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## Is there Social Justice in the Digital Economy?

—\*Fr Cedric Prakash SJ

This year the World Day of Social Justice (20 February) is being observed in extremely trying times all over the world. The first signs and cases of the pandemic had already gripped parts of the world in December 2019; but it was not until after the middle of February 2020 did the seriousness of situation actually set in. Governments everywhere, UN agencies like the World Health Organization (WHO), went into a frenzy. The concerted effort was not only to stop the deaths, to contain the pandemic COVID-19 but also to find effective preventives and cures to address what is regarded as the deadliest virus to hit humankind in recent times.

In a matter of time nations and cities were locked down; international and domestic travel was stopped; factories offices, educational institutions closed. All normal routine life which most took for granted – was either woefully disrupted or came to a grinding halt. Economies, particularly of the poorer nations, were shattered. For almost a year now a 'new normal' began to emerge: it is called 'work from home'(WFH); in short, it meant you needed to have a digital device: be it a computer or a smart phone and of course, a good, stable internet connectivity. So, millions of people found some solace in this; students had online classes, discussions and even official meetings took place over webinars.

A whole range of challenges and social concerns thus emerged due to this latest form of work: what about those whose lives and livelihoods are centred on daily physical presence: workers on a building construction site or for that matter, a street hawker? What about those who cannot afford to buy one of these sophisticated gadgets or who do not have access to good internet con-

nectivity? Whilst the pandemic created the environments of remote working by digital platforms, it also caused a digital divide as there were several factors that detrimentally influenced labour opportunities. It is appropriate then that the theme chosen for World Day of Social Justice is '**A Call for Social Justice in the Digital Economy**', with a view to address the challenges and concerns.

The introduction to the theme states, "*the digital economy is transforming the world of work. Over the past decade, expansion in broadband connectivity, cloud computing, and data have led to the proliferation of digital platforms, which have penetrated several sectors of the economy and societies. Since early 2020, the consequences of the COVID-19 pandemic have led to remote working arrangements and allowed for the continuation of many business activities, further reinforcing the growth and impact of the digital economy. The crisis has also laid bare and exacerbated the growing digital divide within, between and across developed and developing countries, particularly in terms of the availability, affordability and use of information ICTs and access to the internet, deepening existing inequalities*".

The hi-tech elite will surely point out to the many positives in a digital economy; one can surely go on 'ad nauseam' highlighting some of the benefits accrued because of the digital platforms to this modern age. Unfortunately, an objective and a more dispassionate look into reality, will clearly show the negative impact the digital economy has on millions of people: the casual workers, the migrant workers, the small entrepreneurs and other sub-alterns who have suffered immensely this past year. They have all fallen victims to newer forms of injustice which though not very visible, are as brutal and oppressive as the more traditional and obvious ones.

(Contd.. on p. 3)

## Obsession with Sedition?

The Modi government at the Centre and the States under the BJP rule appear to be obsessed with the sedition provisions of the law and charge any one whom they see as an adversary or a potential threat. You speak ill of their leader at the Centre or the State, you can be sure to be charged under this draconian law. Sedition is a very serious business. The Apex court, over the years, has cautioned the law enforcing authorities to refrain from using IPC section 124-A to curb free speech – a fundamental right enshrined in the Constitution. Despite this, this section is being used with impunity in the name of national integrity and sovereignty – an emotive issue for the people of this country. Unfortunately, the Police loyalty is misplaced – political masters instead of the public. No wonder people are scared of the protectors – the Police. This should be a matter of concern for the Police force. But who cares!

FIRs are hastily prepared and harshest provisions of the IPC are included with long jail term so as to deny bail to such charged people. A retired SC judge admitted in a TV debate a week ago that the subordinate judges are hesitant to grant bail in such cases for fear of being pulled up by the HCs. Even the higher courts find it hard to grant bail in sedition cases for same reasons. It is time to make the Police accountable in cases where they are guided by political pressure. The much delayed Police reforms need to be expedited but for this all political parties must put their heads together.

The recent arrest of Disha Ravi [a non-entity who became an international celebrity overnight], has evoked sharp reactions from the intelligentsia. What the higher courts failed to do all these years a Patiala court judge Dharmender Rana, in his hard hitting verdict, came down heavily on the Delhi Police which did a shoddy job with no tangible evidence to deny bail to the accused. In short, he was candid on the blatant misuse of the Sedition law. The learned judge granted bail to Disha and a 'Patiala' rap to the Delhi cops and through them to the Police force throughout the country. Police should seriously introspect. Even the Law Commission in 2018 said "Dissent and criticism are essential ingredients of a robust public debate on policy issues as part of a vi-

## VIEWS on NEWS

brant democracy. While it is essential to protect national integrity, it should not be misused as a tool to curb free speech". This advice has hardly deterred the authorities from going about their business of charging more and more people under sedition laws. One is reminded of the recent arrest of a blogger in China just because he questioned the genuineness of the contents of Galwan Video showing the skirmishes at the LAC which the authorities made public after months of secrecy. In this video they said that only five soldiers lost their lives.

When the government tries to take shelter under the draconian laws, it shows that they are nervous about some of their own actions which come under scrutiny. Outwardly they may show belligerence but inwardly they are worried. While arrests under sedition charges are rising exponentially, the conviction rate remains dismal at 3%. Even those opposing farm laws are not spared. The motive of the government is clear. Charge them under the harsh IPC Section 124-A; and keep them behind bars as long as possible without bail. This way the threat to the government gets muzzled. The government needs to realize that 124-A, which was framed some 150 years back in 1870 or so is not a 'toolkit' to suppress dissent or free speech. This is one harsh message the learned Patiala court Judge sent to the Police and the government in his much appreciated order while granting bail to Disha Ravi. Incidentally, during the January 6th assault on Capitol by Trump supporters, a TV channel Anchor called Donald Trump a 'domestic terrorist' repeatedly. Mind you Trump was still the President then. There was no reaction from the Trump administration. This is free speech. Wonder what would have happened to the Anchor if this had to happen in India.

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## The Sasikala factor in Tamil politics

The return of Sasikala, the confidante of late Jayalalita in Tamil Nadu, after a four year stint in prison in Karnataka was a massive show of strength. It looked like someone who has returned after a landslide victory. People dotting the roads with flowers and garlands in large numbers and jostling with each



by Marshall Sequeira

other to have a glimpse of the 'celebrity' was something unusual. Among those jolted, are the present AIDMK leaders, particularly EPS who is running the State after the demise of Jayalalita. His nervousness was too apparent. The desperation was visible in his decision to close down the entire area where the memorial for the late leader is erected. The present AIDMK leadership of EPS and OPS is a marriage of convenience but are holding on for power's sake. While EPS has an upper hand OPS is waiting. To that extent OPS remains dissatisfied and therefore a threat to the party. The open offer to OPS to join Sasikala's party [AMMK] needs to be seen in that context. This is something that should worry the AIDMK now. Sasikala has claimed to be the General Secretary of AIDMK. The fight for supremacy is bound to be a messy affair. If Sasikala and OPS come together it is trouble for EPS with split votes.

All these years there were those stalwarts like Karunanidhi and Jayalalita. It was either the DMK or the AIDMK that ruled the State for many years in straight fights with the help of fringe players. This time around, it will be different. With new combinations and permutations, the position of the AIDMK dispensation could weaken significantly. If that happens, Sasikala will assert as the rightful successor of late Jayalalita and claim to be the real AIDMK which could isolate EPS. His followers could shift allegiance making Sasi relevant in Tamil politics. Kamal Hassan, with his leaning towards the Congress, could strengthen the DMK led alliance. His meeting with Rajinakanth recently could change equations. A triangular contest will benefit only the DMK alliance. Yet, with all her faults, the Chinamma is likely to play a crucial role in Tamil Nadu politics and cannot be written off so easily. The organizational capacity of her nephew, TTK Dhinakaran, the brain behind the huge road show, cannot be underestimated. It will be a very interesting battle to watch.



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The ordinary labourer is the most affected by the digital economy. One of the most pathetic sights on the TV screens and the print media was to see pictures of migrant workers from several of the big cities walking back to their homes in the rural areas, in the height of the pandemic. Many of them, for want of public transportation had to trudge back miles because of the lockdown. The urban informal sector was badly hit everywhere. These were ordinary men and women, for whom digital platforms means absolutely nothing. Their work is of a physical nature, most of them are location-based, earn a daily wage, live frugally and save a little for their families who in most cases, live in rural areas. Millions of workers lost their jobs overnight; even on their return, in some states like UP and Gujarat they had to agree to new policies with longer hours of work, with lesser wages and without access to a trade union. The three labour codes, which are blatantly anti-worker, was shoved down by an uncaring Government and their crony capitalist friends during the pandemic.



BY FR. CEDRIC PRAKASH SJ

In his path breaking Encyclical of 1891, 'Rerum Novarum', Pope Leo XIII wrote "when there is question of defending the rights of individuals, the poor and badly off have a claim to especial consideration. The richer class have many ways of shielding themselves, and stand less in need of help from the State; whereas the mass of the poor has no resources of their own to fall back upon, and must chiefly depend upon the assistance of the State". One hundred years later, in 1991, later (now Saint) John Paul II in his encyclical 'Centesimus Annus' said, "Justice will never be fully attained unless people see in the poor person, who is asking for help in order to survive, not an annoyance or a burden, but an opportunity for showing kindness and a chance for greater enrichment". Last May, Pope Francis spoke very strongly about the plight of the migrant workers saying, "I want to defend all exploited workers and I invite everyone to turn the crisis (the pandemic) into an occasion where the dignity of the person and the dignity of work can be put back at the centre of things." Fifty years ago, the 1971 Synod of Bishops on 'Justice in the World' ushered in a watershed moment for the Church. The Synodal document stated that, "In the face of

the present-day situation of the world, marked as it is by the grave sin of injustice, we recognize both our responsibility and our inability to overcome it by our own strength. Such a situation urges us to listen with a humble and open heart to the word of God, as he shows us new paths toward action in the cause of justice in the world." A call so painfully relevant today.

