Model Bank Opens It's 13th Branch at Dahisar

The Model Bank opened its 13th Branch at Dahisar, Kanderpada, New Link Road on Sunday the 25th October 2015. The new branch is inaugurated by Gopal Shetty, MP from Borivali. Parish Priest of Our Lady of Immaculate Conception Rev. Fr. Barthol Baretto blessed the premises.

Rev. Fr. Lancy D’Silva of St. Louis Church, Abhishek Ghosalkar, local Corporator were the Guests of honour on the occasion.

The Chairman of the Bank Albert W. D’Souza in his address said that the RBI gave permission to open 9 more branches. These branches will be opened in Greater Mumbai, Thane, Phalghar and Navi Mumbai. The Bank currently offering loan on very low interest.

Model Bank is celebrating its Centenary this year. It was started in 1916 as The Mangalorean Catholic Co-op. Credit Society which later converted into Model Co-operative Bank Ltd.

A large number of account holders, shareholder, depositors and bank officials were present on the occasion.

Ms Luella Noronha welcomed. William Sequeira, Herald Serro honoured the guests with floral bouquets. Gen. Manager and CEO William L. D’Souza gave vote of thanks. Beeta Carvalho introduced the guests and conducted the programme.

India keen on inviting Pope: media report

New Delhi: The India government is keen to invite Pope Francis to India in connection with possible canonization of Mother Teresa next year, said a report in the mass circulation the Indian Express daily.

Canonization is a big event for Catholics the world over and is keenly watched by the international community for its religious and political messages. The religious ceremony would be led by the Pope himself and the international media’s presence is ensured. The Pope is expected to convene a council of cardinals in February to announce the date and venue of the canonisation of the Blessed Teresa.

The official said the chances of Pope visiting India depend on many issues, including the political and religious climate in the country and also the joint efforts on the part of government and the Church.

Pope Francis is the most popular Pope in recent years who has caught the imagination of both Catholics and the rest of the world. His views are quite in tune with the times, whether it is on divorce or live-in relationships. Equally important are his views on conversion.
Is Religion More Important Than People Being Killed?

"The Debate Over The Anti-Cow Slaughter Bill. What do you think?"

by Joel Pinto

A burning issue in India is whether to pass the anti-cow slaughter bill or not, and this drama has taken the center-stage. Hindus want their cow god unslaughtered and worship it and some are trying to just find some meat to eat. I have seen people fight to get food to eat, but I’ve never seen people fighting over the issue of whether to kill a cow or not.

It seems funny that the life of a cow has become a center issue in the nation, but people who are being killed every day are not even cared about. Has animal meat become more important to us than the life of a human being? Issues like terrorism have shaken the whole world, but we Indians are fighting like children over a piece of meat.

Hindus worship cow as God. I don’t have any objection to it. In the future, there will be a religion which might worship Hen/Chicken as God, so will the government put a ban on killing it? Pantheists believe that nature is god and anything that grows in nature has God. According to their ideology, we cannot cut anything, nor eat anything. So, will the Government issue an anti-nature cutting bill, if someday Pantheists propose it?

We live in a secular and democratic country where one is free to eat anything that s/he wants; no person has the right to object to it. Harming people over the issue of beef is depriving them of their fundamental right. The recent events that I have noted in the news give a horrible impression of our country. The Maharashtra beef ban, attack on people for eating beef etc., is how extreme people can go and it can be stated as a disgrace to our country.

Man is a rational being and is capable enough to think and reason out what is right and wrong, good or bad. There are many people who are starving and dying and have nothing to eat. Have we ever thought of them? There are greater issues that need to be discussed to make our country a better place, but are those issues discussed? A few months back there was a huge commotion regarding Ghar vapsi, and now we have the anti-cow slaughter bill. For us, religion is important than the value of human life. We have blinded ourselves and give a deaf ear to the cry of the other. I feel the words of a great philosopher Sartre are coming true “Other is a Hell to me, He steals my freedom, the other has to be annihilated”. If this goes on, there will be no one left to eat what is left on the earth.

“Religion is Opium of the people,” as said by Karl Marx. We are now not able to live for the other; we want us and only our religion to survive. If God does exist, he/she may be looking at us and laughing at our stupidity. Let us, once and for all, just leave this issue and focus on the betterment of the country, not any religion.
In the run-up to the General Elections of 2004, the ruling BJP and their allies in the NDA, coined a slogan ‘India Shining’. That ‘India Shining’ campaign was basically a massive cover up for a whole range of misdeeds which included growing intolerance and attacks on the minorities culminating in the Gujarat Carnage of 2002; a slogan which proved to be its nemesis at the hustings!

Ten years later, in 2014 the BJP-led NDA were given the reins of power once again. About 31% of those who voted felt that they needed a Government with ‘a difference’ and they hoped that the “achche din” promised during the election campaign would soon become a reality for India’s teeming millions. Sadly but not unexpectedly, the dreams of a better tomorrow have vanished into thin air. As the country continues to be plagued with a whole range of problems, what one experiences with a sickening regularity is the growing intolerance from certain sections of society. India has always had its moment of intolerance. In the past however, they seemed to be contained - with the ruling powers demonstrating some political will to address them. Not so today. There seems to be a tacit approval from the government, a legitimisation, of the terrible intolerance.

Let’s then look at some of the many acts of intolerance right from mid-2014: Nathuram Godse, who assassinated Mahatma Gandhi, the father of the nation overnight becomes a hero and a patriot; Mohan Bhagwat, the RSS Chief calls for the establishment of a ‘Hindu Rashtra’ (nation); a Union Minister, Niranjan Jyoti turns abusive saying that in India, one is either ‘ramzadon’ (those born of Ram) or ‘haramzadon’ (illegitimately born); the HRD Minister through a circular states that Christmas Day (December 25th) should be a working day for schools (and then denies it); the Government however continues to insist that it is not a holiday for Government employees.

On September 14, 2014, a BJP Parliamentarian Sakshi Maharaj made a strong allegation that, “the Madrasas of the Muslims were teaching terror”. On January 5, 2015, addressing a gathering in Meerut, he boldly proclaimed, “the concept of four wives and 40 children will not work in India and the time has come when a Hindu woman must produce at least four children in order to protect Hindu religion.”

The same news report goes on to add, ‘Sakshi Maharaj went further to add that those involved in conversion must be punished with death though ‘ghar wapsi’ (reconversion) is not equivalent to conversion. “Wait for some time,” he thundered, “a law will be passed in Parliament in which anyone indulging in cow slaughter and conversion will be punished with the death sentence”.

So the Dadri lynching of 28th September 2015 - when Mohammad Akhlaq was killed because of a rumour that ‘he ate beef’ – should not be seen as a spontaneous act of violence by a mob but a well thought of barbaric act by people who know that they can do things with impunity, because they are India Intolerant!

By Fr. Cedric Prakash SJ

(Contd.. on p. 6)
Why Deny Adoption To Single Parents?

I read with dismay that the Missionaries of Charity have applied to shut down their adoption facilities as they are not willing to give children up for adoption to single mothers and fathers.

I may point out that a single mother is not necessarily an inadequate parent. I personally know of a lady who adopted a four year old girl as she wanted someone of her own to share her love with. Today this well brought up college going girl is today an asset and help to her mother. She is polite, caring and a truly good human being.

I would urge the good nuns to reflect on the thousands of orphaned lives they have bettered by giving these children up for adoption. These hapless kids will now be deprived of a good life. Surely providing these children with good homes, even if it means giving them up for adoption to single parents, is part of God’s work.

—Monica Fernandes, Mumbai

Synod On the Family – Concluding Remarks!

Sir, At the XIV Ordinary Assembly of the Synod of Bishop held at the Vatican (Oct. 04-25, 2015), on the theme: “The Mission and Vocation of the Family in the Church and in the Contemporary World”, Pope Francis commented: “As I followed the labors of the Synod, I asked myself, what will it mean for the Church to conclude this Synod devoted to the family?” Here are some pertinent concluding points by Cardinals and Bishops, and the conclusions of the Holy Father.

The Instrumentum Laboris, or the Working Document had 174 articles. The final document has 94 points. The most striking aspect about the Synod was the “methodology” which was its strength. Delegates were given much more time in small groups which allowed for greater participation. The Synod was not a parliament, but a genuine search for what God desires in relation to the family.

