coast, over hills and dales to become a metropolitan city

Gradually the seven lakes fell victim to human greed and need, and

the juggernaut of progress squashes everything in its path, the consequence of which changes the face of the earth. We are only the custodians of the natural resources on this earth and have been entrusted with the duty of safeguarding this planet for our children and generations to come. As care-takers of all creation, do we have the right to destroy it?

vanished from the face of this earth. Now the area is a bunch of devastating scenes, resembling the aftermath of a harsh calamity! The lakes have been filled up and sport blocks of dreary flats and the hills stripped off the greenery, bare and bleeding, have been demarcated into plots meant for housing. God's creatures have sacrificed their habitat and themselves to make way for man's home! The disappearance of the trees that trapped water into the lakes has resulted in numerous wells in the area drying up, causing water shortage in summer!



by Vera Alvares

Some years ago this pastoral little town of hills and dales on the coastal belt was dotted with swaying paddy fields, lush green forests, gurgling streams, lakes and waterfalls that accommodated all God's creatures! There was one district within the town, the 'seven lakes' with seven water bodies in close proximity and connected to each other by waterfalls! This district drew hoards of locals to enjoy a swim or a shower in the sparkling clean waters. Fed by ample rain water and the perennial underground springs, these seven lakes remained full even at the height of a scorching summer! In the midst of it all, there existed an ancient temple, which still exists, carved into the side of the thickly wooded hill, the backdrop of this beautiful landscape. The sound of the temple bells, combined with the air-conditioned effect of this place added to the allure of this small paradise, a nature's generous gift to humans! How was this paradise lost?

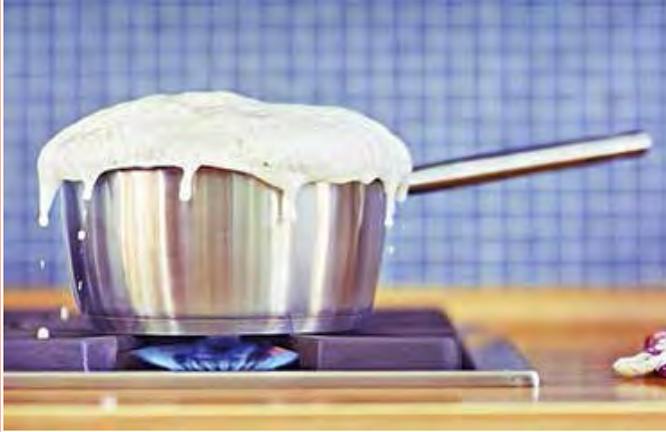
As the younger generation from the surrounding villages, gave up farming to migrate to towns and cities, the demand for housing suddenly escalated. The new harbor, industries and infra-

This is not a solitary case. To meet the needs of unchecked urbanization and growing population, land is being reclaimed from seas, rivers and forests everywhere. Huge tracts of land have turned barren due to Mining and leave gaping wounds on the surface of the earth. The waste generated at mines poison not only ground water but also soil that refuses to yield crops. It is world-wide phenomena. Will this consumerist lifestyle of ours further destroy our environment?

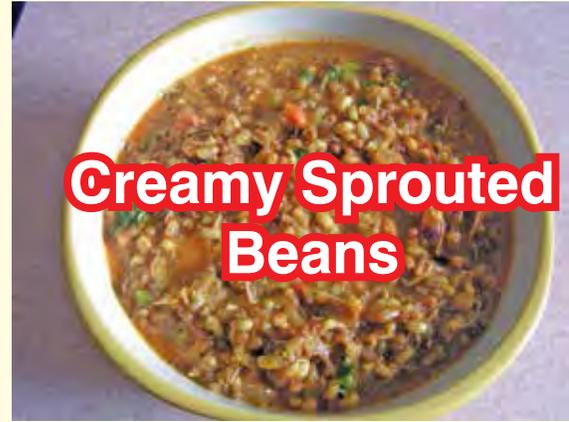
Deforestation and pollution are the major causes of water resource depletion due to contamination, wastage, and the destruction of natural water catchment areas. Drinking water shortage results in diseases, epidemics and contributes to famine and food insecurity. Approximately 18 million acres of forest cover is destroyed annually for agriculture, forest products and for housing. This means that half of the world's natural forest cover has already been cleared by man and more is destroyed by forest fires caused by high ground temperatures.