Another dimension which needs to be addressed where digital economy is concerned is called 'digital fascism'. We are experiencing a painful explosion of this fascism in India in the recent past. It is a fascism which spews hate, is divisive in nature and keeps large sections of the population in a state of impoverishment and with the denial of human rights. In an excellent analytical article in the popular online portal 'Counterpunch' (18 February 2021) entitled 'What Is Digital Fascism?', authors Thomas Klikauer and Norman Simms write, "compared to the classical type, digital fascism may well be furnished with the greatest propaganda machine the world has ever seen – the Internet. Unlike, classical fascism which used printed newspapers and radio, digital fascism transmits its hate messages through the Internet"; they go on to

(Contd.. on p. 15)

# The Original Andolan-jeevi—Gandhi

by Don Aguiar.

*To quote, Bertolt Brecht (1889 - 1956) an influential German poet, playwright, and dramatist. - "The worst illiterate is the political illiterate, he doesn't hear, doesn't speak, nor participates in the political events. He doesn't know the cost of life, the price of the bean, of the fish, of the flour, of the rent, of the shoes and of the medicine, all depends on political decisions. The political illiterate is so stupid that he is proud and swells his chest saying that he hates politics. The imbecile doesn't know that, from his political ignorance is born the prostitute, the abandoned child, and the worst thieves of all, the bad politician, corrupted and flunky of the national and multinational companies." Does our present political dispensation mirror this?*

If the claims and assertions of the Delhi Police, all know who controls them, are to be taken at face value, India would appear to be a vulnerable nation. Even with a \$2.6 trillion economy and a nuclear-armed military routinely ranked among the top five in the world, it seems to be remarkably fragile against one mighty power: not a rival nuclear-armed state, but a ragtag coalition of assorted celebrities, impassioned social activists, and the kind of people Prime Minister Narendra Modi has described as "andolan-jeevis", or those who live by agitation and activism.

The 'weapon' of do-gooders is not an explosive, but a document now known as 'toolkit', carrying nothing heavier than ideas in polysyllabic words. Such toolkits, which are common among organizations that wish to use strategies and tactics to bring about change, typically provide background information, talking points, and frequently-asked questions and model answers for campaigners. Toolkits also suggest potential targets, offer ideas for mobilization, provide what its developers think of as catchy slogans and hashtags, as well as memes that may be funny but are often earnest, and other paraphernalia drawn from management, marketing,

advertising and development campaigns. Confusing them with a plan to wage 'social, cultural and economic war' against India points to a deeper malaise.

In reality, India is strong—as a state, and that too with a government that has considerable strength in parliament and is run by a party with many states under its control. The administration can afford to be magnanimous to critics, but has not been; many of its core supporters tend to see critics as enemies of the nation. And the government's disposition has the effect of making dissent not only insignificant, but also expensive. It can do this because the usual checks and balances of accountability have weakened. The judiciary upholds sound principles (the granting of bail as the rule, not an exception, for example), but these are selectively applied; its diplomats react loudly to tweets, but are barely audible when military incursions occur on its territory; and its bureaucracy treats citizens as subjects.

**What such a maximalist state will do cannot easily be predicted. What's the point of carrying a big stick if you aren't going to use it? In recent times, several critics have found themselves behind bars: an 83-year-old Jesuit priest suffering from Parkinson's disease; an 80-year-old revolutionary poet who is ailing; a wheel-chair bound academic denied bail to meet his dying mother; a comedian who was picked up for a joke that wasn't told because he might have said something offensive (he's since been released); and most recently, a 22-year-old woman who was campaigning for a cleaner planet.**

The Delhi Police's action of arresting Disha Ravi in Bengaluru and producing her before a magistrate in New Delhi, on allegations of online links with pro-Khalistan elements, was disproportionate. Lawyers have questioned the magistrate's decision to place her in

police custody for five days. Her motive seems environmental and those links, if any, inadvertent. The incident shows a literalist interpretation of colonial-era rules and an expansive reading of the law. And the arrest has become part of a conspiracy theory that even satirists and cartoonists would struggle to imagine. Compounding the irony is the use of similar tactics—hashtags and identical, simultaneous messages with the same words in bold—by the government's online supporters, while complaining about coordinated campaigns against the nation. Toolkits are 'how-to' documents that accompany strategic plans. Multinationals selling toothpaste, political parties marketing a candidate, and other activists all understand that. The crucial question is the means being deployed.

**In Civil Resistance: What Everyone Needs to Know, American political scientist Erica Chenoweth, who runs the Non-Violent Action Lab at Harvard, challenges the idea that entrenched power can only be overthrown violently. If at least 3.5% of people support a movement, change may be possible, Chenoweth says -**

**Governments—democratic or authoritarian—exercise power by getting people to obey rules and laws voluntarily. Regimes become ineffective when people refuse to abide by those rules. Think of the doctors and civil servants on strike in Myanmar these days. Or the Bengali bureaucrats in what was then East Pakistan refusing to comply with instructions from their West Pakistani bosses, and the eventual independence of Bangladesh. Or M.K. Gandhi's challenge to an empire with a fistful of salt. Apparently small acts matter.**

Peaceful resistance is an old idea; the internet gives it wider reach. Disha Ravi understands what campaigners have known all along—that non-violent activism can be effective. Thus slavery was challenged, women got the right to vote, and some authoritarian regimes collapsed. They draw inspiration from the original andolan-jeevi—Gandhi. India presently is lucky to have many in Gandhi's footsteps.



## Credibility of medical research

The age-old adage and secret of longevity “ Early to bed, early to rise, makes a man healthy, wealthy and wise’ seems to have gone for a toss after a recent study conducted by a Canadian –based scientist has revealed that those going to bed before 10 p.m. run a greater risk of heart attack, while those who sleep after 12 midnight are prone to metabolic disorders and morbidity. Hence the ideal time to sleep is between 10 p.m and mid-night. It is very strange that both medical science and research keep coming out with their findings which keep changing from time to time. Take for instance the case of how tea and coffee are now said to be good for the heart ,whereas earlier, they were both stated to be detrimental to health. Consumption of egg was said to increase blood cholesterol that was harmful for the heart. Today, egg is recommended as a rich source of protein and a way to keep the doctor away. Scientists are still struggling today to find out how and where the deadly Corona virus originated and spread, even as they have developed a vaccine that is neither 100% effective nor safe. Different theories , flip flop and prevarication have had a deleterious effect on the credibility of medical research and presently raises questions as to how much of these findings are to be believed or taken with a pinch of salt.

—A. F. Nazareth,  
Alto Porvorim, Goa.

## Catholics Matter

Set between the rivers Tigris and Euphrates, Iraq (which was earlier known as Mesopotamia), is acknowledged as the cradle of civilization. Biblical scholars place the Garden of Eden between these two rivers. Pope Francis will be visiting this historically important country, March 5-8.

As is well known, the Pope is the head of the Vatican State and as per established protocol he can agree to visit a country only after he receives an official invitation from the State. Recently, the Holy Father visited Bangladesh and Myanmar bordering India, both with very small Catholic populations. Iraq too has only 0.3 million Catholics compared to India's 20 million Catholics. Our Catholic population is the 17th largest in the world , ahead of Canada, Australia, Holland and 150 plus countries. We need to convince our govt that Catholics matter. Our schools and colleges have touched the lives of the poorest to the richest in the land . Many ministers, top politicians and bureaucrats have passed through the hallowed corridors of our educational institutions. On several occasions they have acknowledged their debt to their Alma mater. This goodwill of the alumni must be leveraged by our Catholic leaders and legislators in the Centre and the states. Cutting across party affiliations they must take up matters of importance concerning our faith with these friendly officials. An invitation to the Holy Father to visit India, is one such matter that needs to be taken up.

—Prof Robert Castellino  
Orlem

## Ray of hope from the Indian judiciary!

When even some Supreme Court judges have expressed their disappointment regarding the rulings of the Supreme Court, today a Ray of hope is shown by the Delhi court. 21 year old environmentalist Disha Ravi has been granted bail by Delhi Court! The court's judgement completely exposes all conspiracy theories and fake agenda of Mr. Naada and other BJP IT Cell people. One day 'Frankly speaker' The Secular Citizen may be implicated for its bold articles. Here are some famous lines from the judgement to be kept in mind by the editors and managers-

“Right to freedom of speech and expression includes right to seek global opinion.”

The police can be biased, totally become the mouthpiece of the Home Minister, for the judges say, “There is not even an iota of evidence brought to my notice connecting the perpetrators of the violence on 26.01.2021 with the said PJK or the accused” .... and “The perusal of the said 'Toolkit' reveals that any call for any kind of violence is conspicuously absent.”

Very consoling words are the following: “Citizens cannot be put behind the bars simply because they choose to disagree with the State policies.”

Often messages are spread on the social media intimidating citizens voicing their opinions on government policies and rulings. These are not to be given much importance.

Inquilab zindabad!

— Fr. Michael G  
Vasai.



# Love Jihad – Catholic Style

(A sequel to “Love’s Dark Secrets”)

Once again this heading challenges us to sit up and take note. We know that the term “Love Jihad” has been coined by ultra-nationalist right wing forces that have used it to push through stringent legislation against forced conversions in U.P., M.P. and Uttrakhand, all BJP ruled States.

In BJP lingo it implies that Muslim men, hiding their religious identity, are luring gullible young Hindu girls into marriage and conversion to Islam. This, despite no real evidence of the same. The word “love” does not require any definition here, but “jihad” does; more so since it is often used to describe violent acts of certain Islamic groups. However, the original Arabic word means to struggle or strive for a noble cause. It could be for the defence of Islam or for a spiritual struggle against sin. According to the Holy Quran it is a defensive, not aggressive act. However, like all noble acts, it can be misused. The closest Christian equivalent would be the much maligned Crusades. In Hinduism it could be termed Dharamyudh.