There is no network more secure in difficult times than that of the family, even if the family is wounded. The great focus of the Synod was the “Yes” it gave to the family; which shows that the family is not some outdated model, but the most fundamental reality of society. The Church has a very clear understanding of a family: a man and a woman living a mutual life, faithful, and open to life.

On the issue of admission of the divorced and re-married couples to the Sacraments ... was given “great attention”. The key word was “discernment” – criteria for discernment had been offered. Regarding the topic of “homosexuality”, the Catechism of the Catholic Church was consoling; all people needed to be respected.

The Church wanted to be close to families who are in extreme poverty; children who live on the streets, and whose families are separated and divorced. The Church’s concern is to include all people into its ecclesial community. The theme of mercy runs throughout the entire document.

The final text was the fruit of consensu – It was about showing the vitality of the Catholic Church which is not afraid to stir dulled consciences, and to soil her hands with lively and frank discussions on the family. We are concluding the work of the Synod as an experience of grace, communion, collegiality and service.

Three concluding remarks of Pope Francis need rapt attention: 1. Invoking the maternal intercession of Our Lady, our mother who inspires mothers “to transform a house into a home”. 2. That many of the delegates felt the working of the Holy Spirit, Who is the real “Protagonist and Guide of the Synod”. 3. As a “return to a true journeying together”, bringing to every part of the world, every diocese, every community, and in every situation – the light of the Gospel, the embrace of the Church, and the support of God’s mercy! ... “so that families may have life, and have it abundantly” (cf. John 10:10).

—Dr Trevor Colaso, Bandra (West)
vested with immunity.

The Shiv Sena (a key ally of the BJP) in Mumbai takes law and order in their own hands! They prevent Ghulam Ali, the Pakistani musician from performing there; storm the Board of Control for Cricket in India office protesting plans for a bi-lateral series with Pakistan and they attack and ink the face of Sudheendra Kulkarni (a protégé of L. K Advani) for organising the book launch of former Pakistani Foreign Minister Khurshid Kasuri. The list is indeed endless!

As a formality, the President of the BJP Amit Shah summons besides Sakshi Maharaj, the Haryana Chief Minister Manohar Lal Khattar, the UP State Legislator Sangeet Som and the Union Minister Sanjeev Balyan and gently informs them that they should not make inflammatory remarks. Besides, the BJP will not ditch its Hindutva ally the Shiv Sena. A time-tested strategy is ‘to run with the hare and hunt with the hound’. So while the Shiv Sena in its extremism will reap the ‘moolah’ from the hardliners, the BJP with its cosmetic posturing will seem like a ‘liberal face’ and continue to woo the average citizen who is not interested in understanding the depth of dirt from which these groups operationalise.

Everyone is aware that practically nothing will happen to the perpetrators of these heinous crimes. The Gujarat Carnage of 2002 provided the criminals with an official approval from the Government of the day. This model of intolerance is now being mainstreamed all over the country. Of course, some from the ruling dispensation are concerned when some of the topmost intellectuals of the country have the courage to return the prestigious national awards which they have received in the past. This is something which was not expected. On the one hand, they request the intellectuals “not to spoil the name of India” and at the same time some of them will also denigrate these intellectuals by casting aspersions on their credibility by calling them “pseudo-intellectuals” and “traitors”.

Those who rule us must ask themselves one question: who are the ones responsible for spoiling the name of the country; for trying to destroy the precious heritage of multi-culturalism, pluralism and diversity of our land? On October 19th, President Pranab Mukherjee while expressing his concerns over the recent happenings pointedly said that “Indian civilisation has survived for 5000 years because of its tolerance; humanism and pluralism should not be abandoned under any circumstance”.

‘Panchjanya’ the mouth-piece of the RSS in a recent issue has an article stating that “the Vedas order the killing of ‘sinners’ who slaughter cows.” And no case is made out on this article of hate. Few however have the courage to listen to one of the greatest historians on ancient and medieval India Dr. D.N. Jha who in his celebrated work ‘The Myth of the Holy Cow’ concludes that “the cow was neither unslayable nor sacred in the Vedic period”.

Thanks to those who rule us today, India has perhaps deservedly earned itself a new sobriquet, “India Intolerant”. It’s not too late however for civil society to come together and to tell those who are bent on destroying what we treasure the most that they will never succeed in their campaign of intolerance. We need to learn from history and not allow the pain, the sufferings and the violence to go full cycle before we say “enough is enough”! We need to pray with Rabindranath Tagore “into that heaven of freedom my Father, let my country awake”. Above all, the time to act is now!

(* Fr. Cedric Prakash SJ is the Director of PRASHANT, the Ahmedabad-based Jesuit Centre for Human Rights, Justice and Peace.)

---

**Kiyaraa Beauty**

**at home**

**Skin - Hair - Makeup**

- Professional bridal makeup & hair style
- Facials according to skin
- Hair Spa
- Body polishing
- Nail Art
- Gift A Service

Only original & genuine products used.

Contact: +91 9820360534 / 08055199699
kiyaraa.beauty@gmail.com

---

**Thanksgiving**

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

—Mrs Bernadine M. Castalino, Pune
The origins of All Souls’ Day in European folklore and folk belief are related to customs of ancestor veneration practised worldwide through events like the Chinese Ghost Festival, the Japanese Bon Festival or the Mexican Day of the Dead.

The Roman custom was Lemuria. In Tirol cakes are left for the dead on the table and the room is kept warm for their comfort.

In Brittany, people visit cemeteries at nightfall and kneel bareheaded at their loved ones graves and anoint the hollow of the tombstone with holy water or to pour libations of milk on it and at bedtime, supper is left on the table for the souls. In Bolivia people believe that the dead eat the food left out for them.

In Brazil people attend a mass or visit a cemetery taking flowers to decorate their relatives’ graves but no food is involved.

The formal commemoration of the saints and martyrs—All Saints’ Day existed in the early Christian church since its legalization and alongside that developed a day for the commemoration of the dead—All Souls’ Day and the modern day of All Day was first popularised in the early eleventh century after Abbot Odilio established it as a day for the monks of Cluny and associated monasteries to pray for the souls in purgatory.

According to tradition, a pilgrim returning from the Holy Land took refuge on a rocky island during a storm where he met a hermit who told him that among the cliffs was an opening to the infernal regions through which flames ascended and where the graves of the tormented were distinctly audible and the pilgrim told Odilio of Cluny who appointed the following day 2 November 998 to be set apart for all the dead who have existed from the beginning of the world to the end of time and All Saint’s Day focus was shifted from those in heaven to those in purgatory.

So only in the medieval period Europeans began to mix the two celebrations when many traditions associated with All Souls’ Day are recorded.

In Malta people visit graveyards not just for their dead relatives but to experience this day in all its significance and visits are not restricted to this day alone but during November Malta’s cemeteries are visited by families of the departed and Mass is said throughout the month with certain Catholic parishes organising special events at cemetery chapels.

Many European traditions reflect the dogma of purgatory for example ringing bells for the dead was believed to comfort them in their cleansing there, while the sharing of the soul cakes with the poor helped to buy the dead a bit of respite for their suffering of purgatory and in the same way lighting candles was meant to kindle a light for the dead souls languishing in the darkness and out of this grew the traditions of going souling and the baking of special types of breads and cakes.

Before the reformation poor Christians offered prayers for the dead in return for money or food-soul cakes for their wealthy neighbours—a soul cake is like a hot cross bun but without the current or the cross on top.

It was believed that on all souls’ night the dead revisited their homes so lit candles were left out to guide them and meals and wine were left as refreshment.

During the 19th and 20th centuries children would go souling rather like carol singing requesting alms or soul cakes.

A soul, a soul, a soul cake
Please send good misses a soul cake
An apple, a pear, a plum or a cherry
Any good thing to make us merry
Up with your kettles and down with your pans
Give us an answer and we’ll be gone
Little Jack, Jack sat on his gate
Crying for butter to butter his cake
One for St Peter two for St Paul
Three for the man who made us all

The soulers would go around the house singing the song often joined by their old friend the hobby horse—only at this time of the year he is called the Hooden horse.

The custom mentioned above was practised in the United Kingdom.

