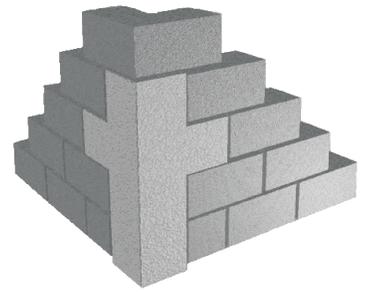




# CORNERSTONES



A news magazine for lay leaders and lay professionals

TRAINED FOR MINISTRY



I AM THE  
RESURRECTION  
AND THE LIFE.

JOHN 11:25

Forthcoming Events and Reports  
can be accessed on our website  
[www.olcambom.org](http://www.olcambom.org)

**OLCM Director:**  
Fr. Aniceto Pereira

**Editorial Team:**  
Adrian Rosario  
Anand Castellino  
Austin Saldanha

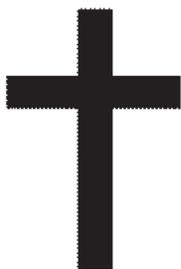
**Email:** [olcm.bom@gmail.com](mailto:olcm.bom@gmail.com)  
MaryDell 1, Flat No. 19, 3rd Floor  
Soonawala Agiary Marg,  
Mahim, Mumbai - 400 016

March 2014  
Vol. VI No. 4

## LENT MUST FLOW INTO EASTER

### What is Lent all about?

I borrow the answer given by Sr. Mary Rose McGeady in the book *'Sometimes God has a kid's face'*.



“Lent is a time to reflect on how we use the goods of the world, and how we deal with our relationships. It’s a time to think back if we are really trying to live a life of love, a time to look under the hood of our souls to make sure everything is running all

right, and see where the defects are.

Lent is also about resolutions to turn our lives around, and then begin the painful process of dealing with those resolutions.

It’s not easy spending 40 days staring into the mirror, scrutinizing, writing checklists, grading performance. It is never easy asking ourselves if we are really being as good, as virtuous, as steadfast, as understanding as we want to be.

Lent is the one time we are most in touch with God.

Lent is painful. But the one consolation we can draw from this is that God gave us Lent to prepare us for Easter.”

**I believe the Resurrection story is more than a story.** It is something to hold fast to – the fact that the Saviour died and then rose again for our sake. Now the point is how do I respond to the Saviour in the 21<sup>st</sup> century? It must support me even as I go through the peaks and troughs of life. I share an article written by Jutta Hajek (a writer and journalist from Germany) on how she experienced Easter by eliminating her fears.

### “Eliminating my fears one by one

Our fears are part of us. Sometimes we even cling to them, because we don’t dare to push our boundaries and become a different person. Taking baby steps

out of our comfort zone, however, gives freedom and joy.

What is your greatest fear? What would life be like without it? Allow yourself to dream. What you can dream, what you can feel can become real. Let me share with you two small stories of my life to show you that you are not alone:

“Come home with us, your father died last night!” My uncle stood in front of my door with my little sister and said this into my still sleepy face one ordinary Monday morning. I was just about to leave the flat to go to my classes. At first, I had been overjoyed to see family members so unexpectedly. But then, I was in shock. Life changed in that instant. I was 20 years old, living away from home. The news of my father’s death came as a shock to all of us: my mother, my brother, my sister and me.

Later, I found out that he had fallen unconscious and died on the spot from a severe heart attack, immediately after finishing a speech. My father had been a leading member in several associations, mastered a stressful job and was active in local politics. After his death, I decided immediately: I will not follow in his footsteps. I was convinced that if I take over responsibility and become a leader with all that it involves, I’ll have to die early, too. My goal was to marry, get children, bring them up and live longer than my dad. After crossing the magic threshold of 44, I caught myself thinking: “What if I am wasting my talents only because my father died early? What if his death was not due to something that he did or didn’t do?”

I forgave my father and thanked him in my heart for being reliable, generous and loving as long as he was around. To try out public speaking, I became a member of a Frankfurt Toastmasters club and started practicing in a sheltered environment. And guess what – I am good at it! What I enjoy most is inspiring others to become better speakers and getting rid of their fears. I also take over responsibility outside the family. What would you enjoy if you weren’t afraid? Where your greatest

fears are, your biggest talents may be hidden.