(Contd.. on p. 22)

## Boiling over

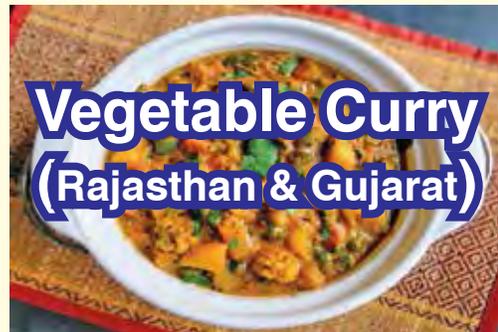


- . Glycerine prevents boiling over. Apply a little glycerine to the rim of the utensil in which you have put milk or anything to boil and you can literally go to sleep. This will prevent boiling over or over-flowing.
- . While boiling large quantities of milk, drop a small, clean cup upside down in the vessel to prevent the milk from boiling over.
- . Milk will not boil over if a marble or a small clean stone is placed in the pan.
- . While boiling milk, cover the vessel with a plate. This prevents the milk from boiling over.
- . Whilst making mawa or rabri, put an inverted katori in the boiling milk. This prevents the milk from spilling over and you need not stand next to the stove to keep stirring the milk.
- . Prevent milk from boiling over by placing a funnel upside down in the sauce-pan; or place a spoon in the vessel.
- . If the milk is already boiling over, quickly sprinkle and beat in cold water. The overflowing milk will immediately settle down.
- . To keep milk from scorching, rinse the pan with hot water.
- . Place a small plate at the bottom of the vessel in which you boil milk to prevent the milk from burning at the bottom.
- . Never mix today's milk with yesterday's. Cover all the milk utensils and jugs to protect from flies and dust. In the fridge it can absorb flavours from other foods if not covered.
- . To prevent previous day's milk (if left outside the fridge) from getting spoilt, add a pinch of soda-bi-carb (baking soda) and stir thoroughly before boiling.
- . A milk packet kept in the fridge for more than seven days will not get curdled on heating if heated on a very low flame.



**Required :** 2 cups sprouted beans; 2 big onions - finely cut or a big bunch of spring onions; 2 capsicums finely cut; 4 tbsp. Whole wheat flour; 4 tbsp. skimmed milk powder; 4 tbsp. oil; 4 cups stock; salt to taste.

**Method :** Boil beans in salted water. Drain, keep water aside. Heat oil in a saucepan, fry onions, when transparent put in capsicums, fry for a minute, add flour fry; then add milk and add cold stock. Simmer on slow fire stirring often till thickened. Mix and add cold stock. Mix in salt. Put beans in greased casserole. Pour sauce over it and bake for 20 minutes in medium hot oven.



**Required :** 200 gm. Carrots; 200 gm. French beans; 200 gm. green peas, shelled; 200 gm. Cauliflower; 200 gm. Potatoes; ghee for frying; Lime juice to taste, 100 tomatoes.

**Grind to a paste :** ½ coconut, grated; 2 inch stick cinnamon 3 cloves; 3 cardamoms; ¼ tsp. Asafoetida; 1 tsp. cummin seeds; 1 tsp. Coriander powder; 6-7 small red chillis.

**Method :** Chop all the vegetables. Boil the green peas. Fry the vegetables in oil and keep aside. Heat ghee in a kerahi. Saute the ground masala in it. Add water and the vegetables. Cook till the vegetables are done. Add lime juice before serving.

# Holi celebration with the message of Ash Wednesday



In a multi-religious event Holi festival was celebrated with the message of ash Wednesday! At Abhang Bhavan students of five schools, namely, Nazareth School, St. Xavier School, Z.P. Marathi School, Agri English School and Abhang Special School gathered together for a meaningful Holi festival on 9th March. The students ceremoniously collected garbage from the compound and the adults noted their sinful habits on pieces of paper. All was burnt in an earthen pot as ritual. After that the ashes were mixed with organic colour made from beat route

and they are smeared on participants' foreheads. All this ritual was performed with meaningful commentary and songs as a background. And then there was a joyful Dhuli-Vandan with song and dance!

Fr. Michael G. explained to the crowd, "Today Holi festival has received a bad name. We need to reinstate its true social and religious meaning." He also explained, how different religious groups can come together to celebrate various feasts giving contextual message to the humanity. That's how today we celebrated even the Ash



Wednesday with its message: You are dust and unto dust you shall return!"

The president Dr. Apeksha Khamkar was in praise for the creative way of Holi festival. The chief guest Mr. Harold Almeida asked the students to spread the mes-

sage in their homes and in schools. The local municipal corporator, Mr Manish Vartak was present. He was made to honour two municipal sanitary staff members with shawl and bouquets. The students were advised to wish the staff when they meet them on the road "Good Morning, Sir!"

The schools presented charts and skits on 'Swachh Bharat' and 'Plastic Mukti'. Cynthia Baptista, the director of Abhang Special School thanked all the groups and the dignitaries for participating in the event.

The meeting was concluded with the national anthem sung by the special children of Abhang.

—Fr. Michael G.  
St. Paul Church, Nanbhat,  
Post Sopara, Palghar.