Where is the Catholic angle in all this? A recent case was of two doctors (the man was a Muslim and the woman a Catholic) getting married in a church in Kerala. Even a retired bishop participated in the nuptials. A section of the church in Kerala vehemently protested, leading to Cardinal Alencherry of Ernakulam declaring the marriage null and void, apparently because it had not followed canonical procedures. Even the participating bishop issued an apology, obviously under pressure. Earlier too the Catholic bishops of Kerala have spoken out against love

jihad for Catholic girls, drawing howls of protest from the Muslims who accused the bishops of cozying up to the BJP, to protect their financial and institutional interests.

When I went to Agra last month to attend the installation of Abp Raphy Manjaly, a priest of that diocese rushed up to present me a copy of his book “Pastoral Care of Mixed Marriage Families in the Agra Ecclesiastical Region: Challenges and Response”. The book is the doctoral thesis of Rev Dr Maxim D’sa. It is 386 pages with 1100 references.



by chhotebhai \*

Since youth and marriage counselling has been an area of special concern for me, I felt compelled to put aside other reading and study this first. This piece is not a book review (it is available at the Agra Archbishop’s House) but a reflection on some of its salient observations and its message for the church.

Nevertheless, I would first like to place on record my appreciation for the stupendous work undertaken by D’sa.

We need to understand what is meant by the Agra Ecclesiastical region. The first seeds of Catholicism were planted here over 500 years ago during the reign of the Mughal Emperor Akbar. Akbar’s church, built in memory of his Christian wife, is well preserved adjacent to the existing Cathedral. D’sa states that the Region has the lowest Catholic presence in the whole of India. According to the Census of India 2011 all Christians (not just Catholics) in U.P. are just 0.37% of the population, 0.18% in Uttrakhand and 0.14% in Rajasthan. My guess is that Catholics are between 10 to 20% of the Christian population. From them again, some 75% could be migrants

from outside the region. In sum total then, the local Catholic population in the Region is miniscule, and the Catholic Church has nothing much to show for its 500 year presence.

This, despite there being 12 dioceses (10 Latin and 2 of the Syro-Malabar Rite). In sharp contrast the number of educational institutions in the Region is in inverse proportion to the Catholic population. The Cathedral compound in Agra alone has about 8 educational institutions. It is a veritable concrete jungle.

The official data on Mixed Marriages (MM) is an eye opener. Canonically, MM refers to a marriage between a Catholic and a Christian from a sister church; as distinct from a marriage with a non-Christian, that is referred to as disparity of cult/ worship. However, the MM data includes both categories. In the 5 years between 2013-2017, there were 3269 marriages in the Region. Of these 1393, or 43% were MMs. This is going only by church records. If we take into account Catholics who get married in a ceremony not held in a Catholic Church one may safely conclude that every second marriage in the Region is an MM. This gigantic phenomenon (not problem) cannot be wished away. It needs to be addressed hands on, with sensitivity and humility. This has not always been the case.

There are three Cs that portray the Catholic Church’s attitude to MMs. They are Control, Conversion and Concern. This is part of Church history. Before Emperor Constantine’s edict of Milan in the 4th century, the church was being persecuted. One form of protectionism therefore was to ensure that Christians did not marry non-Christians who were considered either heretics or pagans. D’sa therefore says that the attitude of the early Church Fathers to MMs was harsh and prohibitive, aided by their being celibate. However, after Constantine, and the advent of Christendom, later writers like Augustine and Chrysostom had a milder approach.

(Contd.. on p. 7)

We need to here recall that in 1302, the 189th pope, Boniface VIII, had summarily declared that there was no salvation outside the Catholic Church. In effect all others were going to hell and any association with them, marriage included, was a passport to down under!

This attitude of supercilious superiority pervaded the Church till the far reaching reforms of Vatican II (1962-65). So understandably, the Old Code of Canon Law (1917) reflected the church's ecclesiology. For brevity's sake I shall henceforth refer to it as OC. Hence MMs were "most severely forbidden" (OC 1060). Granting of dispensation was reserved to the authority of the pope. Here too this was mostly granted to the nobility! So there were different norms for the rich and powerful, while the cry of the poor man went unheeded. Even today we find that parish priests are more accommodat-ing when it comes to the well heeled (or high heeled as the case may be)!

Under the guise of safeguarding the "true faith", the Catholic Church was actually coercively controlling the personal choices of its people. However, over a period of time societal pressures were brought to bear on the earlier rigid and sanctimonious stand of the Catholic Church. From Control it now switched gears to Convert. So "the Catholic party is bound to prudently procure the conversion of the non-Catholic party" (OC 1062). For this reason the Catholic party also declared that the children would be brought up as Catholics, and the non-Catholic party would have no objection to the same. Obviously this went against all norms of freedom of choice, and could jeopardise MMs, or even be an occasion for the Catholic to marry under less restrictive circumstances outside the Church. The Catholic Church's rigidity was being counter-productive.

To dissuade MMs, they were not to

be held in the church but in the sacristy. D'sa states that the priest could not wear sacred vestments, and no publicity was to be given to such marriages to avoid setting a bad example.

For those of us who take Vatican II for granted, or were born in the post Vatican II era, we need to remind ourselves of how stifling the Catholic Church was before that. Its Decree on Human Dignity states that there should be no coercion (DH No 2). Post Vatican II ecclesiology is reflected in the New Code of Canon Law of 1983 for the Latin Rite and of 1990 for the Eastern Rites. Now it just asks the Catholic party to make a sincere effort to baptise the children as Catholics (Latin 1125:1/ Eastern 814). There is no compulsion on the non-Catholic party. He/she only needs to be informed about this, and instructed accordingly (Latin 1125:2+3). Now marrying a fellow Christian is not an impediment that needs dispensation. It only requires permission.

However, I object to this for the same reason that we object to anti-conversion laws that state that a person seeking conversion must obtain permission from the District Magistrate. If choosing one's religion is an inalienable right, then so is choosing one's life partner. As we are seeing in Kerala, especially among the Oriental Rites, bishops and priests can be quite sticky about granting permission or dispensation. It is time that this proviso is also removed. All that should be expected in such cases is that the Catholic party be properly instructed and gives an assurance that it will abide by the faith of the church and make a sincere effort to bring up its offspring in the same manner.

From Control and Conversion the church should now move to Concern. Earlier its concern was for safeguarding the faith. Now its concern should be the welfare and happiness of the couple. By default that will also be the best way of protecting and nurturing the faith.

Instead of blaming the couple (D'sa has identified 28 very valid reasons for MMs), the church needs to look within itself for the reasons. I quote some of the observations D'sa makes.

He says that there is no community feeling among Catholics ... parishes are ritualistic communities that gather every Sunday ... the faith is based on novenas and pilgrimages and the homilies have little relevance to the people ... evangelizing activity has grown cold ... priests are reduced to ritual performers and running English medium educational institutions ... Catechism ends with High School ... The church in the Region failed to permeate the ethos of North India. It stagnated in the field of education social works! This is a scathing indictment from a priest, not a disgruntled layman.

Added to that, the arrival of Syro-Malabar missionaries without adequate preparation resulted in exaggerated claims of identity and competition among the three Rites. This is downright shameful. He therefore observes that the Catholic community in the Region is "Hindu in social life, Christian in religion and Catholic in worship". Is this good or bad? I am inclined to believe that this is God writing straight with crooked lines.

Mixed Marriages are here to stay, and will probably increase by leaps and bounds. Instead of perceiving this as a threat, the Catholic Church needs to see it as an ecumenical opportunity, that all may be one, as Jesus prayed before his imminent death (cf Jn 17:21). Let us hope and pray that the bishops, priests and even the young people of the Region will heed what the Spirit is saying to the Churches (Rev 3:22). This would indeed be Love Jihad, Catholic style!

• *The writer was the founder Secretary of the U.P. Regional Youth & Vocations Bureau and later a Resource Person for the CCBI Family Life Commission.*

# For God So Loved The World

## Fourth Sunday in Lent

**F**aith at this time of lent is intensely focused on the suffering, death and resurrection of Jesus Christ. By his incarnation, Christ won victory over Satan and saves humankind from the struggle with evil.

Every "Station of the Cross" enhances our spirit to a richer evaluation of the spiritual life. A proper devotion to Sundays in lent is absolutely necessary, to provide the individual with an insight into God's divine tapestry, which is to gain a prayer life and attachment for Christ through his suffering and sacrifice.

This effort, at lent, brings about reconciliation with God when we say 'by your Holy Cross you have redeemed the world'. The promise of redemption, suddenly makes sense the promise of eternal life becomes a turning point and the believer feels the 'Armor of God' as a spiritual reality.



BY MELVYN BROWN

The atonement and the Cross is the counter piece of Christianity and 'distinguishes it from all other religions,' says Giles Gasper, writer and religious historian. We are drawing closer to Holy Week; to the Passion which had been foretold by the prophet Isaiah. We are empowered with faith and in belief, to know, "God so loved the world that he gave his only son, that whoever believes in him should not perish but have eternal life." (Jn. 3:16)

Jesus took upon himself the agony, pain and torment for our sins. To awaken in our hearts, God's great love and compassion. Lent takes us to Christ, his humility and acceptance to do his Father's Will. In return we do penance, fast, pray and meditate

We are indebted to Jesus Christ. The conventional wisdom holds that no greater love has a man than to die for his friend. We owe the Lord Jesus a thanksgiving, a change in our life for the gift of salvation. The Word of the Lord was fulfilled through the mouth of the prophet Jeremiah, till the land enjoyed the Sabbaths. (2 Chron. 36:14-16).

Mel Gibson's *The Passion of the Christ* (2001) brought forward the empowerment of Christianity and showed Christ's compassion, which we would entitle. The film mounted a worldwide reaction and helped increase the ranks of the faithful. Indeed, God loved the world. God loves man and woman and made them in his own image as "one body". St. Paul said: "There is neither Jew nor Greek, neither slave nor free, neither male nor female; for you are all one in Christ Jesus." (Gal. 3:28).