Another fear of mine was of being stuck in an elevator or any other small place without escape. I used to dream I am in a dark room and not able to get out. I used to wake up screaming. As a young girl, I once got stuck in a sleeping bag. It was narrow – we were sleeping in a tent. My arms were inside. At night, a bad dream haunted me. I woke up suddenly. I tried to open the sleeping bag zip, but it didn't open. I panicked. In the end, my friend managed to help me. What a relief to finally get out!

I decided not to allow my fear of small spaces to limit myself. First, I stopped judging myself. To the same extent, I could let go of judging others. It is normal to prefer one thing of the two: being high up or being underground. I like air and climbing the highest towers wherever I go. I love flying, but I don't like being stuck. That's ok, but it won't prevent me from taking elevators, passing through long tunnels or travelling by underground. When I am in situations that are difficult for me, I go within. I know God is in me. Nothing can bother me. He is always there to rely on. If this does not help, I talk to other people. God is within each and every one of us.

Gradually, I am eliminating my fears one by one. I am free to use my talents and give them to others. That's why I am on this planet. It makes me happy. What are your fears? Which baby steps could you take to free yourself with God's help? We are all human. Some fears will remain, but we must not let them prevent us from doing what we are meant to do and choose to do."

**I believe Easter is also about new beginnings, new ideas, and I take this opportunity to propose some new ideas for 2014,** originally proposed by the Diocesan Vocation Centre.

Voluntourism is the latest word in tourism. It

involves getting a group of persons to visit a place and volunteer their services to the people there. NGOs currently doing this in a big way include Habitat for Humanity (where volunteers help build houses for people in a village) and various smaller community-based organizations.

The current Rector of the PIME Vidya Bhavan at Pune, Fr Rupak Lokhande, proposed three types of activities for young people to get involved and to help them discern their vocation.

**Rural Mission Camps:** Many of these Camps are organized every year; trips to Mahad, Mangaon, Kolad, etc. expose Mumbai youth to the possibilities of a vocation dedicated to the uplift of the Katkaris and others. Another possibility is to go all the way to the North East for a Shillong trip.

**Urban Mission Camps:** This would involve a visit to established locations in and around Mumbai and Pune. There is a lot being done, but the "harvest is great, the labourers are few". Literacy, social awareness, creating new structures for participation – the list is endless.

**Foreign Missions:** A visit to Papua New Guinea or Guinea Bissau would be an eye-opener for Mumbai Catholics. The idea is to get 3-4 individuals to pay their own airfare and get to the PIME base location in that place. They live there for two months, helping develop the capacity of the people (primitive tribes) and their food and shelter is taken care of. Often, we see European youth finding a priestly vocation due to this exposure. The first such trip of this nature is being planned for August 2014.

Currently, the Camps are being coordinated through the efforts of the Salt and Light Foundation. Interested persons (of any age) can write to [infinitycs@rediffmail.com](mailto:infinitycs@rediffmail.com)

*Adrian Rosario*

## I RECOMMEND IMFE...

Joining the IMFE course, I must say in all honesty, was initially purely by chance. While Fr. Anthony Fernandes, Youth Director at the Diocesan Youth Centre (DYC), Bandra (whom I've worked with closely as part of the Resource Team of the DYC) had highly recommended the course, I was still unsure what it entailed and what would be its impact.

When I look back on this nine-month journey, I guess I am happy to have joined the IMFE programme without any preconceived notions, ideas or expectations. This enabled me to be open to the different perspectives and orientations shared over the seven weekends, and in turn, learn something valuable and more importantly, be able to apply it fruitfully in my Ministry.

I think this course is definitely not for the weak-hearted. Rather, it is for those who are open to expand their horizons; committed to Ministry and willing to persist, in spite of all odds.

On many occasions during this entire journey, I must say I've gone through moments of pressure; anxiety about completing my assignments on time; doubts of being able to cope up with the demands of this course along with my professional and personal commitments, and also faced numerous challenges in terms of implementing it in my Ministry.