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**Husband and wife went to Jerusalem and the Wife died there.**

**Priest:** "Sending her body home would cost you \$10000.... but... burial here at this holy city would cost just \$100".

**Man:** "I'll take the body home!!!"

**Priest:** "Why the costly option? You must really love your wife a lot"

**Man:** "Nothing like that Father.. Just that Jesus was buried here and came alive on the 3rd day... I CAN'T TAKE THAT RISK" !!!

\*\*\*\*\*

**Police:** Are you driving under the influence of alcohol?

**John :** Obviously not sir! What made you think so?

**Police :** This is a toll both and you just ordered medium fries.

\*\*\*\*\*

**You're hilarious**

Venkat asked his wife why she married him. She said, "Because you're the funniest man I've ever met. Venkat said, "I thought it was because I said 'I love you'. She replied, "See! You're hilarious!"

\*\*\*\*\*

**Difference between talent and God's gift**

A teacher can give lecture for two hours on any given subject.

**-This is talent**

A wife can give lecture for two hours without any subject.

**-This is God's gift**

And a more deadly combination would be if your wife is a teacher.

\*\*\*\*\*

**The report card**

A policeman was checking the report card of his two sons. He checked the elder child's one first who scored 55 percent out of 100 and beat him black and blue. He turned to the junior child, who had failed in his exams. He opened the report card, looked at the child and left. The elder one was stunned. He asked why didn't dad beat you while he beat me. The younger one smiled and replied, "You



forgot our dad is a policeman. I had put a 100 rupee note in the report card."

\*\*\*\*\*

The most dangerous thing in this world is a silent smiling woman.

\*\*\*\*\*

After my 91-year-old mother finished having her hair cut and shaped, the stylist announced, "There, now you look ten years younger." My mother, unimpressed, replied, "Who wants to look 81 years old?"

\*\*\*\*\*

**Philosophy of life:**

At the beginning of any relationship, every girl feels her boyfriend is GOD Later on somehow the alphabets get reversed.

\*\*\*\*\*

**Guest to the waiter :** Can you bring me what the lady at the next table is having?

**Waiter :** Sorry, sir but I'm pretty sure she wants to eat it herself.

\*\*\*\*\*

**Wife :** Honey, can you do me a favour?

**Husband :** Sure, anything for you my love?

**Wife:** Can you kill a lion for me?

**Husband:** Are you crazy? To kill a lion for you? Request something else.

**Wife:** Ok, then, Can I go through your WhatsApp?

**Husband :** Wherever is the lion you want me to kill?

\*\*\*\*\*

**Deciphered**

Do you know the meaning of ABCDE-FG?

A boy can do everything for Girl. Reverse the meaning of, GEFDCBA..... Girl forgets everything done & catches new boy again.

\*\*\*\*\*

**The examination**

**Q:** What did the gangster's son tell his dad when he failed his examination?

**A:** Dad they questioned me for 3 hours but I never told them anything.

\*\*\*\*\*

**Q:** How can you make God laugh?

**A:** Tell him your plans.

\*\*\*\*\*

**The office collapsed!**

**Husband came home very sad.**

**Wife asked:** What happened?

**Husband:** our office building collapsed killing all my colleagues.

**Wife:** but how did you survive?

**Husband :** I was out for a smoke.

**Wife:** thank God you survived.

Husband opens Television, Chief Minister was on the scene announcing 10 Cr each, to the deceased families.

**Wife:** I have become sick and tired of your smoking habit.

\*\*\*\*\*

After a car accident in Delhi, a young man comes out of his car shouting, "Gaadi thok di, jaanta hai mera baap kaun hai?"

The other guy slaps him hard and says, "Dhyan se dekh ullu ke patthe, main tera bapp hi hoon."

\*\*\*\*\*

A wife is never dominating, it's just that she loves her husband so much that she always forgets the difference between a suggestion and an order.

\*\*\*\*\*

**Santa :** What is the easiest way remember your wife's birthday?

**Banta :** Forget it once!

\*\*\*\*\*

**Ramesh :** Why did you run away from the operation table?

**Suresh :** The nurse was repeatedly saying 'don't get nervous', 'don't be afraid,' 'be strong,' 'this is a small operation only'.