Indeed, we are all one in Jesus. I wish to illustrate this: "The human body shares in dignity the image of God.

It is the whole human person that is intended to become, in the body of Christ, a temple of the spirit..." (CCC.364/1004). One in God. And so, there cannot be Jew or Greek or Gentile, slave or free, male or female.

"Man, made of body and soul, is a unity." (CCC. 2289). Added to this is the special comfort we receive at Lent from the words of St. John's gospel: "whoever believes in him may have eternal life." (Jn. 3:16). The Father loves you, and for your spiritual nourishment to be in union with Christ, the Eucharist was instituted (declared the council of Trent).

In today's reading, we look to the letter of Paul to the Ephesians; "God, who is rich in mercy..." (Eph. 2:4). He will receive you in his arms, if you repent. You can be the Prodigal Son coming home to God. In heaven there will be great celebration over your repentance. I read in a book about Pope John Paul II's spirituality. He had a way of making immediate contrition, if he failed God in any way. 'The late Holy Father would make an act of sorrow. The Pontiff discovered that he could move on joyfully.

This act of the Pope moved me to tears. If only we realize how much God loves us not to "Fail Him in any way".

We need to put back an atonement on the agenda of our spiritual lives. The risen Christ will help to strengthen us when the time arrives. His Resurrection is the fundamental triumph of the Faith. The prophet Isaiah expressed the words of the Lord; 'Fear not, for I am your God.'

Do penance, make a sacrifice, be prepared to love and forgive others for this is the season of LENT.

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# The Power of the Pen!

**DR. HAZEL COLASO**

**T**he renowned National Family Weekly, *The Secular Citizen*, published from Mumbai since nearly 30 years, along with its versatile editor, Lawrence Coelho, has now come out with an apt slogan: “While the power of the sword ends with death and destruction, the power of the pen brings inspiration, motivation and transformation!” Well, here is my humble submission:

## The Evolution of the Pen!

The ‘Power of the Pen’ is also an interscholastic writing league founded by Lorraine Merrill in 1986 – a creative program for students in grades seven and eight in the US State of Ohio.

The famous saying, “The pen is mightier than the sword”, was coined by English author, Edward Bulver-Lytton in 1839 in *Richelieu: Or the Conspiracy!* – It means physical violence is not as effective, for there are more academic ways to solve conflict!

Early man survived on the strength of muscle power – survival of the fittest, as the destinies of tribal groups were shaped by wars. Yet, only a change of heart was required, which took time to materialize. But with the development of the *Printing Press* by Johannus Guttenberg in 1440, the printed word became the most powerful medium of instruction, for spreading the Gospel, as well as for propaganda. It made people aware and stand up against tyranny and injustice. Karl Marx’s *Das Capital* in-

spired Lenin to issue the *Communist Manifesto*, which ushered in the Russian Revolution.

## Mahatma Gandhiji’s Satyagraha!

The *Civil Disobedience Movement* or the concept of *Satyagraha* was a struggle based on principles of truth and nonviolence; which secured India’s Independence in 1947.

Gandhiji himself edited two newspapers, *Navyug* and *Harijan*, to mobilize the Indian masses. It was literally the victory of the pen over the sword!

In his book, *The Doctrine of the Sword*, Gandhiji commented: “Nonviolence is infinitely superior than violence; forgiveness is more manly than punishment and should adorn a soldier... Strength does not come from physical capacity. It comes from an indomitable will... The religion of nonviolence is not meant only for the rishis and saints, but also for the common people ...The dignity of man requires obedience not only to a higher law, but to one’s inner spirit!”

## Impact of the English Print Media!

James Hicky launched the first print edition – *Bengal Gazette* on 29 January 1780. It was a two-sheet paper measuring 12 inches by 8 inches; most of the space was occupied by advertisements. Its circulation reached only 200 copies. But after 1857, the pioneering efforts of newspapers shifted from Kolkata to Mumbai. In 1861 *The Times of India* was published. It has the largest circulation of all English language Newspapers with 7.65 million daily readers. It also publishes

India’s largest Business Newspaper – *The Economic Times*.

## Modern Journalism!

The latest journalistic media, analogue to the print media, is *Investigative Journalism!* It inspects topics of interest such as crime, political corruption and corporate scandals! An investigative journalist could spend months or even years researching a report.

Another specialized form of journalism is *Photojournalism*. It employs creative photography which is not only informative but also entertaining! *Online Journalism* is now a growing field, shared not only by traditional media, but also by the blogging community! *The Secular Citizen* through its dynamic, Voice of the People, empowers the common person through Letters!

## Freedom of the Press!

The United Nations – 1948 *Universal Declaration of Human Rights* stated: “Everyone has the right to freedom of opinion and expression, and to hold these without interference. Two prominent NGO’s which judge the level of press and media freedom are, Reporters San Frontiers (RSF), and *Committee to Protect Journalists* (CPJ).

*The Indian Constitution* provides for the right to freedom of speech and expression under *Article 19*; but which is subject to India’s sovereign integrity! So India ranks poorly at no. 138 out of 180 listed countries.

*The World Press Freedom Prize 2018*, honors courageous and independent journalists who have faced threats or detention for their work. *The RSF* awarded the above prize to *Swati Chaturvedi*. She has worked for various Indian Newspapers and TV Channels! She has also published two books, *Daddy’s Girl*, and *I am a Troll: Inside the Secret World of BJP’s Digital Army!*

## In Conclusion!

*Saint Mother Teresa* had opined: “Dealing with the media is more difficult than bathing a leper!” The Good News exhorts: “All Scripture is breathed by God, and is profitable for teaching, and training in righteousness; so that the man/woman of God might be competent for every good work” (2 Timothy 3:16-17).

# “Go And Do Likewise” (Lk 10:37b) - The Challenge of Lent

Lent is that time of the Liturgical Year when the resolutions we made at the beginning of the Calendar Year come in for scrutiny! A period of spring-cleaning of sorts, when we seriously de-clutter home and heart, house and mind with a view to making our own lives in the weeks that follow less crowded, more airy, less complicated and more spirit-filled. Thank God for Lent!

## The finest resolution yet!

One of the resolutions we are least likely to even think of making is to foster ‘good neighbourliness’!

The parable of the Good Samaritan (Lk 10:25-37) is by far the most expressive example of such neighbourliness, the protagonist of the story, the Samaritan himself, emerging as perhaps the finest example of humaneness. The implications of this parable are vast, calling

for a better understanding of the terms “neighbour” and “neighbourliness”, synonymous as these terms are with ‘Christian’ and ‘Christianness’ respectively. Given the “*apart-ment*” culture that has willy-nilly become part of our psyche, what exactly is it that constitutes Christian neighbourliness, or rather, good neighbourliness? To arrive at a satisfactory answer, we would need to look closely at what does not constitute good neighbourliness. Indeed, what makes for bad neighbourliness is manifold and is identifiable by means of the Biblical maxim “*do unto others as you would have others to do unto you*” (Mt 7:12; Lk 6:31), the ideal yardstick for the Lucan injunction concluding the said Parable of the Good Samaritan, viz “Which of these three do you think was a neighbour to the man who fell into the hands of robbers?” The reply of the law expert “The one who had mercy on him” says it all, inviting Jesus’ suggestion, “Go and do likewise”!

## Good neighbourliness = Christian ‘otherliness’!

It is not difficult to identify at least three facets of bad neighbourliness: *borrowing*, *curiosity*, and *gossip*! Observing the Shakespearean dictum “Neither a lender nor a borrower be” both in spirit and in practice cannot but leave one the wiser. Borrowing has its place in a village set-up, where a household borrowed a quantity of rice and lent a similar quantity of something else. The *chawl* culture in cities also facilitated this practice. But the *apartment* culture has no place for such a practice.



by Ladislaus L  
D'Souza

Nevertheless, many of those who've moved into apartment complexes today have failed to give up their chawl mentality, bringing into their housing societies strong elements of the chawl culture. In a chawl the item lent rarely came back, the excuse for it being that the ration has not come or the quantity came in less or whatever!

Well, what, one might ask, has that got to do with Lent! Much indeed, gossip topping the list! Marty when borrowing eggs, has the cheek to tell the lender the price of eggs! Disha, when borrowing tomatoes, feels the need to check why the chemist delivered something to Vineet soooooo late the previous night and about Vineet's wife borrowing money from her! Indeed! *Being a neighbour* has a wider dimension than ‘loving one's neighbour’, encompassing as it does not merely the person next door but in another part of the neighbourhood or even another country in a different part of the globe!

Would it be easier to ‘be neighbour’ to someone living miles away rather than to someone next door, as is evident from the on-off relationship between next-door neighbours, India and Pakistan for example? It'd seem so. Considering that marriages have been taking place across the border, the two countries now sharing not so

much a barbed wire fence but a wedding sari border to boot, what with numerous peaceable *saas-bahu* relationships taking root on both sides! So why not the peace of good neighbourliness between any two neighbours for that matter!

## ‘Being neighbour’ vs ‘gossip’

Essentially, the ‘Good Samaritan’ is not about loving one's next-door neighbour as such! It is rather about ‘*being neighbour*’—fulfilling a need, filling some lacuna in the life of another. How do we in the kind of atmosphere prevailing today on account of the fluctuating position of COVID-19, *be neighbour*? “Does my fast help others?” asks Pope Francis, adding, “If it doesn't, it's fake, it's inconsistent and it takes you on the path to a double life, pretending to be a just Christian - like the Pharisees and the Sadducees.” The current situation has, for obvious reasons, all the potential for sending gossip mills into overdrive. So, how about eschewing gossip for a real change this Lent? Wouldn't such a great and uplifting ‘fast’ help us refrain from unduly tarnishing another's image? Unless we are inclined to make our observance of Lent per se a serial ‘farce’ rather than a period of a meaningful fast!