However, every time I have been able to make it for yet another weekend in spite of all odds; been able to complete my assignments on time; learnt from different resource persons; bonded with my team-mates and received tremendous encouragement and support from

the IMFE animators. I've come back feeling happy and fulfilled, knowing that the effort and time invested has been worth it, and with a renewed vigour to continue till the end.

All in all, participation in the IMFE has been a fruitful and worthwhile experience. Each weekend has helped me take back valuable learning and insights. The sessions and opportunities to participate in and conduct various prayer services during these weekends also helped me learn how to prepare more vibrant liturgies. The final assignment helped me integrate my learning and insights to think deeply about the vision of My Ministry and to use this understanding to plan activities in a more systematic and purposeful way.

I can't thank the OLCM team enough for their untiring and relentless efforts and sacrifice to make this a truly enriching and enjoyable experience for all of us.

I would strongly recommend the IMFE programme to all leaders and heads of various Associations and Cells — especially those who wish to make a positive difference in their Ministry, but are not sure exactly how.



**Rohini D'Souza**  
Youth Ministry,  
St John Bosco Parish, Borivli

## TFE, TFA

– some testimonies from Family Cell members



As part of our IMFE Training, one of the points that we learned was that we had to concentrate on building our team. We started personally contacting couples and requesting them to join the Family Cell. We got a group of them to go for training. Six couples from our parish completed the TFE programme. We also encouraged three Family Cell members to do the TFA programme.

We recommend that all leaders complete the IMFE as soon as possible!! It helps in understanding and working in Ministry.

**Oliver & Annie Andrade**  
Lay Coordinators - Family Cell  
Holy Trinity parish, Powai

The above couples of our parish have successfully completed the course 'Training for Family Enrichment' in the Family Ministry.

The course is conducted on one Sunday every month for nine months; various inputs related to spouse and family are given.

"It was a great learning experience where we

had the privilege to meet professionals who conducted sessions on various skills like listening, empathy, anger management, parenting tweens, communication, male-female differences, spirituality in marriage among other topics. I encourage others to join for a new learning in personal growth."

- Iona Pereira

"Listening & empathy were part of the key learnings."

- Flory Cardoza

"The TFE was a very enriching experience. It was informative and designed in a systematic and professional way, with a lot of group activities. The worksheets and handouts were useful and good reference material. It has changed my personal perspective towards my family and has especially brought about a paradigm shift in my relationship with my spouse. I had a lot of misconceptions about male dominance in the way I was brought up. The TFE course has changed this misconception and I now play on a level field with my spouse."

- Edward Menezes

TFE has helped us to communicate and listen to each other  
– Anthony & Regina

During TFE sessions, we learnt lots of new lessons; first to improve ourselves by listening to each other and understand what we wanted to convey to each other. And to control our anger too, and how to behave with children. Making the right decision, to bring up the children in faith.  
– Peter & Neelam

TFA has helped me to understand my family values in a much better way, value of relationship, importance of communication with our family, the art of listening, expressing our feelings to dear ones etc. A big thanks to Fr Cajetan, Dr. Yolande and Jeevan for their positive and encouraging words and for their

continuous support to bring out the best in us.  
– Shyna D’Cruz

We all have our own struggles of life, as a son, as a brother, as a husband and as a father. The Training for Family Animators has helped me to know myself first and to carry on this struggle. A struggle to build and bond with my own family, a struggle to get and glue, a struggle to send the true essence of GOD’s own Love to my family.

TFA has also helped me to know how I can share my experience in a structured way to build families around me. Thanks to Dr. Yolande, Jeevan & Fr. Cajetan for their untiring efforts in designing the programme and training me to be a Family Cell Animator.

– Sundar Jayprakash



*Congratulations Bp. Dominic Savio Fernandes on your Sacerdotal Silver Jubilee (April 8)  
We wish you many more fruitful years in the Lord’s Vineyard.*

### SUPPORT JPC

The Salt and Light Foundation is organising a series of **Charity Lunches**, starting with one on Sunday, 27th April at DPC, Bandra. The profit would be sent to the JPC to manage its existing projects.