**Ramesh :** So what was wrong in that? Why are you so afraid?

**Suresh :** She was talking to the Doctor!

# Inspiration!

## Personal growth is vital, irrespective of age

EVERYONE GETS TO a certain point where they learn the same thing: Life is hard. There's so much to learn and, as you get older, so little time to do so. However, though there are endless bits of knowledge and abilities that a person can learn throughout his life, there are many self-improvement skills you can focus on to ensure that the rest come a bit more easily to you. Just the way learning should never stop, the same applies for personal growth and development. The idea should be to focus on continuous self-development at every stage in our life and become better versions of ourselves

Are you someone who likes to grow? Do you constantly seek to improve yourself and become better? The importance of self-improvement and development often goes unnoticed. We are either conveniently brushing our shortcomings under the carpet, refusing to face them or are just happy being ignorant. Truth is - you cannot run away from yourself. Having said that, let's review some great reasons to actively pursue personal development, at any age. Those who actively pursue personal development enjoy the following advantages:

### **Improved peace of mind :**

Aside from the of mind that generally follows as a result of such factors as lower stress levels, experiencing regular overall health and being successful, regular self-awareness and improvement practices can generate their own feelings of greater contentment and tranquility. Mindfulness, meditation and mind-body techniques such as yoga and qi-qong, when practiced regularly can improve focus and self-awareness, which in turn helps generate peace of mind. Personal

development practices also tend to increase your understanding of self and others, which contributes to a greater sense of peace and acceptance overall.

### **Enhanced self-control :**

Self-control, that ability to regulate your emotions, thoughts and behaviour in order to accomplish specific goals, is a cognitive ability that can be worked out and strengthened just as you would your muscles. When setting and working towards goals for your life, it's ways to become derailed by temptations, habits and impulses, particularly those driven emotions. By making self-development a regular and important part of your life, you bring to light those underlying beliefs and feelings. You strengthen your self-control 'muscles', making it easier to build new habits and achieve short and long term goals.

### **Lesser stress :**

Given the killer that stress has turned out to be and how quickly it negatively impacts our overall quality of life, anything that reduces stress would be worth pursuing, don't you think? By making personal development a habit, particularly with regards to stress-reduction techniques such as mindfulness practices, you will be better able to identify, manage and even eliminate key sources of stress in your life.

### **Healthier relationships :**

Relationships - with your family, children, coworkers, lovers and even that primary relationship with yourself - are the foundation of life. You can't avoid them (even when you may wish to). When your relationships are low quality. Conversely, when your relationships are healthy and vibrant, you will reap the benefits in profound ways.

Learning and building good relationship skills is an essential part of any personal development plan. People who consciously and deliberately build interpersonal skills experience greater satisfaction in relationships of all kinds.

### **Greater resilience :**

Personal development allows you to confront and work through obstacles from the inside and out. Time spent developing your emotional intelligence, self-awareness and coping strategies will have a direct and positive impact on your level of resilience. Life will always throw us curve balls in the form of obstacles and challenges when we least expect them. Having resilience means being able to rebound quickly, returning to your natural balance, growing and learning from the experiences instead of snapping or breaking. In fact, developing greater resilience may well be the most important thing anyone can do to improve their overall life satisfaction.

### **Better parenting :**

Because young children and babies learn by aping their parents and caregivers, it's vital that parent first and foremost work on developing and improving themselves. To be a better parent, one that can serve as a good first role model for babies and young children, you need to be willing to take a long, hard, honest look at yourself. When you spend the time on personal development and self-awareness, you are less likely to unwittingly pass along negative patterns and behaviours to your children. You're also far less likely to fall into common parenting pitfalls such as negative reinforcement, anger, bullying, enabling, micro-managing and the like.

### **More clarity :**

With all the distractions one is bombarded with, mental clarity is a tough state to attain. However, when you make self-improvement the primary goal of your life, you begin to start becoming more authentic and removing the clutter from your life. Gaining clarity lets you stay focused and not en-

(Contd.. on p. 22)

# Brilliant tips to handle a difficult boss



## Don't let it affect your work :

No matter how bad your boss' behaviour is, avoid letting it affect your work. You want to stay on good terms with other leaders in the company (and keep your job!)

## Stay one step ahead :

Especially when you're dealing with a micro-manager, head off with your boss' requests by anticipating them and getting things done before they come to you.

## Set assuming they know everything :

Just because someone has a managerial title doesn't mean that they have all the right answers all the time.

## Act as the leader :

When dealing with an incompetent boss, sometimes it's best to make some leadership decisions on your own.

## Identify triggers :

If your boss has anger management problems, identify what triggers his or her meltdowns and be extra vigilant about avoiding those.

In an ideal world, we would all have fantastic managers - bosses. Unfortunately, there's not always the case. To help out, we've gathered the best advice for dealing with a bad boss.