## Predominant evil

From experience we know that neighbours per se are curious about any little thing that happens in our home but can guard the skeletons in their cupboards so zealously as to make it appear as though they don't even have cupboards. Well, who likes being gossiped about – nobody! Precisely because gossip is the bane of all human relationships, curiosity being its root element, neither curiosity nor gossip doing anybody any good! So why not abide by the golden rule “If I don't like others poking their nose into my affairs, I have no business poking mine in theirs”!

Gustina, a feisty neighbourhood gossip, defies age and logic with aplomb! Short, thin and wiry, a pitch whose decibel could put the most powerful

(Contd.. on p. 11)

voiced contralto to shame, Gustina, a virtual storehouse of files on practically every Tom, Dick and Harry of the neighbourhood and beyond, is a character whose age nobody but nobody can ever guess with any amount of accuracy! A great do-gooder no doubt, her tongue is quick to flap in self-defence at any challenge to her juicy news with “*Arrey, I’m telling you!*” that often has you wondering whether she’s trying to demonstrate her supposed knowledge of the apparent truth or expose her ignorance! Extremely protective about information concerning her husband’s health related issues and studiously tight-lipped about her daughter’s multifarious liaisons, Gustina is ever curious about what illness Nayaka’s daughter suffers from, grumbling that “they are not telling, rey! Why they’re hiding I don’t know – at least we can pray, nah? Then!?” Having got wind of the ailment being Cancer, Gustina spread word so fast that a relative’s family in a neighbouring town heard of it and sent her a stinker, questioning her audacity when the family, desirous of its privacy did not want the matter to be discussed publicly. Gustina was quick to clarify in self-justification: “So what is there, menn? The more people know, the more will people pray for her!” the unanswered question as to ‘Cancer of what’ seemingly whetting her curiosity even further! No prizes for guessing that it was in relation to gossips like Gustina that Pope Francis once joked concerning the request of the village gossip for Holy Communion at home during a bout of illness - “No need for me to come! Your window is just opposite the door of the church. So when it is time, just stick your tongue out of your window right up to the Altar and I’ll give you Holy Communion!”

#### **Curiosity killed the cat!**

The strange thing about bad neighbourliness is curiosity. Take the case of the Pintos and the Pereiras living next-door to each other. To the credit of the Pintos it must be said that they limit their goodness towards all to genuinely cordial relations, with giving and sharing thrown in for good mea-

sure. But the Pereiras, lacking as they do the finesse needed to maintain the status quo, frequently accost the Pintos’ driver with queries like ‘So, where did you go today?’ or ‘How come so late?’ or ‘Why so early today?’ or ‘Today your Madam wanted to buy something from the market or what?’ or ‘To which mall did you take Sir? What did he pick up?’ One morning, when the pandemic was at its peak, Mr Pereira, sitting out on the common verandah did not bat an eyelid before loudly asking Mr Pinto who was just entering the gate to the housing society premises, “How you came?” Mr Pinto, sensing the obvious *who-where-why* curiosity accompanying the ‘how’ promptly replied, “By air of course.” “No – I’m asking you *how* you came (as though he knew the *where!*)?” “Precisely, Mr Pereira—I came by air! The helicopter dropped me off at the entrance to the lane.” The exchange ceased!

#### **Ministers of our souls**

In debating neighbourliness, the one area we are likely to overlook is our attitude towards those who serve us on behalf of Mother Church, viz our priests. Inasmuch as the Ordinary of a diocese has lots to fret about in the highly restrictive pandemic related situation at the diocesan level, the Parish Priest [PP] and his Clergy Team [CT] have much to bother about at the parish level. No two parishes are alike, each having their own priorities and peculiarities. Nevertheless, in our battle against the pandemic, with the government itself having a tough time frequently altering its guidelines, we need to rise to the occasion, suggesting practical ways to ensure the holding of religious services rather than seek cheap thrills in putting PP and CT in tight spots by clicking pictures of a little extra crowd at Mass or of some Mass participant failing to wear a mask right and send the same to the police – to what purpose? A selfish mentality cannot but dictate that *if I consider it unsafe to attend Mass live, the priests ought not to celebrate Mass live for the parishioners at all. And if they do, I know how to stop them!* Where is Christian charity in all this? Put differently, what sort of ‘neighbour’ am I to

those who minister to my soul?

#### **Whither democratic values?**

Sadly, India’s democracy is in deep peril, the government obviously doing all in its power to throttle the religious freedom of the minorities, a situation in which the Church is obviously having a tough time keeping its head above water. It’s time we showed guts in confronting those concerned and discussing issues rather than play black sheep or worse, wolves in sheep’s clothing! It’s time we realized that when ideas are disconnected from realities, they give rise to forms of idealism that can be destructive. The need of the hour is to respond to a call to action, that call itself being to **put Christ into practice** by way of conscientiously linking ideas to reality. Seen through the prism of the Pauline Charism born of the Sacred Monstrance in the consciousness of Blessed James Alberione, the initiator of the Media apostolate of the Pauline Family, to be a true believer is to *live* Christ and thus give Christ to the world around!

#### **The ultimate ideal**

The lesson of Lent is too significant to be ignored: for lasting peace in today’s India, our readiness for a gracious give-and-take will alone ensure that the grace wafting from the crown of Calvary Hill during these COVID-19 days of uncertainty has its sway over our hearts and our homes, our SCCs and our dioceses, crisscrossing the length and breadth of the entire subcontinent as it were, cleansing wounds, correcting mindsets, ridding neighbourhoods of what is neither ‘**Holy**’ nor ‘**Good**’, and enabling us to keep ‘**Vigil**’ against the virus of all that constitutes bad neighbourliness!

Indeed, only an effort bringing about a sea-change in the way we each strive to *be neighbour* to the other that our observance of the Easter Mysteries, whether online, offline or live, will lead us to the joy of the ultimate mystery of Easter! “**And then,**” adapting Donald Yetter Gardner’s 1944 Christmas lyric, we could well sing “**I’ll wish you a Happy Easter!**”



### CPAP Couple

My husband talks in his sleep. Unfortunately, he also snores, so I sometimes give him the wifely elbow. "What?!" he demanded one night, still mostly asleep. "Turn over—you're snoring," I said. He did as instructed and while doing so muttered, "That's nothing; you should hear my wife snore."

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### Pray for Good Food

A husband and wife were dining at a 5-star restaurant. When their food arrived, the husband said: "Our food has arrived! Let's eat!" His wife reminded him: "Honey, you always say your prayers at home before your dinner!" Her husband replied: "That's at home, my dear. Here the chef knows how to cook..."

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### Groom Running Late

A police officer in a small town stopped a driver speeding down the main street. The driver said he could explain why he was speeding, but the police officer said he was going to put him in jail until the Chief got back, but lucky for the driver that the chief will be in a good mood because he is at his daughter's wedding. The driver said, "Don't count on it. I'm the groom."

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### Who said car names don't have meaning...???

**FIAT:** Failure in Italian Automotive Technology.

**FORD:** For Only Rough Drivers.

**HYUNDAI:** Hope You Understand Nothing's Drivable And Inexpensive....

**VOLVO:** Very Odd Looking Vehicular Object.

**PORSCHE:** Proof Of Rich Spoiled Children Having Everything.

**OPEL:** Old People Enjoying Life

**TOYOTA:** The One You Only Trust, Always.



**HONDA:** Hung Over, Now Driving Away.

**BMW:** Big Money Waste

**AUDI :** An unwanted debt invitation

**Mercedes:** Maximum enthusiasm , recurring cost, ego developed, eagerness to sell

And the best..

**MARUTI:.**

Made According to Roads & Users Typically Indian.

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### Taking my wife too

A man checked into a hotel. There was a computer in his room, so he decided to send an e-mail to his wife.

However, he accidentally typed a wrong e-mail address, and without realising his error, he sent the e-mail.

Meanwhile... Somewhere in Meghalaya, a widow had just returned from her husband's funeral.

The widow decided to check her e-mail, expecting condolence messages from relatives and friends.

After reading the first message, she fainted. The widow's son rushed into the room, found his mother on the floor and saw the computer screen which read:

To: My Loving Wife

Subject: I've Reached

Date: 26th February, 2021

"I know you're surprised to hear from me. They gave computers here and we are allowed to send e-mails to loved ones. I've just reached and have been checked in. I see that ev-

erything has been prepared for your arrival tomorrow. Looking forward to seeing you tomorrow."

— Contributed by: Jubel D'Cruz, Dombivili, Mumbai

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Physics Teacher: "Isaac Newton was sitting under a tree when an apple fell on his head and he discovered gravity. Isn't that wonderful?"

Student: "Yes sir, if he had been sitting in class looking at books like us, he wouldn't have discovered anything."

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Teacher: "George Washington not only chopped down his father's cherry tree, but also admitted it. Now, Louie, do you know why his father didn't punish him?"

Louie: "Because George still had the axe in his hand."

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### A dying wish

A man spoke to each of his three sons when he sent them to college. "I feel it's my duty to provide you with the best possible education, and you do not owe me anything for that. However, I want you to appreciate it. As a gesture of appreciation, please each put \$1,000 into my coffin when I die". And so it happened. His sons became a doctor, a financial planner, and a lawyer, each successful financially. When their father died and they saw him in the coffin, they remembered his wish. First, the doctor stacked 10 crisp \$100 bills onto the chest of the deceased. Next, the financial planner placed \$1,000 there in 20 crisp \$50 bills. Finally, it was the heartbroken lawyer's turn. He slowly reached into his pocket, removed his chequebook, wrote a check for \$3,000, put it into his father's coffin, and took the \$2,000 cash.

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## RYSHIVANA for spiritual renewal in Mangaluru

**G**reater need for spiritual, mental and physical renewal and awareness post Corona and lock downs 2020 is a fact, Christian spiritual centers are adapting to the needs of the new ideals of the people in general - the younger folk are enthusiastic



and there is much thought being given in this direction. A recent visit to Ryshivana - Institute of Inner Silence and Contemplation, Munnur Post, Ranipura, Mangaluru, Karnataka; has brought about some new insights. Situated in the bosom of nature, beside the unique serene green area on the banks picturesque Nethravathi River overlooking the South Eastern side of Mangaluru City. Divinely ordained and very inviting haven to develop a serene inner peace that is lost to the scourge of the pandemic is indeed a place of silent joy, a facility that is inspired by the heavenly powers above.