For booking and details, call Adrian 9820001439 (between 4 pm and 10 pm) or on [infinitycs@rediffmail.com](mailto:infinitycs@rediffmail.com)  
One can also contribute directly to the JPC. Call Fr. Lancy Pinto 9769814788.

**ELECTIONS**  
**2014**  
**VOTE**  
**PRAY**  
**INFORM**

*This issue of Cornerstones attempts to understand the benefit of being trained for ministry. We present the experiences/testimonies of lay people trained in various ministries. You are invited to share your own experiences; write to [olcm.bom@gmail.com](mailto:olcm.bom@gmail.com), mentioning name, parish and ministry. 78 parishes had a session on Collaboration between men and women in Church in January - February 2014.*

## CTC – METHODOLOGY FOR A JESUS EXPERIENCE

I have been a catechist for the past five years, and it has been a wonderful and exhilarating experience for me. Being a catechist has not only helped me impart catechetical knowledge to Sunday School children, it has also helped me to grow closer to the Lord. Our Catechism coordinator had been telling me to do the CTC for the last three years, but when those who had completed the course told me about the assignments, I would hesitate. This year too, I was asked to do the course, but I said I would need time to think about it, as my son was in Std XII and would be having his board exams.



I prayed to the Lord to help me decide, and while I was contemplating, the words “Here I am, Lord” came to my mind; after five minutes, I got a call from my coordinator asking for my reply. I told her that I would do the CTC this year, because I felt in my heart that when I am working for the Lord, he will be there for my son and will take care of his studies. Thus, my CTC Journey began.

CTC taught me to teach catechism in a methodical and educational structure, through thought processes, strategies, plans and also by understanding the psychology of the children.

I had to keep aside the methods I used to teach Sunday School earlier and open my mind and heart to the new methodologies, change my techniques and methods of teaching, so that I could improve and become like the Master Catechist Jesus Christ. The CTC training has taught me to understand the children in my care and has made me realize the first step to improve myself.

The grilling of the systematic teaching of the methodology improved my teaching skills drastically, especially the “Word of God” stage, which is the kernel of our catechesis that brings us into a close and intimate union with the living God.

It was truly a great experience for all of us who completed the CTC this year, and I am sure that each one of us has changed for the better, to promote the glory of God and to radiate the Christ we profess by moulding our children in the ways of the Lord.

*Lucy Nair*

## MY PERSONAL EXPERIENCE OF THE CATECHETICAL TRAINING COURSE (CTC) 2013

My joy knew no bounds when my Provincial Superior, Sr. Marjorie Caldeira, set before me this opportunity of participating in the Catechetical Training Course organized by the Diocesan Catechetical Centre, Bandra, under the able direction of Rev. Fr. Terence Murray and his stunning band of Animators. I immediately grabbed this wonderful opportunity, something which I was anxiously looking forward to because of the many testimonies I had heard from the previous batches. As I was in Mount Mary Community, I would regularly attend the Graduation Day held every year (even from the time of Rev. Fr. Aniceto Pereira being its Director) and would wonder when I too would be a part of it.



As religious, we are constantly under ongoing formation, and teaching Catechism is one of our pastoral activities. I had been teaching catechism in the regular school as well as in different parishes for the past eight years, and I was very satisfied with myself, thinking that I was doing an excellent job. But it was only during the course that I realized that I was only a good teacher, but not a good catechist. The main essence/ingredient of being a Catechist was lacking in me, namely; the correct methodology that is used in teaching catechism known as QUEST. The QUEST Faith-formation approach is a unique application of the 'Apprenticeship Method' of learning to faith-formation. This simple yet profound four-step method strives to put into practice the finest rules of pedagogy as well as catechetics.

During the sessions held on the first Sunday of every month, we were led through a journey of the Theological and Biblical background of the Catechism of the Catholic Church (CCC) and many other important related topics.

I felt blessed to be a part of this wonderful course, where I could not only understand at a deeper level the very essence of catechetics in the life of every Christian, but also learn the nuances of being a good catechist. This course also helped me to clarify ideas, develop a methodology, and very importantly, was a source of deeper reflection on various aspects of faith. I firmly believe that it will help me communicate God and the teachings of the Church in an effective manner to the students and all those with whom I share the Christian faith experience.