The day of the dead as a holiday rite was celebrated in Mexico and around the world in other cultures to encourage visits by the souls of loved ones so that the souls will hear prayers and comment of the living and the celebrations become comical to remember humorous events and anecdotes about the departed.

Celebrations are on November 1 and 2-ie All Saints Day and All Souls’ Day and traditions include building altars with sugar skulls to honour the deceased and decorating graves with gifts of marigold and the favourite foods and beverages of the dead and toys are bought for dead children and bottles of tequila, mezcal, pulque or jars of atole for adults.

Families also offer trinkets or the deceased favourite candles at the grave—believing that the spirit of the dead eat the spirit essence of the offerings food-pillows and blankets are left out so that the deceased can rest after their long journey and picnics are held at the grave—so they can leave possession of the deceased.

Some people believe that possessing Day of the Dead item can bring them good luck and many people get tattoos done or have dolls of the dead to carry with them.

Scholars trace the origins of the modern Mexican holiday rite to indigenous observances that date back hundreds of years and to an Aztec festival dedicated to the goddess of Mictecacihuatl.

Thus we see the importance of all souls’ day customs practised worldwide.
Law of Succession, Wills & Nominations

Happy John had everything going for him in life—a good wife, good health, loads of money, and a happy family. One day, however, he suffered a massive heart attack and passed away. Some months later his grieving wife, Mary John, applied to the Hsg society for transfer of Happy John’s flat in her name. That’s when all the trouble started. Just 50 years of age, Happy John never got down to making a Will or a nomination. Death was the last thing on his mind... it always is. Mary was shocked to learn that as per the law applicable to Christians in India, she was entitled to only one-third of Happy John’s moveable and immovable assets.

Inimical terms with him....all this just because he had not made a Will.

To preempt such a situation from arising in future (and as this occurs very often), the Senior Citizens Association, Orlem unit (BASCA), invited Mr Vas and Co., Advocates & Solicitors, Bandra, to give a talk on Wills and Succession (as applicable to Christians) and Nominations (as applicable to Christians) and so the organizers and Mr Vas promised to hold another session some time later.

**Indian Succession Act 1925:**

Law of Succession as applicable to Christians is governed by the Indian Succession Act 1925. In Goa Portuguese Civil Code and in Pondicherry the French Civil Code is applicable.

According to the Law of Succession for Christians, Mary John gets only one-third of Happy John's property while his only daughter gets two-thirds! If Mary had more children the two-third share would be equally divided among all the children.

If Mary’s children sign and register a ‘Release Deed’ in her favour releasing their respective share in the property, Mary will then be the sole owner of the property. Now if Mary had no children she would then be entitled to half of Happy John’s property while the other half would go to Happy John’s father—Joseph John. If Joseph is not alive his half share of the property will go equally to his wife Sandra (Happy John's mother) and also to all his (Joseph's) siblings (Tom, Dick, Harry and Bella). If one of them, say Harry, is dead then Harry’s share is further sub divided among his (Harry’s) children. Ultimately it may so happen that some of the beneficiaries may happen to be persons distantly related to Happy John and totally unknown to Mary! Some of Happy John’s beneficiaries may even be persons who were on

**Subscriptions for The Secular Citizen**

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

- **Bank:** HDFC Bank
  **Branch:** CST - Mumbai VT
  **Account Name:** The Secular Citizen
  **Account No.:** 035520000006744
  **ISFC code:** HDFC000355

- **Bank:** Citizen Credit Co-op Bank Ltd.,
  **Branch:** Colaba, Mumbai
  **Account Name:** The Secular Citizen
  **Account No.:** 000000000100489
  **ISFC code:** CCBL0209003

Please inform us through email: secular@vsnl.com or through phone: 22693578 after transferring the same.
(Contd.. from p. 8)

John the same succession law would apply, with positions reversed.

*******************************

Nomination:
Nomination does not mean that the owner-ship rights are transferred to the nominee. It simply implies holding the asset as a trustee. If Happy John had nominated his wife, the society would have to transfer the flat on Mary's name by virtue of being a nominee. But as he died intestate (without making a Will), Mary is entitled to only one-third of Happy John's assets. Mary's children or legal heirs, as the case may be, can lay claim to their share. Mary may live in the flat but cannot dispose of the flat for she is only a nominee and holds the flat in trust, as all her children also have a share in the flat. Therefore Mary and her children are joint owners of the flat and can jointly dispose of the flat. The same rule applies for FDs (and other assets) if there is a nominee but no Will. The bank will transfer the FD to the nominee but the amount will have to be distributed by the nominee as per the law of succession.

So be wise and make your Will today. You can change it tomorrow. The last Will made by you will be legally binding and takes precedence over all the previous Wills.

*******************************

Making a Will:
A Will may be made on plain paper and may be written or typed. It may be prepared by the testator (person who makes the Will). It must be in his name and signed by him. The Will must also be signed by two witnesses who have witnessed the signing by the testator. The signature and address of the two witnesses must appear after the testator's signature and name. The testator may write down in simple language all his assets movable and immovable and who he bequeaths the assets to viz., the names of the beneficiaries and how the assets are to be divided among the beneficiaries. He should also appoint an executor of the Will. The executor may be a beneficiary but the witnesses cannot be beneficiaries. It may so happen that in course of time the witnesses may die. Such a Will is valid. If at all the Will is contested it will only be required to prove that the witnesses were alive at the time of signing the Will. It is not necessary to register a Will but in case of large properties and families it is advisable to register it. Normally it is not necessary to attach a doctor's certificate but if the testator is old it is better to attach a doctor's certificate to prove that the testator was mentally sound at the time of making the Will.

If a Will is made leaving assets to charity it is necessary to lodge the said Will with the Registrar within 6 months and it is also necessary that the testator lives for one year after making the Will.

Specimen of a Will

Last Will and Testament of:
Happy John (64 yrs)
Residing at,........................................(full address)

I, Happy John, Indian Christian inhabitant, hereby make this Will, on ..........(date) revoking all previous Wills.

Personal details:
Following are the members of my family:

Mary John-- wife (60 yrs)
Tom John---- son (30 yrs)
Jane John-----daughter (28 yrs).

Following are my assets:
1) Residential flat...........................(full address)
2) Fixed deposits (approx value)
3) Shares (approx value)
4) Other assets eg NSC, PPF Saving Bank Account etc (approx value).
5) Jewelry (Number of bangles, rings, chains etc)

Following is my bequest:(gift)
1) I hereby bequeath the flat owned by me ..................................................

(Contd.. on p. 18)
The Religious Tolerance Report-2014, published by the U.S. foreign ministry clearly states that there has been a very steep rise on attacks on religious till the end of 2014.

The U.S. Foreign secretary, Mr. John Kerry while declaring this report mentioned that Modi government’s officials made discriminatory remarks against Muslims and Christians in India. Clarifications made in this report are not only startling but disturbing as well. Serious allegations made in the report raise questions against the Modi-run Bhartiya Janata Party government.

A copy the report was forwarded to world Human rights commission guided by the united nations. Incidentally Mrs. Sonia Gandhi’s report after the Agra Church attack raised the similar doubts against the Modi regime. A copy the report was forwarded to world Human rights commission guided by the united nations.

The U.S. Report states: According to a reliable NGO, there were 800 cases of racial violence till the end of 2014. In certain cases, top government officers and even some Modi ministers seem to have made hurting remarks to religious minority people. Can’t Modi stop his men? It is a million dollar question. Situations in states like Gujarat, Maharashtra, Rajasthan, were the Hindu-minded BJP is in full command, Christians and Muslims suffer in silence.

The CMs Chair in Gujarat is occupied by Mrs Anandiben Patel, who has been known for her anti Christian attitude. What is often quoted in the press, ‘Gujarat Model’ is nothing but dictatorship and silencing the minority voice. Modi did it for years and now his nearest Anadiben follows her master’s mandate. Commenting on the subject, F. Cedric Prakash said that it is true that religious minorities are harassed and there has been a rise of such criminal offenses. In rural and adivasi areas, the situation is very bad.

The U.S. Report further states that the police is inactive and practically does nothing to protect the harassed Muslims and Christians. What legal action did the authorities take against Shakshi Maharaj and others. Modi’s unholy silence on these matters is more talkative than his words!