Ryshivana promotes Indian Christian spirituality in collaboration with different schools of spirituality, both Eastern and Western through a foundation called SRI - 'Spirituality Research Institute'. It is a holistic spiritual effort by the OCD - Carmelite order of priests of the region. It organizes long and short-term residential and non-residential programmes on spirituality and related subjects for different people, adopting such methods like lectures, research seminars and workshops. As also long and short-term residential and non-residential programmes and retreats it is possible to indulge in silent inner reflection while enjoying the peace and quiet of the institution in inspiring solitude and reflection; it could promote peace, holistic health, inner understanding and such needs can be fulfilled in different ways and measures needed individually. All this at a reasonable fee or personal contribution..

Ryshivana is situated around 10 kms. from the city of Mangaluru and easily accessible by road, it is said Ryshivana is nature blessed a precious gift of God to humanity. The panoramic view of the valley below, the ecstatic scene of the broad Netravathi river running from the East to West and flowing into the Arabian sea, the pretty view, the sun rise and sun set, makes Ryshivana one of the finest destinations for the pursuit of quiet prayer and contemplation. Moreover, the centre is also available for outsiders to conduct their own programmes at the discretion of the management..

This Institute is internationally known; the sprawling edifice is equipped with self-contained single and double rooms with hot and cold water facilities. It has the capacity to accommodate comfortably a good number of people at a time. It is well furnished with lecture halls, library, audiovisual facilities, seminar rooms, a spacious dining hall, chapels and so on. At this point of time there is an upgrade in progress with lift and other facelifts being taken up, so improvements in the future are assured. hospitals, medical colleges and the University of Mangalore are at an approachable distance as well as beaches. It is the right ambience for religious groups and spiritual renewal. Indeed this spot is a boon for a visit when time permits, it can prove beneficial to the spirit, mind and body and give a salubrious break for holistic human well-being.

— **Compiled : Ivan Saldanha-Shet.**



Varias, or Orias as they are sometimes called, is just one more in the medley of breads made by the Mumbai's East Indian community. Be it the new year, a wedding or a christening, no meal is complete without this dish. The varia is closer to a medu vada than a sanna (steamed savoury rice balls), because, not only is it deep-fried like a medu vada, but it is also made with heavier flours, such as whole wheat and urad dal. Therefore, it is best to prepare the batter the previous night, so that it has enough time to rise. The varia is then shaped into little balls with holes in the centre, much like the medu vada, and then deep-fried till golden. But like many East Indian breads, it is sweetened.

### Ingredients:

500 gms white lentil (urad dal) flour  
500 gms refined wheat flour (maida)  
500 gms rice flour  
100 gms sugar  
2 tsp yeast or toddy  
Salt to taste  
Oil for deep-frying

### Method:

In a bowl, knead the maida with the urad dal flour, rice flour, sugar and salt. Now mix in the yeast. Knead the dough so that it is thick but light enough to form doughnuts. Leave it overnight to rise well.

In the morning, make rings out of the mixture with holes in the centre, like the shape of a doughnut.

In a deep pan or kadai, add enough oil for deep-frying. Once the oil starts bubbling, put the varies in and fry them until brown.

Remove the fried varies with a perforated ladle and place them on absorbent paper or tissue that will help remove the excess oil.

Your varies are ready to eat.



by Jubel D'Cruz

# A Lenten Walk with Mary

***“Through her life, Mary, our Mother tells us that sufferings are not to be ignored but to be accepted as gifts of God because through our sufferings, God makes us as His instruments.”***

Tim Keller says, “Jesus Christ did not suffer so that you would not suffer. He suffered so that when you suffer, you’ll become more like him”. Hence, we can say that suffering is the hallmark of our Christian life. The Lenten season always adds beauty to this suffering and helps us to undergo suffering along with the passion of Christ. There are people in the past who underwent intensive suffering for the sake of Jesus in various ways. Among them, Mary, our Mother is significantly distinguishable. The sufferings that she encountered throughout her life would be the living example for us, as we have begun our Lenten journey. So, this is my reflection on the sufferings of Mary as a poor mother which would strengthen us to face the sufferings.

The Annunciation

In the Gospel of St. Luke, we see the angel Gabriel, sent from God visiting Mary in Nazareth who was engaged to Joseph, of the house David. Most probably, Mary could have been in the disposition of gladness of her marriage. It was in this situation, the angel appeared before Mary with the greetings from God. Firstly, the poor girl was troubled and pondered about what sort of greetings this might be and moreover, she was afraid too. When the angel told her about the God’s plan she said to the angel with disarray “how can this be, since I am a virgin?”. Though the angel brought salvific message to Mary yet she encountered sufferings due to internal and external factors. The internal fac-

tor was that Mary being a young girl was not able to recognize the angel of the Lord and greetings from God due to her human weaknesses. Secondly, the external factor was about the Jewish customs which would punish the women who became pregnant before the marriage.

## The Flight into Egypt

In the Gospel of St. Matthew, we see that once the wise men departed, an angel of the Lord appeared to Joseph in his dream and warned him by saying, “take the child and His mother and fly into Egypt because Herod was seeking the child to kill Him”. Immediately, Joseph arose and took the mother and child and fled to Egypt. It was the time when Mary was retrieving her health back after giving birth to her first born child and moreover, it was in the night that was cold and shivering. Mary might have undergone excruciating pain

physically and mentally and been in the state of fear of soldiers who would appear at any time to kill the baby.

The Finding of Jesus in the Temple

Mary encountering suffering here was when she was searching for Jesus who remained in Jerusalem. In the Gospel of St. Luke, we see Joseph and Mary returning back to Jerusalem to search for Jesus who was not there among the crowd. They found Him after three days. Mary herself confessed their anxiety. Those three days were the days of agony, distress, and misery for Mary. Being an ordinary woman, Mary might have been in the pool of tears, mixed feelings and thoughts. Mary must have accused herself by feeling inefficiency to protect Jesus. Both, Mary and Joseph must have taken neither food nor water. Of course, Joseph might have been upset with Mary as any normal husband does. Surely, there must have been a verbal conflict between Mary and Joseph.

Jesus meets His mother on the way

to Calvary:

This is one of the poignant situations in the way of the Cross. Mary saw pungently Jesus carrying the heavy cross on which he was to be crucified. Though Mary already knew what was going to happen to her son yet she was not able to see her son suffering as being an ordinary mother, full of love towards her son. She saw her fragile and feeble son by the numerous excruciating pains given by the soldiers. She was filled with anguish at His pain. The soldiers kept on hurrying and pushing Him but Jesus had no strength left out and He exhausted and unable to get up after falling down. By accompanying her son throughout His painful agony, Mary’s eyes were drowned in the pool of tears and filled with tender love and compassion. When their eyes merged together, Mary’s heart and soul were torn apart. As equal to Jesus, Mary also underwent an indescribable tribulation.

Jesus is laid in the arms of Mary:

The friends of Jesus took down His Body from the cross and placed it in the outstretched arms of Blessed Virgin. One of the most heart afflicting situations is when the parents seated near to the coffin of their grown up son, engulfed prematurely by death. Here, Mary also witnessed similar situation and feelings. She could see the terrifying wounds of her son. His entire body had been so lacerated from head to toe. She found the wounds from the nails were less severe than those caused by the flogging and by carrying the cross. She saw the circle of blood induced by the crown of thorns that had penetrated His head. Finally, Mary herself become testament to the death of her son. Could any women undergo suffering like Mary? People around them thought everything was over. But Mary, our Mother knew it was not the end but a new beginning.

(Contd.. on p. 15)



**Br. Justin Arokia  
Raj SVD  
Bhopal**



# Our Valentine's Day with differently abled people on 14th February!" -Mr. Santosh Sansare

A Rally of 350 differently abled people gathered from Vitar upto uttan Bhay-ander was held on Sunday 14th February. The whole day was packed with interesting activities like inter-religious prayer service, sports, Sneha-bhojan, muyual sharing of success stories and much more. In the evening there was a public meeting with friends and dignitaries. The Divyangis were honoured for their special achievements. Mr Rajesh Moro was given the Jidda Puraskar for running a Home for The Aged. Three newly married Divyangi couples were felicitated at the hands of Father Michael G., The animator of the Association. The whole program was geared to encourage the participants to take a step forward in life. The winning cricket team was given a trophy.

At the final large public gathering, many dignitaries in their speeches asked the citizens to make space

(Contd.. from p. 14)

These are the sufferings that Mary encountered in her life but never gave up. Though Mary, our Mother was elevated as a mother of God she always remained as an ordinary mother and furthermore she accompanied Jesus throughout His salvific journey. Her silence presence could speak voluminously. Jesus was able to accomplish His mission on this earth because of Mary's cooperation, faith in God, presence. Through her life, Mary, our Mother tells us that sufferings are not to be ignored but to be accepted as gifts of God because through our sufferings, God makes us as His instruments. As we commemorate the international women's day let us remember and acknowledge all women who are always with us like Mary, especially in the times of our sufferings and encourage us through their extravagant presence in our every walks of our life.



for the differently abled people to live with dignity in society. Father Elias Rodricks propose that next year a Matoshri Puraskar be given to a mother who served her handicapped son or daughter heroically all her life!

The whole day program was geared to give a sort of a new life to the handicapped persons! Rally ended by Ms. Cynthia Baptista, the President of Apang Seva thanking all those who helped to make the Rally a success. Finally Mr. Peter Fernandes, the presi-

The rally began with a beautiful procession from the main road with a brass band and a color canopy (Sattar). The handicapped people joined with their wheel chairs, tricycles, walkers, crutches and even scooters! The president of the general Rally Mr. Santosh Sansare was a special attraction of the rally. He heads an organisation called Phoenix Foundation which organises trekking expeditions for the physically handicapped people for last 21 years! So far more than 5000 handicapped people have participated in his expeditions! With four of his expeditionists he presented the joys and success of their mountaineering adventures.



dent of Mafi Trust and the host of the rally gave away expensive gift of Steel thermos to each of the 350 Divyangis!