I am grateful to my Community for supporting and encouraging me with their constant prayers and granting me the necessary permissions to attend the various sessions which sometimes required that I be away from the community for some days during the Inaugural and Closing weekends and the Intensive Week. 'But no gain without pain'. It was during these days of closeness and togetherness that we were able to build our bond as one group and also concentrate better.

**Sr. Queenie Anna Fernandes**  
CTC Batch 2013-2014

## **“I LEARNT TO WORK FOR INTER-RELIGIOUS HARMONY”**

God is love and every Religion speaks about love, so I will relate how I have benefited from the training received at BIRD (Basics of Inter-Religious Dialogue) & IMFE.

I got involved in the Inter Religious Cell way back in 2007, when one of my friends Mona invited me to join. The IRD Cell was started in the year 2006-07 and the group named the Cell as SANMARG which means Path of Truth.

Sanmarg has a core team made up of people of different faiths. We have our monthly meetings and plan programmes.

Sanmarg has organised a regular set of activities to which people of all faiths are invited - National feasts to celebrations of festivals in different religious traditions, to even a show of solidarity in

moments of crisis. In the past, it has also organized *rangoli* and *diya* painting competition which were displayed in the courtyard of the church. People were attracted and captured the same on their mobiles.

Tele-matches were also organised in the church grounds, aiming at bringing together people (especially youth) of different faiths from various areas of our parish.

The IRD Cell also organizes an Inter-faith Prayer Services on different occasions – especially in the evening on Easter Sunday along with the Members of Anam Prem (an NGO). The members of Anam Prem insist we have this prayer service along with IRD Cell for the Street Scavengers or Street Cleaners.

In the year 2008-09, Fr. Aniceto Pereira (our then Parish Priest), encouraged some of our members to do the BIRD Course (Basics of Inter-religious Dialogue) – a simple course for a year, where apart from Christianity, we were given lectures on Hinduism, Islam, Buddhism, Jainism etc. by various Resource Persons. We also had field trips – visiting Temples, Mosques, and Gurudwaras. The course objectives were:

- To understand the spirituality of various religions.
- To grasp the principles of Inter-religious harmonies
- To explore the four levels of Inter-religious dialogue: that of theological exchange, of cooperation in development, the level of sharing of spiritual experiences and the dialogue of life.
- To strategize in order to establish Small Human Communities.
- To organize inter-faith gatherings on select occasions.

Being involved with the above activities, I was inspired and gained a lot of useful knowledge. I was able to interact with people of other faiths

by visiting them during their festivals, knowing and observing their traditions and cultures, inviting them for our programmes and I was even able to **accept my son-in-law – a Sindhi**. After doing this course, I realised that he too was a human being, just like us.

In 2012-13, Fr. Aniceto encouraged me to do the IMFE Course. After much coaxing from one of my friends, I finally said 'yes'. I gained a lot of knowledge from the various sessions / activities / projects; from being a passive person, I became more active and enthusiastic in accepting that this will lead me to fulfilment of my thirst for reaching out and thereby extending my experience to the parishioners and people of other faiths with whom I can now interact and inter-relate with confidence.

This enabled me to plan the calendar of events, create activities, organise projects and training sessions for my members, write reports of the activities conducted, hold meetings. It would not have been possible to reach this goal if not for the guidance received from my Commission Head - Fr. S. M. Michael, encouragement from Fr. Aniceto and the IMFE Animators – not forgetting my Parish Priest Fr. Felix D'Souza, our Spiritual Director Fr. Lawrence D'Souza and my Sanmarg Members; I just want to say a Big Thank you to all of them.

Last but not the least, having gone through the above experience and knowledge apart from receiving the inspiration, I am able to build bridges to reach out to the masses of all Religions and sow the path to the heavenly kingdom of God, which we seek during our sojourn on earth.