## Make sure you're dealing with a "bad boss":

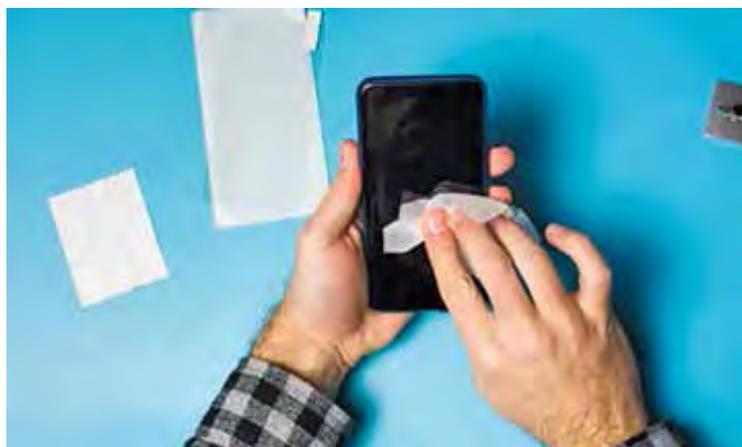
Before trying to fix your bad boss, make sure you really are dealing with

one, is there a reason for his or her behaviour or are you being too hard on him or her?

## Identify your boss's motivation :

Understanding why your boss does or Cares about certain things can give you insight into his or her management style.

# Keep your smart phone germ-free



These thorough cleaning steps should be done weekly to keep a phone relatively germ-free.

- Unplug your phone and any attachments of the phone. Headphones or chargers should be cleaned separately. Turn off the phone.
- Remove any protective cases or covers. These should also be cleaned separately before re-applying the phone.

- In a small spray bottle, mix a one is to one ratio of distilled water is essential if you live in an area that has hard water which is filled with microscopic minerals that can scratch the glass on the phone. Shake the bottle thoroughly until the two ingredients are nicely mixed.
- Lightly spray on lint-free micro fibre cloth with the mixture. Never spray the phone directly as there maybe a chance of the water going inside the phone. Do not over-wet the cloth either.
- Use the cloth to wipe down the entire phone front and back of the phone.
- If small areas like the space around the camera lens, attachment ports or buttons show signs of dirt build-up, gently use a dry cotton swab or wooden toothpick to clean those areas. Once all the dirt is removed, wipe down the area again with the slightly damp micro fibre cloth.
- Allow the phone to air dry completely for at least 15 minutes before reinserting it into any case and reusing the phone.

# Let Us Not Mask The Real Problem

C.K. SUBRAMANIAM

**G**reater than the loss of life or getting affected firstly by it. Corona has certainly had a far greater negative impact not on health of humans but on their wallets. The whole globe is reeling under fear and a trade halt is setting in. At this pace the consequence on human lives would be far greater than the actually getting affected by the virus itself, with price rise, job loss, etc. Information is power and sadly, despite being educated many fall prey to social media posts on this, which has to be restricted. Lets fight misinformation first and Corona would be dead by itself.

India seems quite blase about Corona Virus disease 2019 (Covid-19), even it spreads alarmingly throughout the world with more than a lakh people being infected and the number of fatalities climbing upwards. The World Health Organisation has declared the outbreak a Public Health Emergency of International concern. Better council prevailed and preventive measures are in full swing. We should be careful for the next 15 days to get rid of the Corona virus from the grass root levels and feel safe from further concerns.

To make the Corona virus drive more meaningful, both domestic and foreign group tours are banned for the time being. It is indeed a right step in the right direction at the present juncture. Even though face masks and sanitisers are coming handy at this hour, it is not the be all and end all as a remedy. Drones may fly around to disinfect the city from the virus. Death of birds cause cripple in the minds and the fear of Corona virus grows more

than expectations.

Prime Minister Modi has taken an initiative by arranging video conferencing with SAARC leading and thereby



trying to reduce the tension in the sub continent. It is a novel initiative to make the world leaders take note of the pressing problems faced by all. It is not just a laughing matter and serious thinking will give better results in the days to come. Death toll is increasing and the suspected cases needs to be quarantined to save further disaster.

Navi Mumbai is better of than Mumbai. The satellite city is taking all measures to keep the city clean and the same was vindicated when the city became number one cleanest city in the rating and that is a tribute to the Municipal Corporation and its workers doing relentless work during day and night. As an individual I take up the responsibility of educating the people through Television talk and righting through the newspaper pages. We all know that cleanliness is next to Godliness and so we should have a holistic approach to the problem. There is no need of creating fear among people. But definitely prevention is better than cure.

The big concern is the rising numbers of the positive cases of COVID-19 day by day. We have to follow the guidelines from the government and further tighten the preventive measures. Pre-

vention is better than cure. Our medical expertise and infrastructure are going to be tested largely from now on, as it enters the third stage of community spread and so we have to be doubly careful. Please do not give COVID-19 cases as though it is a cricket score. Very morbid. Like all things this is also temporary. The virus will run its course and all will end well and forgotten. Government is afraid the virus might infect a significant part of the population and taking all the preventive measures and it is up to

the public to co-operate with the government.