Secular citizen will raise its voice. Minorities will have to be united. Our voice may be gagged but speak out we must.
In today’s modern & fast moving world no one has the time or the urge for social and civic activities however the Vikhroli unit of The Bombay Catholic Sabha has set an example that “if there is a will there is a way”. On the auspicious occasion of Dashera, the members of the Bombay Catholic Sabha took up the challenge in the form of brooms in their hands & clean up the entire Vikhroli Railway Station. They made a fruitful use of the Dashera holiday for a social cause thus lending a helping hand to the “Swacha Bharat” cause of the Central Government.

The event was organized in association with St. Joseph’s Church, Vikhroli. The project started with a small prayer and blessings by Fr. Merwyn D'Souza, principal of St. Joseph’s High School. The team of around 40 volunteers divided themselves in 4 groups and spread themselves at the station so that no section of the station was left out. The members had a mix of different age groups which included senior citizens, working couples, youth and children. All the sections of the station which included the platforms, foot over bridge, ticket counters and also the roof over the railway station were cleant and all the dry rubbish of papers, wrappers, plastics, dry leaves, empty bottles, paper cups and places which were dirtied through paan & poster stains etc... were cleant by the members. It took nearly three to four hours for the drive to be completed in a successful manner.

All the commuters & railway officials, who were present, appreciated the efforts of the volunteers. This activity has also been well received by the local residents of Vikhroli.

The honorable railway minister, Suresh Prabhu also applauded the Bombay Catholic Sabha efforts through Twitter and has thanked them for this activity.

The President of the BCS, Vikhroli Unit, MRobert D’Souza has informed that going forward this would be a regular monthly activity for them.

– Yvette D’Souza
Hon. Secretary (BCS)
LUXURY AMENITIES


CALL : V P LOBO: +91 9321292899 (MUMBAI) STANY: 9900995720 PANDURANGA : 9740824691

T3 URBAN DEVELOPERS LTD.

Head Office : 201, Corporate Arena, Near Railway Station, Goregaon West, Mumbai - 400104.
Website : www.t3urbandevelopers.com Email : info@t3urbandevelopers.com
Triple Celebration at St. Theresa’s Bandra

If a small boy from a family struggling to survive among the coffee estates of Western Ghats, chooses to go and live in a strange territory thousands of miles away, it must surely mean that the Lord has hand-picked him to work in His own vineyards!! Like this young man, there are thousands of these young people who have given up the comforts of home life and familiar surroundings to travel to all corners of the globe to drive away darkness and bring in the light of truth. They wipe tears, lighten burdens and with their tender touch heal minds and bodies!

On Mission Sunday, this missionary from the North-East came like a breath of fresh air into our church, bringing with him his life’s experiences, of being uprooted and transplanted where he was needed. Through his presence and homily backed by a video presentation at the Mission Sunday Mass, Fr. Ivan D’Silva painted missionary work in new colours-attractive and fruitful!

This year Mission Sunday was a triple celebration for the parish dedicated to St. Therese of Lisieux, whose parents Louise and Zelie Martin were canonized by Pope Francis on this day. For the first time in History, a married couple was canonised together for their contribution to Christianity as parents. The community of St. Theresa’s joined its patroness in celebrating this honour accorded to her parents who had in their lifetime paved the way with prayer and exemplary devotion, for their children to walk on, towards sainthood. Louise and Zelie Martin, though lived in the world, were no less holy than consecrated persons, having faced hardships normally associated with religious life. They have been proclaimed as missionaries and saints in their own right!

The third reason for the celebration was the gift of the religious to the Catholic world. To mark ‘the year of the ‘Consecrated life’, all the religious living within the precincts of the parish were invited to a Eucharist with a liturgy designed to pray especially for them. Rarely is the selfless service rendered by our religious brought to light to be appreciated with gratitude. Pope Francis’ call to observe this year dedicated to them is an opportunity for the laity to become aware of their contribution and get an insight into their lives. The adversities they face while they selflessly toil to proclaim the Good News, the hostile conditions they live in, were vividly felt during this Mass. Members of St. Paul’s, Pauline sisters, Carmel (Duruelo) Sisters, Divine Word Missionaries and the Focolare joined the Eucharist and actively participated in the liturgy.

To felicitate the religious, a get-together was arranged in the school hall. The priests and religious sisters freely mingled with the laity, readily participating in the song and dance to the beat of pulsating music. New bonds were forged in the absence of easy camaraderie. This gathering was a subtle reminder to us that the religious too are human with the same needs and desires, like the rest of us. To pray for them is the duty of every member the laity. To end this fun time a sumptuous meal was shared by all.

Though the year of ‘the Consecrated Life’ will come to end soon, our efforts to keep them safe and happy with our prayers have to continue!

— Vera Alvares
The changing times in which we live can apply to a wide spectrum of persuasions in politics, industry, medicine, and other fields of human endeavor. No one doubts that whatever the changes it should be for the greater good of all; but is it possible to sometimes ignore or take-for-granted the men and women who dedicate their life to the weak, the marginalized and the sick, especially while holding a tenacious spirit to educate, propagate and strengthen the faith? I refer to the Clergy.

The Ambassadors for Jesus initiated a day to show appreciation and to thank the Clergy, which was on the 22nd October, in Calcutta, including all those who assist with duties in the church. A special Thank You card was sent to the Bishop Thomas D’Souza, and to the Vicar-General Fr. Dominic Gomes (see card).

Clergymen and religious come in many shades, colors with talents of vibrant grace and magnetism to ignite passion in their pastoral duties. The mission remains the same for all congregations in spite of each Orders rules and constitutions. Regardless of the times when they fail or progress, all priests and religious stand tall. These pious men and women each with their own apostolate have a tremendous sense of dedication to teach, preach, administer to the old, sick and to be present when a need arises, and to always stand by the church and her teachings.

Proclamation of the Gospel is the clergyman’s priority. At this point we should bear in mind that “liturgy is an “action” of the whole Christ (Christus totus). Those who now celebrate it without signs are already in the heavenly liturgy, where celebrations are wholly communion and feast.” (CCC.1136).

The priesthood is a divine stream which flows into the faithful at all hours of his life. The clergy heals spiritual wounds, calls upon the Holy Spirit at baptism, washes away sins in confession, through the Sacrament of Marriage he joins man and woman to be one and in prayers helps the soul depart this life in the peace of the Lord. The cleric takes all his talents and incorporates them to serve as a connection to Christ and the apostles. He acts “in persona Christi”.

The laity is Christ’s Faithful. It is said in paragraph 4. 872(CCC), “in virtue of their rebirth in Christ there exists among all the Christian faithful a true equality with regard to dignity and the activity whereby all cooperate in the building up of the Body of Christ in accord with each one’s own condition and function”.

Nuns, deacons, brothers and catechists radiate and beam an extraordinary light on the people they meet. In today’s dark rapture of death, destruction and evil, the Church must address a new evangelism as it nears the periphery of the coming Apocalypse.

In many areas of the Catholic faith the clergy have met with serious exigencies of trust among believers because of worldliness. We the laity must pray for the clergy and for those who declare the Word without fear. The clerical fraternity gently guides one to have recourse to Mother Mary, to intercede with her Son Jesus for the remission of sins in this present age of Satan’s ruse.

The priest and religious receives the Sacrament of Holy Orders “This Sacrament configures the recipient to Christ by a special grace of the Holy Spirit, so that he may serve as Christ’s instrument for His Church...” (1548CCC). The Catechism of the Catholic Church informs the faithful that, “the whole Church is a priestly people. Through Baptism all the faithful share in the priesthood of Christ. This participation is called the “common priesthood of Christ.” It is also known as the “common priesthood of the faithful.” (CCC 1591).

We, the Roman Catholic faithful thank the Clergy and all those who have dedicated their lives to God’s Call to serve in silence, prayer and in the throes of public evangelization.