-----  
Fr. Michael G.  
St. Paul Church, Nanbhat, Post  
Sopara  
Vasai (N) Dt. Palghar, 401203.  
mob.9326433487/8999067253

# Royal Christian Family MATRIMONIALS - GROOMS

**7196. MUMBAI :** Mangalorean Roman Catholic Bachelor (Born in March 1981), Ht. 6', Wt. 80 kgs, Wheatish Complexion, Edn. B.Com., HR Professional. Contact email : denstun@hotmail.com

**7185. MUMBAI :** Goan Roman Catholic Bachelor, (Born in October 1984) Ht. 5' 10", Wt. 72 kgs, Wheatish Complexion, Edn. B.Com., working for Bank. Contact email : spydee321@gmail.com

**7164. MANGALORE :** Mangalorean Roman Catholic Bachelor, (Born in May 1984) Ht. 5' 9", Wt. 65 kgs, Fair, Edn. ITI Course, working as a Technician. Contact email : rajesh.dsz15@gmail.com

**7155. MUMBAI :** Goan Roman Catholic Bachelor, (Born in March 1980) Ht. 5' 4", Wt. 67 kgs, Wheatish Complexion, Edn. 12th std., having own business as well settled. Contact email : mendoncajeson@gmail.com

**7152. MUMBAI :** Mangalorean Roman Catholic Bachelor, (Born in December 1989) Ht. 6', Wt. 70 kgs, Fair Complexion, Edn. B.Com., having business. Contact email : emi\_dalmeida@yahoo.com

**7150. POONA :** East Indian RC Divorcee, (Born in November 1960) Ht. 5' 10", Wt. 69 kgs, Wheatish Complexion, Edn. Graduate Engineer from CWIT University of Pune, working as an Engineer. Contact email : joeskf@gmail.com

**7130. DUBAI :** Mangalorean RC Divorcee, (Born in July 1972) Ht. 5' 11", Wt. 80 kgs, air Complexion, handsome, simple down to earth, Edn. B.E. (Mech.), Working as an Engineer. Contact email : francisdsouza472@gmail.com OR 00971501532702

**7132. MUMBAI :** Goan RC Bachelor, (Born in January 1987) Ht. 5' 8", Wt. 72

kgs, Fair Complexion, Edn. B.A., PG in Advy. / Graphics & Animation, working as a Graphic Designer. Contact email : dcostastephen03@gmail.com

**7129. MUMBAI :** Mangalorean Roman Catholic Bachelor, (Born in June 1987), Ht. 5' 7", Wt. 60 kgs, Fair Complexion, Edn. B.Com., working in Back Office. Contact email : roshan7687@gmail.com

**7118. MUMBAI :** Goan Roman Catholic Bachelor, (Born in January 1981), Ht. 5' 5", Wt. 87 kgs, Wheatish Complexion, Edn. Graduate, working in Dhoha Metro, in Doha Qatar. Contact email : josephfernandes10@yahoo.com

**7104. MUMBAI :** Mangalorean Roman Catholic Bachelor, (Born in August 1975), Ht. 5' 3", Wt. 95 kgs, Wheatish Complexion, Edn. H.S.C., working as a Office Assistant. Contact email : agnelo.nazareth1975@gmail.com

**7083. MUMBAI :** East Indian Roman Catholic Bachelor, (Born in November 1985), Ht. 6', Wt. 68 kgs, Wheatish Complexion, Edn. M.Com., PGDLM, PGDSM, working as PPM & Data Engineer in Shipping Company. Contact email : ryan.intermilan@yahoo.co.in

**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

**7079. MUMBAI :** Mangalorean Roman Catholic Bachelor, (Born in December 1962), Ht. 5' 5", Wt. 67 kgs, Fair Complexion, Edn. B.Com., Inter MBA, working as a Manager. Contact email : archielewis.al@gmail.com

**7041. MUMBAI :** Goan Roman Catholic Bachelor, (Born in July 1985), Ht. 5' 7", Wt. 65 kgs, Wheatish

Complexion, Edn. 10th Std., working as a Plant Operater. Contact email : ronnydsouza075@gmail.com

**7068. MUMBAI :** Mangalorean Roman Catholic Bachelor, (Born in June 1983), Ht. 5' 5", Wt. 58 kgs, Wheatish Complexion, Edn. HSC, working as a Customer Service. Contact email : cynthiadalmeida83@gmail.com

**7113. POONA :** Tamilian Roman Catholic Bachelor, (Born in December 1982), Ht. 5' 6", Wt. 65 kgs, Fair Complexion, Edn. B.Com., working in Logistic Co. in DUBAI. Contact email : shantasam1955@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

**7112. MUMBAI :** Converted Roman Catholic Bachelor, (Born in October 1970), Ht. 5' 7", Wt. 80 kgs, Fair Complexion, Edn. B.Com., & Masters in International Journalism (UK). Looking for a bride below the age of 42 years (below 40 - 42 years) who is willing to raise a family. Contact by email : decemberwedding08@yahoo.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

**MUMBAI:** RCG Bachelor 1988 born, 5'6 currently working for a bank seeks alliance from Spinsters upto 30 yrs, Fair, Slim, good family background, kindly reply with recent photos & detailed info to matri0688@yahoo.com, WA-8007003885.

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# Royal Christian Family MATRIMONIALS - BRIDES

**7199. BANGALORE :** Mangalorean Roman Catholic Spinster, (Born in January 1990), Ht. 5' 3", Wt. 53 kgs, Fair Complexion, Edn. M.A., Master's in Mass Communications (NTU, Singalore) working as a Senior Manager in Corporate Communications in **SINGAPORE**. Contact email : mafern.2121@gmail.com

**7195. MUMBAI :** Goan Roman Catholic Spinster, (Born in May 1990), Ht. 5' 4", Wt. 57 kgs, Fair Complexion, Edn. M.Com., well settled. Contact email : melinda.522@gmail.com OR Mob.: 9820561036

**7186. MUMBAI :** Mangalorean Roman Catholic Spinster, (Born in July 1991), Ht. 5' 1", Wt. 40 kgs, Wheatish Complexion, Edn. B.Sc., working for an MNC. Contact email : dyna911@gmail.com

**7189. MUMBAI :** Goan Roman Catholic Spinster, (Born in July 1993), Ht. 4' 9", Wt. 40 kgs, Wheatish Complexion, Edn. B.A. B.Ed., Teacher by profession. Contact email : dcruz\_liselle@yahoo.in

**7182. MUMBAI :** Mangalorean Roman Catholic Spinster, (Born in October 1992), Ht. 5' 4", Wt. 72 kgs, Wheatish Complexion, Edn. B.Com., C.A., working as Asst. Manager in TATA Company. Contact : email : matrimonialp27@gmail.com

**7177. PUNE :** Goan Roman Catholic Spinster, (Born in September 1991), Ht. 5' 4", Wt. 60 kgs, Fair Complexion, Edn. Masters in Computer Applications. working for a Software MNC in Pune as a Tech Lead. Contact email : melitta88@gmail.com

**7160. MUMBAI :** Mangalorean Roman Catholic Spinster, (Born in September 1988), Ht. 5' 7", Fair Complexion, Edn. BMS, working as a Senior Merchandiser in a Global Retail Company in Dubai. Contact email : prislobo10@gmail.com

**7128. MUMBAI :** Affluent business family R.C. East Indian Spinster, (Born

in 12-04-1988), Ht. 5' 2", very beautiful and pretty. Edn. MS General Surgeon, Doctor by profession. Contact email : drvvd2019@gmail.com

**7171 MUMBAI :** Roman Catholic Spinster, (Born in April 1994), Ht. 5' 3", Wt. 50 kgs, Fair Complexion, Edn. M.Com., working as an Analyst. Contact email :

patriciaswamy94@gmail.com

**7176. MUMBAI :** Mangalorean Roman Catholic Spinster, (Born in February 1996), Ht. 5' 3", Wt. 48 kgs, Fair Complexion, Edn. M.A. B.Ed., Teacher by profession. Contact email : ektaseq@gmail.com

**7149 GUJRAT :** Anglo Indian Catholic Spinster, (Born in July 1991), Ht. 5' 2", Wt. 60 kgs, Wheatish Complexion, Edn. MBA, PGDM., working. Contact email :

barnes.rufina@yahoo.com

**7178. MUMBAI :** Mangalorean Roman Catholic Spinster, (Born in November 1988), Ht. 5' 6", Wt. 65 kgs, good looking, Fair Complexion, Edn. Bachelor's in Mass Media, working as a Content Writer. Contact email : jcdc0906@gmail.com

**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

**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 an MNC in USA. Contact email : wilfyjoy1315@gmail.com or call +91 98603 02527 / + 91 9970172527

**7117. MUMBAI :** Goan Roman Catholic Spinster, (Born in May 1991), Ht. 5' 7", Wt. 65 kgs, Wheatish Complexion, Edn. M.A. in English Literature, Teacher by profession. Contact email :

examiner2019@gmail.com  
**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 :

l2018anselm@yahoo.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

**7125. CANADA :** Mangalorean Roman Catholic Spinster, (Born in February 1983), Ht. 5' 8", Wheatish Complexion, Edn. M.A., working as a Consultant. Contact email :

llmendonca@shaw.ca

**7082. MUMBAI :** Tamilian Roman catholic Spinster, (Born in September 1985), Ht. 5', Wt. 50 kgs, Wheatish Complexion, Edn. 12th std., working as a sales girl in Big Store. Contact email : susanmoses1385@gmail.com

**7122. MUMBAI :** Mangalorean Roman Catholic Spinster, (Born in December 1993), Ht. 5', Wt. 45 kgs, Wheatish Complexion, Edn. B.Sc. IT., working as a Tech Support Engineer. Contact email :

lynnettelewis67@gmail.com

**7089. MUMBAI :** Goan RC Spinster, (Born in January 1978), Ht. 5', Wt. 70 kgs, Fair Complexion, Edn. M.A., Government employee. Contact email : celinefernandes2014@gmail.com

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(Contd.. from p. 3)

add, “digital fascism thrives on political half-truths, bull shit, accidental misinformation, deliberate disinformation, apocalyptic end-of-the-white-race delusions, rumours, innuendo, hate campaigns, falsehoods, crank palaver, and, of course, the infamous conspiracy theories which in reality have never been “theories” but are conspiracy fantasies”.