**THELMA CARDOZ**  
*OL Salvation parish, Dadar (W)*

## LITURGY COURSE ENRICHED ME

I was a part of the Liturgy Cell (PLT) of my parish, Our Lady of Visitation, Nerul and when the course was announced, I decided to join it. It was only after I began participating in it fully that I realised how much I needed it and what a rich resource it is. The Basic Liturgy Course gave me a great insight into the Liturgy of the Catholic Church. In short, I can say that the course helped build my faith and challenged me to be Christian in its truest meaning, combining my energies and talents to work along with Jesus. My calling was to be a part of Jesus, a good branch of the Vine, which gets sap from Him and grows well and fruitful too. I was strengthened in my belief that when I pray, He will answer, and when I seek Him with my heart, I will find Him.

I also learnt that Liturgy is a Relationship. In our liturgies, we have a relationship with God and Jesus is the greatest liturgist.

It struck me that we all should participate in the Eucharist with the vibrant attitude of “BLESSING” so that we go back with this blessing to our daily lives, being a blessing to many others in our own PLT as well as in our daily relationships with others.

Thanks to the many inputs I received during the Basic Liturgy Course, I am better equipped for this ministry.

*Ms. Maxima Serrao*  
*O L of Visitation parish, Nerul*

## THE EUCHARIST CAME ALIVE

Going to church and participating in the Sunday Eucharist has been an integral part of our lives, but little did we realise that the meaning and significance of the service was lost somewhere in the routine. The Basic Liturgy course was a calling to understand the Eucharist in a new light and incorporate it in our lives.

As we attended the first session by Maureen, we were able to reflect about the presence of Christ in our lives. It gave us an opportunity to introspect and write about things that made us happy as well as things that did not go so well, but gave us an opportunity to learn from experiences. All in all, it taught us to thank God for all that He does in our lives.

Fr. Erasto Fernandez spoke about the covenant, acknowledging that God has chosen us by our very birth in a Christian family to be a part of His great universal family.

To know about the transforming power of the Eucharist was enchanting. The mystery of the bread being transformed into the body of Christ and the wine into the blood of Christ was

explained beautifully. We were able to relate to painful situations in our lives which broke us many times but in turn transformed us into a different person each time strengthening our faith.

Fr. Aniceto Pereira made us realise that we cannot be present in Church and not participate in the Paschal mystery which unfolds in front of us every time we are present.

Fr. Wilfred D'Souza spoke about *Dies Domini* or the importance of Sunday in our lives. We were so touched by the topic that since then, we have been making conscious efforts to just relax and enjoy the day.

In conclusion, we would like to say that the decision to do the course was an excellent one. The time we spent with the group, especially our animator Shefali, was amazing. Dr. Valerie is outstanding as a person and teacher. We are always in awe of her ideas and knowledge. Our best wishes to the team to continue the good work.

**Diana & Baptist Gudino (BLC-2014)**

## 15<sup>TH</sup> GRADUATION DAY OF IMFE

The **Institute for Ministry of Faith Enrichment (IMFE)** celebrated its 15<sup>th</sup> Graduation Day on Sunday 16<sup>th</sup> March 2014 at the Salvation Seva Kendra Hall, Dadar. Bishop Dominic Savio Fernandes - Bishop with special charge of the laity - was the Chief Guest.

The programme began with a talk by Sr Philomena D'Souza, FMA, former Secretary of the Women's Commission, on the practical implications of the CBCI Gender Policy for parishes and other Church institutions. She exhorted one and all to put their heads together to create effective structures to deal with prevention and handling of cases of sexual harassment of women.

The graduation ceremony began with a solemn procession of the eighteen candidates carrying the flags of their respective Commissions. Ms Elaine D'Souza, one of the 18, then addressed the assembly on behalf of the candidates, articulating the highlights of the experience of the candidates

right through the year; according to her, the Course was intense, but highly rewarding. In his speech, the OLCM Director, Fr. Aniceto Pereira explained how the IMFE is conducted with the collaboration of the various Commissions in the Archdiocese, Parish Priests and the Course Faculty. The Graduates-to-be then walked up to the stage, received the Graduate's Hat from their respective Commission Head, and the Diploma at the hands of Bishop Dominic Savio.

Bishop Dominic Savio commended the Graduates on their intense participation in the course, and exhorted them to work in the vast vineyard of the Lord, comprising the Church itself, and the rest of society. The programme came to a close with a meaningful prayer service.