Let’s Show Appreciation For The Clergy and all those who serve the Church

BY MELVYN BROWN

October is CLERGY APPRECIATION Month

“...honor those leaders who work so hard for you...”
1 Thessalonians 5:12-13 (The Message)
A Panel Discussion With Political Leaders and Activists

Taking a cue from Pope Francis’ environmentalist encyclical ‘Laudato Si, O Mio Signore’, which has struck a masterstroke in the Universal Church and the world over, Archbishop Machado of Vasai Diocese did not miss a wink in inviting various political leaders, government administrators and thinkers, all on one platform, to look into the environmental issues of Vasai Taluka. This unique meet held on Saturday 10 October 2015 at Fr. Bhandari Hall, Deotalao, was perhaps a first in India on Pope Francis’ encyclical and its implementation in concrete terms.

In his opening remarks and Keynote Address Abp. Machado recapitulated Pope’s message of ‘Laudato Si’ in ten points, which is applicable not only to the people of Vasai but to all people of good will on earth. Emphasising on the care of our Common Home -Mother Earth, Archbishop delved on irresponsible development, consumerism, pollution, environmental degradation, deforestation, global warming, bio-medical manipulation, international responsibility, new lifestyles etc.

At the start of the programme, Rev. Fr. Joel D’Cunha welcomed and introduced the guest-speakers. Rev. Fr. Michael Gonsalves in his Introduction, said: “The message of His Holiness Pope Francis concerning the environment should be proclaimed globally and locally to Politicians, Administrators and to all people on earth. Fr. Michael G was the architect of the event, especially in choosing topics appropriate to environment issues in Vasai and also selecting pertinent speakers from Vasai as well as from Mumbai. He outlined the topics of each speaker making it easy for them to stick to the scheme and time allotted for each speaker. Fr. Michael G’s task was made easy with logistic support from the diocesan clergy and a few laymen.

“Those who forget history, history does not forget them,” said Rev. Fr. Francis D’Britto in the first session of the panel discussion. Fr. D’Britto, famed Marathi writer and founder member of The Green Vasai Movement, recounted 25 years’ struggle by the group in maintaining check-and-balances of environment of Vasai. He turned the pages of history where under the name of development, builders lobby tried to rape Vasai of her fertile land and underground sweet water resources. Activist Fr. D’Britto led the Movement in early nineties and submitted a memorandum to the governing authorities with more than a lac signatures against unplanned and uncontrolled development of Vasai. Not only did the government and judiciary take cognisance of the problem but internationally renowned ‘National Geography’ magazine also featured Vasai’s environmental problems on its colourful pages. While substantiating his arguments Fr. D’Britto gave references of Late Indira Gandhi’s 14 June 1972 speech in Stockholm at Plenary Session of United Nations Conference on Human Environment, wherein she said, “One cannot be truly human an

The sitting MLA of Vasai, Mr. Hitendra Thakur said, “The destruction of environment and degradation of nature is being caused by our lifestyle which is dependent on latest gadgets which have become indispensable means of comfortable life.

Archbishop Dr. Felix Machado very smoothly conducted a question-answer session for the audience. In his concluding remarks Abp. Machado wholeheartedly appreciated relentless attention of more than a thousand nature loving audience that lasted for uninterrupted four hours. The panel discussion came to an end with the National Anthem.

—Raymond Machado
Christian Chamber of Commerce and Industry - a body of Christian businessmen held its annual award presentation ceremony on 24th of October 2015 at Hotel Kohinoor Intercontinental, Andheri East, Mumbai.

The Governor of Maharashtra Hon. Chi. Vidyasagar Rao graced the occasion as a Chief Guest and Rt. Rev. Elias Gonsalves, Bishop of Amravati was the Guest of Honour.

The glittering ceremony began welcoming the dignitaries and singing the national anthem followed by the welcome address by the outgoing Chairman Henry Lobo.

The Prestigious Awards are conferred on each awardee by Hon. Chi. Vidyasagar Rao, the Governor of Maharashtra after reading the Citation by Dr. Richard Pereira. The Award carries specially designed Memento and a Citation.

The six outstanding achievers for the Excellence Awards are: Prakash Pereira (Industry - sponsored by Electropneumatics), Rev. Fr (Dr.) Francis Swami s.j. (Educational Achievement - sponsored by Reliable Group), Thomas C Benjamin (Public Service - sponsored by Daniel & Sons), Mrs. Janet D'Souza (Social Work - sponsored by Velvin Group), Mrs. Marjorie Aranha Texeira (Woman Entrepreneur Achiever - sponsored by Pattathu Brothers), and Walter D'Souza Nandilike (Young Entrepreneur - sponsored by Aldel Education Trust)

After conferring the awards, the Governor Vidyasagar Rao addressed the august gathering of Christian businessmen. He praised the Indian Christian Community for their outstanding contribution in various fields including education and health-care. He called upon the youth and citizens to involve in building activities by taking entrepreneurship. He further called upon to support various programmes of the Modi Government which are organised for the benefit of citizen.

Bishop Elias Gonsalves addressed the gathering giving incites of Pope Francis's Encyclical - 'Laudato Si'. Others who addressed the gathering include: John D'Silva, Vincent Mathias, Albert W. D'Souza, Anthony Sequeira and Agnelorajesh Athaide.

The awardees also expressed their deep feelings after being honoured for their achievement.

Followed by the presentation of awards, induction and oath taking ceremony to the new incoming Chairman Anthony Sequeira was administered by Bishop Elias Gonsalves of Amravati. There after the outgoing Chairman presented Chamber's pin and ribbon to Anthony Sequeira as a mark of symbolic hand-over of Chairmanship.

Working president of CCCI, Henry Lobo, expressed his gratefulness to everyone who strove for CCCI during his term with the body, and promised to continue to work for CCCI in future. He handed over power to new working president of CCCI, Antony Sequeira, and wished him well.

New working president of CCCI, Antony Sequeira, in his address, explained that his main purpose would be to realize the dreams. He said he would lay emphasis on the task of creating awareness to make this happen. "We will create more opportunities to our members, keep creating awareness about industry, and take bold steps towards evincing interest among the youngsters, thereby making an effort to win this institution global recognition," he said.

The board members present include: Anthony Sequeira, Chairman; John D'Silva-Vice Chairman; Albert W. D'Souza-Vice Chairman, John Mathew-Vice Chairman, Directors: Vincent Mathias, Henry Lobo, Lawrence Coelho, Johnson Therattil, Agnelorajesh Athaide, Walter Buthello, Pius Vas, Lawrence Ronnie D'Souza, Ralph Pereira and the Executive Secretary Felix D'Souza.

Other dignitaries who graced the occasion are: Mrs. Grace Pinto, Daniel Fernandes.

Philomena Lobo and Pramila Mathias honoured the guests with floral bouquets.

Kenneth Sequeira and Payal Mathias compered the programme. Agnello Rajesh Athaide proposed the vote of thanks.

—Ronida
(Contd.. from p. 9)
to me either by inheritance or other-
wise at the time of my death to my
wife............and my children viz...........
...................in equal share absolutely
and forever.

I hereby appoint ......................
as the executor/executrix of my Will
.

I hereby direct the executor/executrix
of this Will to pay from my movable
estates expenses of my funeral and
other obsequious ceremonies to be
performed after my death, my just
debts, probate fees, legal fees, taxes
and other outgoings due and pay-
able at the time of my death and
unpaid medical bills if any.

IN WITNESS WHEREOF, I, HAPPY
JOHN, have hereunto set and
subscribed my hand at Mumbai this
...............day of...............2015.

Signed by the within-named.)
HAPPY JOHN as

Signature..............................
(His Last Will and Testament)
in the joint presence of us who at his
request)
and in the joint presence of each
other)
have hereunto subscribed)
our names as witnesses.)

WITNESSES
1...........................(name).
Signature..............................
Address.................................

2...........................(name).
Signature..............................
Address.................................

(Note: A simple Will without the legal
jargon is also valid provided it has
the signature of the testator, two wit-
tnesses and the date

---

Thanksgiving

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

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

—  Ms Flavia Rego, Dubai

PRAYER & THANKSGIVING
Prayer to the Holy Spirit
(If you are in difficulty, you can say
this prayer)

HOLY SPIRIT, You who makes me
see everything and shows me the
way to reach my ideal. You who gives
me the Divine Gift to forgive and
forget all that is done to me and you
who are in all the instances of my life
with me. I in this short dialogue want
to thank you for everything affirm
once more that I never want to be
separated from you no matter how
great the material desires of this life
may be. I want to be with you and my
loved ones in Your perpetual glory
to the end and submitting to God’s
Holy Will I ask you
(mention your request here, ....)