‘Digital fascists’ are able to plant fabricated yet incriminating ‘evidence’ in the computers of human rights defenders and dissenters. This has been meticulously revealed in the explosive report recently released by Arsenal Consulting, a Massachusetts -based digital forensic company. Arsenal has found that malware was used to insert incriminating letters and other documents into the computer of Rona Wilson, a prisoners’ rights activist. Wilson is one of the sixteen incarcerated in the Bhima-Koregaon conspiracy case. It goes without saying that similar ‘evidence’ is also planted in the computers of the others. Then we have the other cases of environmental activist Disha Ravi and others who apparently used a ‘tool-kit’ in tandem with Greta Thunberg; suddenly the godfied fascist media is all in a frenzy with all kinds of allegations of sedition, anti-national activities and so on. Fascists are also very selective the so-called celebrities who vociferously posted protest tweets prior to 2014 when the UPA Government was in power against the petrol hike at that time- does not dare protest when the price of fuel has reached an all time high of Rs 100/- per litre and at a time when the global prices have plummeted rock-bottom

Klikauer and Simms underline this saying, “so far the conflict lies between an open society with free speech at its core, on the one side, and a closed one where right-wing extremists to use the same online platforms to destroy it. These fanatics replace them with anti-democratic and above race-based media remains unsolved. But how this comes about remains an unsolved mystery. Perhaps, it is just as

Hitler’s Reich Minister of Propaganda, Joseph Goebbels, once said, “It will always remain one of the best jokes of democracy, that it gave its deadly enemies the means by which it was destroyed.” Today, it seems that democracy will give its deadly enemies (digital fascists) the means (e.g., Facebook) which these fascists will use to destroy democracy. Unfortunately, this is no joke”.

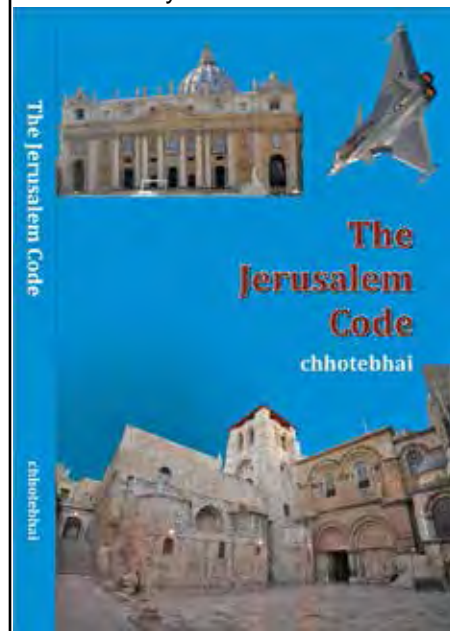
The digital economy has therefore thrown up a plethora of justice related issues; a similar reality emerged in the wake of the industrial revolution. What happens to those for whom digital platforms make no sense? For many it is not about possessing a mobile phone but if that gadget can earn them their daily wage. What about those who are selectively targeted by digital fascists? The UN hopes that this year’s commemoration of World Day of Social Justice would support “efforts by the international community to search for solutions to achieve sustainable development, poverty eradication, the promotion of full employment and decent work, universal social protection, gender equality and access to social well-being and justice for all. Consequently, it aims at fostering dialogue with member States and relevant UN institutions and other stakeholders on actions needed to overcome the digital divide, provide decent work opportunities, and protect labour and human rights in the modern era of digital technologies”.

To make this lofty ideal a reality, will certainly need not only a political will but the active collaboration and commitment of all people of goodwill. Given the sad reality that in India and in some other countries of the world fascism is on the rise, the one question which needs to be put and answered on World Day of Social Justice: *Is there Social Justice in the Digital Economy?*

*\*(Fr Cedric Prakash is a human rights, reconciliation and peace activist/writer. Contact: cedricprakash@gmail.com)*

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by Chhotebhai



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# Model Co-operative Bank Ltd. Holds 103rd AGM

(News & Pics by Rons Bantwal)

Mumbai, Feb. 25: The 103rd Annual General Meeting of Model Co-operative Bank Ltd. was held on Thursday 25th February 2021 at St. Andrew's Auditorium Bandra West, Mumbai.

The Chairman Albert W. D'Souza presided over the meeting and extended a warm welcome to the Shareholders (Members). He thanked them for attending the Annual General Meeting and reposing their trust in the Bank.

The Chairman in his inaugural speech, to the Members gave an overview of the economy. He further stated that our Bank with strong ethics, professional management, regulatory compliant operations and support from our customers & shareholders, have been able to steer through these turbulent times.

The Bank has achieved deposit of Rs.1064.57 crores, a growth of Rs.42.38 crores (4.15% on YOY basis). The advances of the Bank have increased to Rs.589.32 crores, an increase of Rs.28.38 Crores (5.06% on YOY basis). The Capital Adequacy Ratio stood at 13.48%, with RBI requirement being 9%. The Net Profit (After Tax) stood at Rs.7.86 crores. The Net NPA of the Bank is 3.72%. The overall performance of the bank has been good when compared with peer banks.

Shareholders were happy to note that the Bank has been receiving a series of awards over the years and during the course of F.Y. 2019-20 have been awarded 1st prize under the category of Deposits above Rs.1000 crs. for the F.Y. 2018-19 from 'The Maharashtra State Co-operative Banks' Association Ltd. and 2nd prize for overall best performance of UCBs for the F.Y. 2018-19 in the category of deposits of Rs.501 to Rs.2000 crores from 'The Brihan Mumbai Nagari Sahakari Banks Association Ltd., Mumbai. These awards take the tally to 11 awards over the last 5 years. We congratulate the Bank on this achievement.



It was observed that even though the pandemic has had an adverse impact on the economy and consequently the banking sector, the Bank has been able to innovate and introduce new products in addition to existing bouquet of products and services. In the current F.Y. 2020 – 21 the Bank has been able to activate our own IFSC code, which has enabled faster processing of NEFT and RTGS transactions, provide IMPS and UPI payment platforms on our Mobile Banking App along with a host of other services and features, offer a platform for receiving on – line fee payments for Educational & other Institutions, launched an attractive Gold Loan product.

ating General Manager Zenon D'Cruz provided, clarifications to the queries to the satisfaction of the Members present.

Founder Chairman John D'Silva and Director Vincent Mathias addressed the gathering. Directors Paul Nazareth, A. C. Lobo, Sanjay Shinde, Thomas Lobo, Lawrence D'Souza, Pius Vas, Benedicta Rebello, Gerald Cardoza, Ancy D'Souza, Assistant General Managers Osden Fonseca, Naresh Thakur and Ratnakar Shetty, Former General Manager & CEO and now Advisor William D'Souza were also present.

The meeting commenced with a short prayer by Director Thomas Lobo. Senior Manager Beata Car-



valho compared the meeting. Vice Chairman William Sequeira proposed the vote of thanks. The Annual General Meeting was attended by approximately 150 shareholders. The meeting was conducted keeping all covid related safety

The Chairman presented the Audited Statements of Accounts including the Balance Sheet and Profit and Loss Account for the year ended March 31, 2020. The Members raised queries and the Chairman and Offici-

protocols in mind. We wish Model Co-op. Bank Ltd. all the best for the future and are sure that the Bank will grow from strength to strength.



## Who do you think she is?

Who do you think she is?

A simple girl with an infectious smile.

No, she is more than that.

She crosses miles and walks for days and night.

Just to be in the place where she thinks she fits fine.

Who do you think she is?

A simple lady who clads in a saree plain.

No, she is a warrior and a torch bearer.

She wakes up early and juggles between her jobs.

Just to ensure that the hungry eyes that stare at her,

Can sleep without sigh.

Who do you think she is?

An arrogant woman who walks about in heels?

No, she is fighter

She is a way maker and path breaker.

She has sacrificed the precious moments of her life

She has sacrificed fun and frolic and dedicated her life for the mission.

She adorns the seat of a manager and rules with power.

Who do you think she is?

Just a housewife?

No, you know it well, she is homemaker.

She cooks, cleans, washes, teaches and at times preaches,

All witty and wise.

Who do you think she is?

An old bent lady, with speckled eyes?

No, she leaves behind a legacy.

She raised a bunch of responsible citizens

And managed her home and work her whole life.

Her white hair is her sense of pride.

Who do you think she is?

Just a mother, consoling a crying child?

No, she has protected the little one in her womb for 9 long months.

She has gone through pain unimaginable

Yet, after all the turmoil

She chooses to be a mom all over again

Who do you think she is?

Just a woman?

No, she is a daughter, sister, mother, Aunt, sister-in-law, colleague, politician, A boss.

Whatever you dread to think she has tried.

She is a faint beauty

With a simple smile.

Her success is hidden under her simplicity.

The more you dig her.

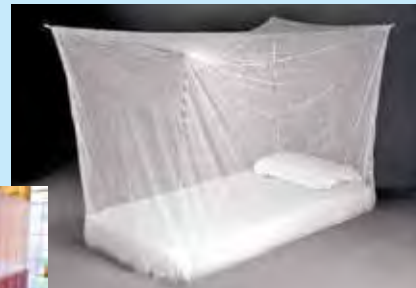
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