More details and photos are available on the newly commissioned OLCM website [www.olcmbom.org](http://www.olcmbom.org). Registration for the IMFE programme 2014-15 has begun; contact 9819585747 during office hours.

## THE ACTIVE INGREDIENTS FOR INNOVATION

This is obvious: organizations must innovate if they want to survive. Most businesses now have far more competitors than they did 10 or 20 years ago. What's less obvious: How do we find those active ingredients necessary for sustaining continuous innovation?

Teresa Amabile, director of research in the Entrepreneurial Management Unit at Harvard Business School, spoke with me for my Leadership: A Master Class about the key components for a creative competitive edge.

"In order for any person to be creative, they must first have **expertise** in their domain - whether it's art, mathematics, marketing, and so on. And that expertise depends on talent, which is something that is partly innate, but it also depends on education, work experience and professional development/on-the-job training. It also depends on mastering technical skills, and the **ability to learn new things** in an area.

There's another kind of skill that's very important: **creative thinking**. That includes the ability to take new perspectives on problems, the ability to look at things in a way that other people aren't looking at them, to go out on a limb, and to take risks in some way.

Also, you have to be skilled at **working hard**. I know it sounds mundane, but it's a really important ingredient of creativity. You have to be able to persevere, sometimes under extreme difficulty. That's a skill set that you need in order to be creative in any area.

You also need a certain set of psychological states. My original work looked at the connection between intrinsic motivation and creativity. That research discovered that people are most creative when they're motivated primarily by the interest, enjoyment, satisfaction and challenge of the work itself, and not motivated primarily by external goals, external motivators or external pressures."

*Daniel Goleman*

# We are your world of Banking & Financial Services



**GOLD LOANS**      **HOME LOANS**      **VEHICLE LOANS**

**BUSINESS LOANS**      **BANCASSURANCE**

**EDUCATION LOANS**      **COMPUTER LOANS**

**CONSUMER LOANS**      **LOANS TO MEDICAL FRATERNITY**

**LOANS AGAINST BANK DEPOSITS**      **LOANS TO SMALL SCALE INDUSTRIES**

**LOANS TO SELF EMPLOYED AND PROFESSIONALS**      **LONG TERM HOUSING LOANS**

**FOREIGN EXCHANGE**      **DEMAT SERVICES**

**STAMP DUTY PAYMENTS**

**ELECTRONIC FUNDS TRANSFER SERVICES**

**CITIZENCREDIT™**  
CO-OPERATIVE  
BANK LTD.

The only name  
you can depend on

**BRANCHES : MUMBAI:** Amboli - 2677 1280; Bandra (Mt. Carmel) - 2644 3765; Bandra (Holy Family Hospital) - 2643 7089; Bandra (Turner Rd) - 2643 0802; Borivli - 2893 7776; Byculla - 2371 9862; Chembur - 2521 8157; Colaba - 2204 7753; Dadar - 2437 4948; Dhobi Talao - 2261 0112; Four Bungalows - 2637 4415; Gorai - 2845 2650; Goregaon - 2927 5801; Kalina - 2666 0052; Kurla - 2504 1370; Madh - 2888 9975; Mahakali Caves Road - 2830 3141; Mahim - 2447 4480; Malad - 2862 2159; Manori - 2845 2741; Marol - 2821 5286; Mulund - 2564 1710; Sahar - 2821 5285; Santacruz - 2604 7770; Vakola - 2668 5077; Vikhroli - 2577 9750      **THANE:** Bhayandar - 2817 0131; Mira Road - 2811 8323; Naigaon - (0250) 2200 715; Thane - 2542 5447; Vasai - (0250) 3240930;  
**NAVI MUMBAI:** Vashi : 2782 5113  
**UNION TERRITORY OF DAMAN :** Daman (0260) 223 0397, 225 0152 **GOA :** Panaji : (0832) 243 2995; Porvorim (0832) 241 2371; Margao (0832) 270 0096 **Mapusa :** Vasco-da-Gama (0832) 250 1870  
**Email :** citizen\_coop\_bank@vsnl.com; **Website :** www.citizencreditbank.com

For Private Circulation only • Printed at Ganesh Offset, Dadar, 24378688