This prayer should be said for three
consecutive days and after the third day
the request will be granted no matter
how difficult it may be.

While making your request one must
either: promise to publish this prayer
on granting your request or promise to
circulate copies of the prayer to as many
people as possible. — Rita D’Souza

---

CatholicMatri.com
Fastest Growing Website !!!
Committed to CATHOLIC MATRIMONIALS
Available FREE Membership
Premium Paid Service
Confidential Profile Feature
Login to: www.CatholicMatri.com and Register
OR
Login with Facebook
For more information write to us:
admin@catholicmatri.com
Call at: +91-9819026481 / 9987870267

Wedding Invitation, Christening,
First Holy Communion, Mortuary
Cards & Religious Goods
Contact:
David & Company
Sharaf Manzil, 1st Floor, 650,
J.S.S. Road, 2nd Dhobitalao Lane,
Mumbai 400002
Tel.: 22019010 / 2205 7394
Fax: 2206 0344
Emails:davidprinters@gmail.com
www.davidcompany.com

FERNANDES
PROPERTY SOLUTION

DAHISAR
@ 9700 PER. SQ. FT.

MIRA ROAD
@ 6500 PER. SQ. FT.

VASAI
@ 5000 PER SQ. FT.

Contact :
022 28123473 /
9920258471 /
9322632712.
Inspiration!

Never Give Up Your Goal

When a task becomes boring, completing it becomes tough. Here are a few ways not to give up and keep going even when your goal seems out of reach.

Beginnings and endings are where the energy is. When you start something new you’re pumped up, excited to get going. All the things you need to do to make your goal happen are new, and you take them on with joy and enthusiasm.

Endings have their own energy surges. You’re close to the finish line and can practically feel the relief at being done, plus the pride and happiness of getting the thing you’ve been aiming for all that time.

Middles are tough. They’re where your enthusiasm flags, and you may be tired and lose sight of why you went after your big idea in the first place. The middle is where most people give up. Here are some ways to use to keep going no matter what.

Imagine yourself achieving your goal:
Smell the cool morning air the day of the marathon; feel your strong, toned muscles; picture yourself crossing the finish line; hear your friends and family cheering from the sidelines; taste the celebratory meal you’ll have after. Visualization works.

Remind yourself daily of the why of your goal.
How will you or your life be better after you’ve achieved it? Maybe you’ll be healthier, more disciplined, a published author, or fluent in French – whatever the benefits are, keep them at the front of your mind.

Get support, from other achievers:
Join a runners or writers group, or get a friend to keep you accountable. Interview someone who’s lived in a foreign country and offer to send her a small gift for her time. Share your doubts and ask for advice or help. Getting support from others achievers in the field will help you to go on and you will know about their struggles and failures too.

Act as if you haven’t lost momentum:
Sure, you’re cranky or tired, so fake it. Keep going anyway, knowing that each step gets you closer, even if it’s hard or doesn’t seem to be moving you forward. The bonus? Discipline is great for self-esteem. Taking on something big and making it happen is huge, and when your next big idea comes along you’ll have this success to look back on.

Take a day off from all the stress:
Rest, goof around, refresh and reenergize, and don’t worry about your goal. One day won’t slow you down, and it’ll let you restart tomorrow with better energy and clearer perspective.

Celebrate milestones along the way:
You shouldn’t have to wait until the very end for the big payoff, so build in mini-achievements and reward yourself when you hit them. Make a decadent dinner, buy that new book you’ve been wanting, or spend a night in that sweet B&B one town over.

Remember – middles are hard for everyone, so keep going. You can do this. Now get out there and be awesome!

MICHELLE RODRIGUES
brides
For your special day, you deserve personalized attention.
Get yourself a WEDDING GOWN designed and made just for YOU.
Made-to-order wedding dresses to suit your theme, your taste and your budget.
michellerodrigues.com
michellerodrigues@gmail.com
7710940757
MATRIMONIALS

MUMBAI: East Indian Roman Catholic Bachelor, aged 36 years, Ht. 5' 5", Wt. 50 kgs, Fair Complexion, Educ.MD,MS., Doctor by profession. Contact email: rayanvincent@rediffmail.com OR 9619024829 (Regd. No. 6434)

MUMBAI: Goan Roman Catholic Bachelor, aged 29 years, Ht. 5' 11", Wt. 85 kgs, Wheatish Complexion, Educ. MCS, working for IT Company in U.S. Seeks a suitable match. Contact email: marconcruz58@gmail.com OR 9930630927 (Regd. No. 6373)

MUMBAI: Tamilian Roman Catholic Bachelor, aged 27 years, Ht. 5' 8", Wt. 72 kgs, Wheatish Complexion, Educ. B.Com., LLB., Advocate by profession. Seeks a educated, working girl from good family background. Contact email: marprop111@gmail.com OR 9869020707 (Regd. No. 6372)

GOA: Goan Roman Catholic Bachelor, aged 31 years, Ht. 5' 8", Wt. 60 kgs, Very Fair Complexion, Educ. 3 years Diploma in Catering, working as a Chef at a Supervisory level. Contact email: chefsavio83@gmail.com OR 8652744565 (Regd. No. 6363)


MUMBAI: Mangalorean Roman Catholic Bachelor, aged 32 years, Ht. 5'6", Wt. 90 kgs, Wheatish Complexion, Educ. B.Sc., (Chemistry), working as a Deputy Manager. Contact email: pradeep.bashyal@gmail.com OR 9819733872 (Regd. No. 6418)

MUMBAI: East Indian Roman Catholic Bachelor, aged 25 years, Ht. 5' 11", Wt. 75 kgs, Fair Complexion, Educ.F.Y.B.Com., well employed. Contact email: gerard754@gmail.com OR 9930620943/9594766322 (Regd. No. 6424)

MUMBAI: Tamilian Roman Catholic Bachelor, aged 41 years, Ht. 5’ 10”, Wt. 70 kgs, Tan Complexion, Educ. B.Com., working as an Executive in Abroad. Contact email: margaretass26@yahoo.com OR 9167001399 (Regd. No. 6254)

DHARWAD: Goan RC Bachelor aged 37 years, Ht. 6’, Wt. 79 kgs, Wheatish Complexion, Educ. Masters (Nautical Science), working as a Merchant Navy Chief Officer. Having a flat in Mumbai. Contact email: ephremf@gmail.com OR 9768153407 (Regd. No. 6205)

CANADA: Mangalorean Roman Catholic Bachelor, aged 28 years, Ht. 5’ 4”, Wt. 62 kgs, Wheatish Complexion, Educ. B.Sc., Hotel Management, working in Hotel line. Seeks a Mangalorean girl, below 27 years. Contact email: mathias.brian@ymail.com OR 9969887236 / 9870002508 (Regd. No. 6310)

MUMBAI: East Indian RC Divorcee, aged 45 years, Ht. 5’ 9”, Wheatish Complexion, Educ. BE/MBA., working as a Software Professional. Contact No. 9819406433 OR email: examinerboy@yahoo.com (Regd. No. 6347)

MUMBAI: Mangalorean RC Bachelor, aged 33 years, Ht. 5’ 5”, Wt. 52 kgs, Fair Complexion, Educ. SSLC., working as a Office Boy. Seeks a working girl 12th std. Contact Box No.101-S OR 9004105050

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

To Place Your Matrimonial Advertisement Call: 2269 3578 OR 2265 4924
MUMBAI: Protestant Christian Spinster, aged 30 years, Ht. 5' 1", Wt. 58 kgs, Wheatish Complexion, Edn. B.A., B.Ed., Teacher by profession Seeks a groom from well settled, educated and good family background. Contact email: georgethomas1353@yahoo.com OR 9819133154 / 9930310549 (Regd. No. 6341)

MUMBAI: Goan RC Spinster, aged 30 years, Ht. 5' 4", Wt. 52 kgs, Wheatish Complexion, Edn. M.B.A. in Finance, working as an Executive. Contact email: md279197@gmail.com OR 9619374254 (Regd. No. 6318)

MUMBAI: Goan RC Spinster, aged 34 years, Ht. 5' 5", Wt. 69 kgs, Fair and good looking, Edn. B.A., well settled, seeks a qualified, sober, well settled bachelor from good family background. Contact email: feeling-blessed 2015@gmail.com (Regd. No. 6317)