## COVID 19 IN CHURCH

***A man went to Church on Sunday and gave testimony that he was infected with CORONA VIRUS and that God had healed him.***

When he finished, he tried to give the microphone to the second man who was waiting to give his own testimony, but the man was afraid to take it and politely refused it by saying:

**Second man:** Bro. My testimony is nothing before yours so, you Give it to pastor.

So the man tried to give microphone to pastor.

**Pastor:** I'm not in charge of service today, because the Bishops is here with us today, so kindly give it to him.

So the man went to the Bishop.

**Bishop:** brother in Christ, keep the mic, it is yours! Its a gift from the church for your marvellous testimony. You may take it home.

# Royal Christian Family MATRIMONIALS - GROOMS

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**6994. AUSTRALIA :** Mangalorean Roman Catholic divorcee, (Born in April 1959), Ht. 5' 11", Wt. 80 kgs, Wheatish Complexion, Edn. Dip. ITI Course, working as a Technician. Contact email : ninearies21@gmail.com

**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

**7010. BAHRAIN :** Mangalorean Roman Catholic Divorcee (with in three months of marriage), (Born in June 1985), Ht. 5' 11", Wt. 76 kgs, Wheatish Complexion, Edn. HSC Diploma in food & beverage, working in 4 Star Hotel Bahrain. Contact Mob: 8806129309

**7008. USA :** Separated Roman Catholic, (Born in October 1983), Ht.

**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

5' 7", Wt. 62 kgs, Wheatish Complexion, Edn. MD, MS, working as a Senior Engineer. Contact email : jesumary58@yahoo.com

**7146. MUMBAI :** East Indian RC Bachelor, (Born in July 1988) Ht. 5' 10", Wt. 79 kgs, Fair Complexion, Edn. B.E. (Mech), PG course in Finance, working as a Asst. Manager in MNC. Contact email : lenin.pdsouza@gmail.com

**7144. POONA :** Goan RC Bachelor, (Born in October 1985) Ht. 5' 5", Wt. 60 kgs, Wheatish Complexion, Edn. Hotel Management Graduate, working as an Executive. Contact email : merrolmenezes@gmail.com

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**7102. MUMBAI :** Mangalorean Roman Catholic Bachelor, (Born in August 1988), Ht. 6' 1", Wt. 95 kgs, Wheatish Complexion, Edn. Masters, working for MNC. Contact email : am.pereira@rediffmail.com

**7099. USA :** Mangalorean Roman Catholic Bachelor, (Born in March 1988), Ht. 5' 8", Wt. 82 kgs, Wheatish Complexion, Edn. M.Sc., working as a Computer Engineer in USA. Contact email : willatauro@gmail.com

**7040. MUMBAI :** Goan Roman Catholic Bachelor, (Born in October 1991), Ht. 5' 5", Wt. 65 kgs, Fair Complexion, Edn. B.C.A., MBA Pursuing, working as a GIS Analyst in MNC. Contact email : ronaldpereira1210@gmail.com

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**6991. MANGALORE :** Mangalorean Roman Catholic Bachelor, (Born in July 1984), Ht. 170 cms, Wt. 65 kgs, Wheatish Complexion, Edn. Engineering, working as a Electrician Contractor. Contact email : priya.tellis5@gmail.com

**7101. MUMBAI :** Mangalorean Roman Catholic Bachelor, (Born in April 1988), Ht. 5' 5", Wt. 68 kgs, Wheatish Complexion, Edn. Masters in Logistics doing part time MBA. Working as an Asst. Manager. Contact email : gracion.moras@gmail.com

**7047. MUMBAI :** Goan Roman Catholic Bachelor, (Born in November 1982), Ht. 5' 5", Wt. 65 kgs, Wheatish Complexion, Edn. B.Com., C.S. in Process, having family business. Contact email : mail.soj@gmail.com

**7084. MUMBAI :** Mangalorean Roman Catholic Bachelor, (Born in May 1956), Ht. 5' 7", Wt. 70 kgs, Wheatish Complexion, Edn. 9th std., working as a Machine Operator. Contact email : fern.gilbert54@gmail.com

**7097. MUMBAI :** Mangalorean Roman Catholic Bachelor, (Born in October 1991), Ht. 5' 11", Wt. 97 kgs, Wheatish Complexion, Edn. B.Com., working as Sr. Account Recievable in private company. Contact email : dsouzadonald11@gmail.com

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**7148 MUMBAI :** Smart, goodlooking, Roman Catholic Spinster, (Born in November 1993), Ht. 5' 2", Wt. 40 kgs, Fair Complexion, Edn. H.S.C., having own business. Contact email : teresa.joseph.1993@gmail.com