MUMBAI: Mangalorean RC Spinster, aged 26 years, Ht. 5' 2", Wt. 50 kgs, Wheatish Complexion, Edn. M.A., Teacher by profession. Contact email: aranha.priya22@gmail.com OR 9920320332 (Regd. No. 6316)

U.S.A.: Mangalorean Roman Catholic Spinster, aged 27 years, Ht. 5' 6", Wt. 54 kgs, Wheatish Complexion, Edn. Engineering, working as a Software Engineer in California. Preferred someone working in U.S.A. Contact email: sd012588@gmail.com OR 9833574859 (Regd. No. 6308)

MUMBAI: Goan Roman Catholic Spinster, aged 30 years, Ht. 5' 6", Wt. 84 kgs, Wheatish Complexion, Edn. B.E. (Electronics), working as a Sr. Consultants. Contact email: carmina.fernandes@hotmail.com OR 9867725912 (Regd. No. 6305)

MUMBAI: Mangalorean Roman Catholic spinster, aged 25 years, Ht. 5' Wt. 55 kgs, Wheatish Complexion, Edn. M.Com., working as a Sr. Executive. Contact email: anithad1103@gmail.com OR 9833286267 (Regd. No. 6304)

MUMBAI: Karwari Roman Catholic Spinster, aged 32 years, Ht. 5' 2", Wt. 57 kgs, Fair Complexion, Edn. CA, working as a Manager in Nationalised Bank. Contact email: esha.debbie@gmail.com OR 022-25542147 (Regd. No. 6303)

MUMBAI: Goan RC Spinster, aged 33 years, Ht. 5', Wt. 55 kgs, Fair Complexion, good looking, Edn. SSC., self employed (Hair Stylist). Contact email: 4.saviola@gmail.com OR 9769508323 (Regd. No. 6300)

MUMBAI: Tamilian RC Spinster, aged 31 years, Ht. 5’ 1”, slim, Fair Complexion, good looking, Edn. B.Com., CFA, working as a Manager in Financial Company. Seeks a suitable match. Contact email: simon.sigo@yahoo.co.in OR mariaselvam-sigo@gmail.com OR 9821139079 / 9920178739 (Regd. No. 6299)

MUMBAI: RC Spinster, aged 31 years, Ht. 5' 5", Wt. 75 kgs, Wheatish Complexion, good looking, Edn. B.Com., MBA Diploma in Jewellery, working as a Manager. Seeks educated, established, from good family background. Contact email: phi-lu159@yahoo.co.in OR 9823910490 (Regd. No. 6297)

MUMBAI: RC Goan Spinster, B.E. - Computer Engineering, studing Executive MBA, Working for reputed MNC in Pune but has permanent residence in Mumbai. 26 yrs., 5 ft., wheatish, homey with good family background. Career minded and willing to relocate abroad. Please send details and photo to email: ashli2628@gmail.com (Regd. No. 6296)

KUWAIT: Mangalorean RC Spinster aged 35 years, Ht. 5' 5", Wt. 58 kgs, Fair Complexion, Edn. B.Com., Computer, Finance, Banking Marketing Course & Airlines Course completed, employed as a Travel Co-ordinator in Kuwait. Seeks a groom preferable working in Kuwait. Contact Email: lucy777p@gmail.com OR 00965-65686358 / 9867308911 (Regd. No. 6255)
Royal Christian Family has a large data-bank of Christian Brides and Grooms from all over India and Indians abroad. Members details are circulated through The Secular Citizen periodical. (Serving the community since 35 years)

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Community</th>
<th>Age</th>
<th>Height</th>
<th>Education</th>
<th>Profession/Service</th>
</tr>
</thead>
<tbody>
<tr>
<td>RF101123:</td>
<td>Mangalorean</td>
<td>32 years; Ht. 5’6”; Edn. B.Sc.;</td>
<td>Pro.: Banker</td>
<td></td>
<td></td>
</tr>
<tr>
<td>RF100949:</td>
<td>Anglo-Indian</td>
<td>37 years; Ht. 5’9”; Edn. BBA.;</td>
<td>Pro.: Civil Engineer</td>
<td></td>
<td></td>
</tr>
<tr>
<td>RF101205:</td>
<td>Mangalorean</td>
<td>40 years; Ht. 5’9”; Edn. MBA.PGDM,</td>
<td>Pro.: Own Business</td>
<td></td>
<td></td>
</tr>
<tr>
<td>RF101010:</td>
<td>Goan</td>
<td>32 years; Ht. 5’6”; Edn.SY.B.A. Diploma.;</td>
<td>Pro.: Comp. Engr - Team Ldr.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>RF101184:</td>
<td>Mangalorean</td>
<td>28 years; Ht. 5’3”; Edn. Dip. Hotel Mgt;</td>
<td>Pro.: Hotelier</td>
<td></td>
<td></td>
</tr>
<tr>
<td>RF100911:</td>
<td>East Indian</td>
<td>38 years; Ht. 5’10”; Edn. BL/ LLB.;</td>
<td>Pro.: Lawyer</td>
<td></td>
<td></td>
</tr>
<tr>
<td>RF101189:</td>
<td>Mangalorean</td>
<td>31 years; Ht. 5’8”; Edn. MBA. PGDM;</td>
<td>Pro.: Research. Analyst</td>
<td></td>
<td></td>
</tr>
<tr>
<td>RF100890:</td>
<td>Protestant</td>
<td>50 years; Ht. 5’4”; Edn. Med Dip Holder.;</td>
<td>Pro.: Technical</td>
<td></td>
<td></td>
</tr>
<tr>
<td>RF100648:</td>
<td>Mangalorean</td>
<td>47 years; Ht. 5’11”; Edn. B.Com.;</td>
<td>Pro.: Health Care Pro.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>RF101031:</td>
<td>Tamilian</td>
<td>40 years; Ht. 5’9”; Edn.BE/B Tech.;</td>
<td>Pro.: Business</td>
<td></td>
<td></td>
</tr>
<tr>
<td>RF100658:</td>
<td>Mangalorean</td>
<td>30 years; Ht. 5’9”; Edn. B.Com.;</td>
<td>Pro.: CEO Family Business</td>
<td></td>
<td></td>
</tr>
<tr>
<td>RF100929:</td>
<td>Goan</td>
<td>29 years; Ht. 5’11”; Edn.BE/B Tech.;</td>
<td>Pro.: Consultant/contractor</td>
<td></td>
<td></td>
</tr>
<tr>
<td>RF101153:</td>
<td>Mangalorean</td>
<td>33 years; Ht. 5’10”; Edn. MBA. PGDM;</td>
<td>Pro.: IT Software</td>
<td></td>
<td></td>
</tr>
<tr>
<td>RF100811:</td>
<td>Goan</td>
<td>37 years; Ht. 5’9”; Edn.BA.;</td>
<td>Pro.: Customer Support</td>
<td></td>
<td></td>
</tr>
<tr>
<td>RF100149:</td>
<td>Mangalorean</td>
<td>38 years; Ht. 5’2”; Edn. Under Graduate;</td>
<td>Pro.: Business</td>
<td></td>
<td></td>
</tr>
<tr>
<td>RF100792:</td>
<td>Protestant</td>
<td>32 years; Ht. 5’4”; Edn.MBA PGDM ;</td>
<td>Pro.: HR /Administration</td>
<td></td>
<td></td>
</tr>
<tr>
<td>RF101148:</td>
<td>Mangalorean</td>
<td>33 years; Ht. 5’4”; Edn. Under Graduate;</td>
<td>Pro.: Script Writer</td>
<td></td>
<td></td>
</tr>
<tr>
<td>RF100936:</td>
<td>Goan</td>
<td>25 years; Ht. 6’. Edn. BE/B Tech.;</td>
<td>Pro.: IT /Software</td>
<td></td>
<td></td>
</tr>
<tr>
<td>RF101099:</td>
<td>Mangalorean</td>
<td>32 years; Ht. 5’8”; Edn. B.Com;</td>
<td>Pro.: Cruise line-Manager</td>
<td></td>
<td></td>
</tr>
<tr>
<td>RF100925:</td>
<td>Goan</td>
<td>31 years; Ht. 6’3”; Edn. MBA. PGDM .;</td>
<td>Pro.: HR Professional</td>
<td></td>
<td></td>
</tr>
<tr>
<td>RF100542:</td>
<td>Anglo-Indian</td>
<td>34 years; Ht. 5’11”; Edn. Boom.;</td>
<td>Pro.: Duty Manager</td>
<td></td>
<td></td>
</tr>
<tr>
<td>RF101118:</td>
<td>Mangalorean</td>
<td>36 years; Ht. 6’0”; Edn.MBA. PGDM;</td>
<td>Pro.: CEO - Business</td>
<td></td>
<td></td>
</tr>
<tr>
<td>RF101030:</td>
<td>Goan</td>
<td>40 years; Ht. 5’10”; Edn. HSC .;</td>
<td>Pro.: Fabricator in U.K.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>RF100998:</td>
<td>Goan</td>
<td>58 years; Ht. 5’7”; Edn. B. Com .;</td>
<td>Pro.: Business</td>
<td></td>
<td></td>
</tr>
<tr>
<td>RF100977:</td>
<td>Goan</td>
<td>31 years; Ht. 5’4”; Edn. B.Com .;</td>
<td>Pro.: Asst. Manager</td>
<td></td>
<td></td>
</tr>
<tr>
<td>RF101091:</td>
<td>Mangalorean</td>
<td>41 years; Ht. 5’4”; Edn.MBA PGDM ;</td>
<td>Pro.: Admin Controller</td>
<td></td>
<td></td>
</tr>
<tr>
<td>RF100846:</td>
<td>East Indian</td>
<td>41 years; Ht. 5’8”; Edn. BA.;</td>
<td>Pro.:Advertising/TV/Media</td>
<td></td>
<td></td>
</tr>
<tr>
<td>RF101043:</td>
<td>Mangalorean</td>
<td>29 years; Ht. 5’11”; Edn. MD., MS;</td>
<td>Pro.: Electronics Engineer</td>
<td></td>
<td></td>
</tr>
<tr>
<td>RF101065:</td>
<td>Mangalorean</td>
<td>34 years; Ht. 5’7”; Edn. IT Dip.;</td>
<td>Pro.: IT Engineer</td>
<td></td>
<td></td>
</tr>
<tr>
<td>RF101123:</td>
<td>Mangalorean</td>
<td>37 years; Ht. 5’11”; Edn. Dip. Catering.;</td>
<td>Pro.: Cruise Line st.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>RF100810:</td>
<td>Goan</td>
<td>46 years; Ht. 5’6”; Edn. Diploma in ITI .;</td>
<td>Pro.: Engineer (Mechanical)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>RF100729:</td>
<td>Goan</td>
<td>37 years; Ht. 6’. Edn.Masters ;</td>
<td>Pro.:Shipping/Cruise lines</td>
<td></td>
<td></td>
</tr>
<tr>
<td>RF100780:</td>
<td>Tamilian</td>
<td>42 years; Ht. 5’4”; Edn.Diploma Holder .;</td>
<td>Pro.:Government Employee</td>
<td></td>
<td></td>
</tr>
<tr>
<td>RF101123:</td>
<td>Mangalorean</td>
<td>45 years; Ht. 5’10”;Edn. Graduate;</td>
<td>Pro.: Project Engineer</td>
<td></td>
<td></td>
</tr>
<tr>
<td>RF101051:</td>
<td>Mangalorean</td>
<td>28 years; Ht. 6’1”; Edn. Hotel Management;</td>
<td>Pro.: Manager</td>
<td></td>
<td></td>
</tr>
<tr>
<td>RF101038:</td>
<td>Mangalorean</td>
<td>29 years; Ht. 5’9”; Edn. M.Sc.;;</td>
<td>Pro.: IT Engineer</td>
<td></td>
<td></td>
</tr>
<tr>
<td>RF100578:</td>
<td>Goan</td>
<td>30 years; Ht. 5’8”; Edn. MBBS.;</td>
<td>Pro.: Doctor/Dentist</td>
<td></td>
<td></td>
</tr>
<tr>
<td>RF101177:</td>
<td>Mangalorean</td>
<td>34 years; Ht. 5’5”; Edn. HSc + Diploma.;</td>
<td>Pro.: Optometrist</td>
<td></td>
<td></td>
</tr>
<tr>
<td>RF101170:</td>
<td>Goan</td>
<td>40 years; Ht. 5’6”; Edn. B.Sc.;</td>
<td>Pro.: HR /Administration</td>
<td></td>
<td></td>
</tr>
<tr>
<td>RF101168:</td>
<td>Goan</td>
<td>38 years; Ht. 5’7”; Edn. BBA.;</td>
<td>Pro.: Manager</td>
<td></td>
<td></td>
</tr>
<tr>
<td>RF101166:</td>
<td>Goan</td>
<td>40 years; Ht. 5’8”; Edn. BCom.;</td>
<td>Pro.: HR /Administrator</td>
<td></td>
<td></td>
</tr>
<tr>
<td>RF100984:</td>
<td>Mangalorean</td>
<td>35 years; Ht. 5’10”; Edn. B.Sc.;</td>
<td>Pro.: Executive Sec. MNC</td>
<td></td>
<td></td>
</tr>
<tr>
<td>RF101123:</td>
<td>Mangalorean</td>
<td>38 years; Ht. 5’5”; Edn. Under Graduate;</td>
<td>Pro.: Fin.Consultant</td>
<td></td>
<td></td>
</tr>
<tr>
<td>RF101210:</td>
<td>East Indian</td>
<td>23 years; Ht. 5’11”; Edn. B.com.;</td>
<td>Pro.: Service</td>
<td></td>
<td></td>
</tr>
<tr>
<td>RF100952:</td>
<td>Mangalorean</td>
<td>27 years; Ht. 5’9”; Edn. B.Sc.;</td>
<td>Pro.: Associate Developer</td>
<td></td>
<td></td>
</tr>
<tr>
<td>RF100817:</td>
<td>Tamilian</td>
<td>33 years; Ht. 5’5”; Edn.BE/B Tech.;</td>
<td>Pro.:Civil Engineer</td>
<td></td>
<td></td>
</tr>
<tr>
<td>RF100937:</td>
<td>Mangalorean</td>
<td>31 years; Ht. 5’10”; Edn. MBA.PGDM;</td>
<td>Pro.: HR Manager</td>
<td></td>
<td></td>
</tr>
<tr>
<td>RF100915:</td>
<td>Mangalorean</td>
<td>32 years; Ht. 5’11” Edn. High School;</td>
<td>Pro.: Cruise Line</td>
<td></td>
<td></td>
</tr>
<tr>
<td>RF101114:</td>
<td>Tamilian</td>
<td>27 years; Ht. 5’8”; Edn. BL/ LLB.;</td>
<td>Pro.: Legal/Law</td>
<td></td>
<td></td>
</tr>
<tr>
<td>RF100910:</td>
<td>Mangalorean</td>
<td>30 years; Ht. 5’8”; Edn. MBA.PGDM;</td>
<td>Pro.: Electronics Engr.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

For contacts: Register at Royal Christian Family: Tel.: 022-22693578, 22654924 Email: royalchristianfamily@gmail.com
BUMPER CHRISTMAS ISSUE 2015

Greet your near and dear ones, family and friends, business associates and valued customers in a manner befitting the Christmas festive season. Secular Citizen reaches out far and wide through print and internet media. Your message of goodwill will put you in the limelight on this auspicious occasion, through an attractively designed advertisement that will standout prominently for the attention of all.

An Ideal Medium To Greet During Christmas Season

------------------------------------------ cut & return ------------------------------------------

Advertisement Contract Form

The Media Manager
The Secular Citizen
99 Perin Nariman Street, Fort, Mumbai 400 001

Date:

Dear Sir,

Please reserve a ------------------ page advertisement in your 2015 Bumper Christmas Issue. The Ad material is sent herewith / will be sent to you by ------------------

A Cheque / D.D. for Rs. ------------------ being the cost of the insertion is attached hereto.

Name
Address

Tel: __________________ Fax: ___________ E-mail: __________________

(Signature)

(Designation)

NB: Cheque / DD. to be drawn in favour of The Secular Citizen

2 November 2015