**7127. MUMBAI :** Goan R.C. Spinster, (Born in December 1992), Ht. 5' 5", Edn. Ph.D., Student. Contact email : exmi2019@gmail.com

**7143. MUMBAI :** Goan Roman Catholic Spinster, (Born in April 1987), Ht. 5' 4", Wt. 75 kgs, Wheatish Complexion, Edn. M.A. (Literature) working as a Sales & Marketing Manager. Contact email : irisedsouza@gmail.com

**7142. MUMBAI :** Roman Catholic Spinster, (Born in December 1981), Ht. 5' 3", Wt. 62 kgs, Very Fair Complexion, Edn. MBA (HR) working as a HR Associate. Contact email : sunrays1227@gmail.com

## 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

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**7139. MUMBAI :** Maharashtrian Protestant Spinster, (Born in May 1993), Ht. 5' 3", Wt. 47 kgs, Fair Complexion, good looking, Edn. B.Com., working as a Sr. Advisor in MNC. Contact email : shirley.jadhav@gmail.com

**7107. MUMBAI :** Tamilian Roman Catholic Spinster, (Born in September 1990), Ht. 5' 2", Wt. 50 kgs, Wheatish Brown Complexion, Edn. M.Com., working as a Commercial Executive. Contact No. 8108216595 email : jkanth74@gmail.com

**7108. MUMBAI :** East Indian Roman Catholic Spinster, (Born in December 1990), Ht. 5' 3", Wt. 58 kgs, Fair Complexion, Edn. B.Sc. (Aviation), Ae SI (Part), AME (Aircraft Maintenance Engineer), working as a Aircraft Maintenance Engineer. Contact email : lucyann.alvares@yahoo.com

**7145 MUMBAI :** East Indian Roman Catholic Spinster, (Born in December 1992), Ht. 4' 11", Wt. 50 kgs, Fair Complexion, Edn. M.Sc., Lecturer by profession. Contact email : andrea210358@gmail.com

**7147 MUMBAI :** Goan RC Spinster, (Born in July 1992), Ht. 5' 4", Wt. 65 kgs, Fair Complexion, Edn. MBA Finance, working as a Fund Accountant. Email : stefasasha09@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

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"Mangalorean RC Parents seek suitable alliance for their Daughter, Spinster, Ht. 5', Born June 87, MBBS, fair looking, working for a Health Care Company in Mumbai, from Mangalorean RC Bachelors, professionally qualified ( Medicine, Engineering, CA, or equally educated) with good family values and Catholic faith, preferably working in Mumbai or Abroad. Kindly contact : (0091) 9619393288 ( WhatsApp) or mail : machadow@hotmail.com"

**7105. MUMBAI :** Mangalorean Roman Catholic Spinster, (Born in November 1991), Ht. 5' 5", Wt. 62 kgs, Wheatish Complexion, Edn. M.Sc., Microbiology, (Pursuing Ph.D., ) Assistant Professor. Contact email : 1991divine@gmail.com

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**7126. U.S.A. :** Mangalorean Roman Catholic Spinster, (Born in January 1992) from Mumbai, Ht. 5' 7", Wt. 60 kgs, Fair Complexion, Edn. B.E. (Computers) from Mumbai, M.S. (Information Systems) from US. Possesses H1B visa and is working as a Technical Analyst with a MNC in USA. Contact email : wilfyjoy1315@gmail.com or call +91 98603 02527 / + 91 9970172527

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(Contd.. from p. 13)

With forests which act as catchment areas gone, ground water levels have fallen and water bodies have dried up!

We need to be aware of the consequences of our actions and willing to change. We need to adopt a sustainable lifestyle to conserve the natural resources. Explore other avenues of generating energy, harvesting water and renewing our forest cover. Be aware that at this rate we will run out of earth's natural resources not so far in the future. Imagine life with rationed water and food, with no transport and lighting.....

(Contd.. from p. 17)

gauge in anything that takes you away from your goal. That said, there will be moments of confusion and indecisiveness but with experience, you will grow to become surer of yourself while gaining clarity about your life.

Working on personal growth is quite easy and starts with the smallest of choices. Choose to do something kind for yourself or someone else. Notice the shift in energy after doing any of the following activities:

- Listen to music that makes you feel good and try dancing to it.
- Open a door for someone.
- Quiet your mind for five minutes and focus on your breathing.
- Take a walk in nature.
- Say "thank you" and give a smile.
- Offer someone else to go ahead of you.
- Choose more positive media to expose yourself to.
- Make a healthier food choice and notice how it affects you.
- Ask someone how they are and truly listen with your whole heart.

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Prop. B. D'Souza

(Contd.. from p. 5)

courage hard and help people shun laziness .

Haste makes waste while slow and steady wins the race should be our motto .

This then is the importance of time management ..

—Peter Castellino

## Protect and follow and strengthen the Constitution

With reference to the article titled : Gospel -Like Values In The Indian Preamble by Melvyn Brown in The Secular Citizen dated 16 March 2020 some counties like the UK have an unwritten constitution and follow it properly while it is a shame that we in India have a written constitution and do not follow it properly .

It is an open secret and a very great shame that our ruling party just does not care for the constitution and will destroy it through legislation to create a Hindu state where the minorities will become second class citizens and in the process take our country backyards into the dark and gloomy ages but somehow by using all means at our command we must thwart their evil and deadly plans .

Even if this is not enough they will replace our tricolour flag with a Hindu flag.

Currently several states in India have become Hindu state with the passing of anti conversion laws/freedom of religion laws which the ruling party is hell bent on introducing at the centre.

Thus it is vital to protect and follow and strengthen the constitution instead of only paying lip service to it.

—Peter Castellino

## Pope Francis: Humanity Needs Christ's Justice!

Speaking via internet live-station because of indisposition, on Wednesday 11 March 2020, Pope Francis ad-

vocated that Catholics must spread the Gospel to a world which hungers and thirsts for the "justice" of Jesus Christ! He meditated on the forth be-atitude: "Blessed are those who hun-ger and thirst for justice, for they will be satisfied" (Matthew 5:6). (Some excerpts):

"In the heart of every person, even the most corrupt, there is always the thirst for truth and good; which is in- deed the thirst for God! This is why the Church is sent to announce the Word of God steeped with the Holy Spirit!"

"I would like to address everyone who is sick with the coronavirus, and all who suffer from uncertainty. I also thank the hospital staff, doctors, nurs- es and volunteers, and all men and women of good will who are praying at the moment."

"I encourage Italians, who are un- der a nearly month-long quarantine, to face every situation, even the most difficult with fortitude, responsibility and hope. May you live this Lenten season with your gaze fixed on Jesus, Who suffered, but now has Risen, bringing consolation and reconcilia- tion from His Spirit!"

"We are confronted with a type of weakness connected with hunger and thirst, which are primary needs, for they concern survival, a daily neces- sity such as nourishment. Thus, there is an interior thirst and an interior hun- ger, like that expressed by St. Augus- tine: 'You made us for yourself Lord, and our heart does not find peace un- til it rests in You!'"

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

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# Effects of social media on the youth

WITH SOCIAL MEDIA being a large part of today's youth, find out how it affects the V generation



Every teenager is a member of one or more social media platforms. Whether it is Facebook, Instagram, WhatsApp, SnapChat or any other platform, social media tends to form an integral part of their lives. They spend a significant part of their day browsing these web sites. In just a few years it has already changed the landscape of communication, business and education. Here are some of the pros and cons of the social media platforms that we need to consider.

## Pros :

**Connecting people :** From time to time we wonder about friends we've met along the way and what they're doing now. Social media is a great way to maintain those connections. Name-search features allow us to reconnect with long-lost friends and network with people we want to get to know better.

## Create awareness :

With social media, the youth is aware of what is going on in their surroundings and even the entire world. It is an important way to equip themselves with adequate knowledge of current affairs. This information can be quite useful and enables them to make informed decisions based on what they know.

**Platform for self expression :** Social media provides a place where to-

day's youth can freely express themselves. They can join groups and fan pages that they are interested in. This empowers them and boosting their self-esteem. Their confidence online is also transferred to their physical lives where they are able to pursue their passions to the fullest.

## Development of interactive skills :

Due to social media the youth is more confident in their interactive skills. They tend to interact with multiple people on different platforms which boosts their confidence levels. The most shy and introvert people also tend to communicate better on social



media, thus bringing out the hidden talent and ideas.

## Cons :

**Addiction :** Social media addiction is on the rise. Currently, more people are spending a majority of their waking hours compulsively using social media, neglecting face-to-face interactions and other responsibilities. This clearly reduces their productivity lev-

els at work or studies.

**Cyber bullying :** Cyber bullying is one of the more negative influences that presents itself in social media a platform for cyber bullies to taunt and bully others. It is easier to bully others through social media than to do it physically. Today's youth is the most exposed to such bullying which have very negative effects on them.

**False sense of security :** The young adults

may be inclined to do things on social media that they would not do in public, like post a compromising photo or saying something they would never have the courage to say in person. Teens should be made aware of the impact their digital footprint could have on their future.

**Triggers insecurities :** When you browse through any social media platforms, you'll find pictures of people who seem to be having the best time of their lives. You'll find posts about their travels, high grades and other achievements, and recent purchases. You feel that your own life pales in comparison to theirs. It takes people away from reality.

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