

# KAIROS

GLOBAL



ALSO ↓

## Hope with the Saints

■ FR. JOSEMARIA GUZMAN-  
DOMÍNGUEZ, O.P.

## Rooted in the Eucharist

■ SILVY SANTOS • ALPHY  
TREVALARANA

# FINANCIAL PLANNING

## for a Christian Family

VARIOUS AUTHORS



Jesus Youth

A Missionary Movement At The Service Of The Church





## MARY, MY MOTHER



**MOST** glorious Virgin, chosen by the Eternal Counsel to be the Mother of the Eternal WORD made Man, treasure-house of divine graces and advocate of sinners; I, the most unworthy of thy servants, have recourse to thee, begging of thee to be my guide and counsellor in this vale of tears. Obtain for me, through the most Precious Blood of thy Divine Son, forgiveness of my sins, and the salvation of my soul with all the means necessary to secure it. Amen



# EDITOR'S ROOM

DR CHACKOCHAN J NJAVALLIL

X @readkairos



HOWEVER, THE DEEPER ISSUE MAY LIE IN THE INCREASING SECULARISM OF MODERN LIFE. IN MANY PARTS OF THE WORLD, THE ABSENCE OF GOD AND THE DOMINANCE OF WORLDLY CONCERNS HAVE SHAPED ATTITUDES TOWARD FAMILY LIFE, WITH MANY PRIORITISING PERSONAL FULFILMENT...

## Money Matters!

**M**oney is an integral part of daily life – virtually impossible without managing it. Yet, people find themselves inefficiently handling money. Financial literacy isn't just necessary for high-income earners, it is crucial for every person who earns. For this reason, *Kairos Global*, which reaches out to youth and young families, feels it important to address the topic of personal finance.

At first glance, it might seem unusual for a magazine that primarily focuses on spiritual life to delve into financial matters.

However, financial stability – or the lack thereof – plays a significant role in a person's spiritual well-being. Financial stress can affect one's peace of mind, relationships, and overall approach to life. Many spiritually inclined people also grapple with practical financial questions, such as whether to lend money to a friend or relative. Almost everyone has experienced disappointment or conflict in this area. Given these realities, we at *Kairos Global* believe it is our responsibility to offer guidance on financial matters as they intersect with spirituality.

While we acknowledge that it may not be possible to answer all financial questions definitively, we believe it is beneficial to initiate discussions around them. Some financial decisions – such as whether to use credit cards, go completely digital in transactions, or take out term insurance – have valid but opposing viewpoints. The complexity of modern financial systems often leaves people unsure about the best course of action.

Our aim is not to present one-size-fits-all solutions but to encourage thoughtful reflection and disciplined financial behaviour. Whether it's learning how to save, budget, or invest wisely, financial discipline can lead to a more balanced and spiritually fruitful life. By managing money responsibly, we reduce unnecessary stress and free ourselves to focus more on our spiritual journey.

It's also important to recognise that financial discipline is about more than just cutting costs or avoiding debt. It involves adopting a mindset of stewardship – being intentional about how we use the resources we have been given. This perspective aligns closely with Christian values, where material wealth is seen not as an end in itself, but as a means to serve others and live a life of integrity.

Through our financial discussions, we hope our readers will develop habits that promote both financial stability and spiritual growth. In the end, our goal is to foster a community where financial wisdom and spiritual well-being go hand in hand, empowering individuals and families to live more fulfilling lives.



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*Chackochan J Njavallil*

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But seek first his kingdom and his righteousness, and all these things shall be yours as well.  
**Matthew 6:33**

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# ASK



FR. BITAJU

Fr. Bitaju Mathew, O.S.S.T. belongs to the Order of the Most Holy Trinity and of the Captives (The Trinitarians). He serves as the Director of Formation for students of Philosophy and Theology of their order at Bangalore and is currently the Chaplain of the Jesus Youth International Formation Team.

## What is the Church teaching regarding curses?

Thank you for your relevant question regarding Catholic teaching on 'curses'. The Church teaches that cursing, or using foul language and invoking harm upon others, is generally considered sinful. The teachings of the Catholic Church emphasise the importance of using language that reflects respect for others and for God.

**Respect for Others:** The Church teaches that we should use language that reflects respect for the dignity of every person. This would imply that cursing or wishing harm upon others is contrary to the Christian call to love and respect our neighbours. *The Catechism of the Catholic Church* states, 'Respect for the dignity of persons forbids the use of language that is offensive or demeaning' (CCC 2280). *Let your speech always be gracious, seasoned with salt ...* (Colossians 4:6).

**Blessings vs. Curses:** While the *Catechism* emphasises the importance of blessings, it does not explicitly mention curses. However, it teaches that blessings are a way to invoke God's grace upon people and situations (CCC 1671). This suggests that rather than

cursing, Christians are called to bless others and seek positive outcomes. Jesus said, *Bless those who curse you, pray for those who abuse you* (Luke 6: 28).

**The Power of Words:** The Church acknowledges that words have power. They can either build up or destroy. This understanding encourages believers to speak in ways that promote good and avoid language that could harm others or invoke negativity. *Bless those who persecute you; bless and do not curse them* (Romans 12:14).

**Forgiveness and Love:** The Church teaches that Christians should forgive those who may wish them harm. This aligns with Jesus' teachings on loving one's enemies and praying for those who persecute us (Matthew 5:44).

In summary, the Church teaches that cursing and using offensive language is not in line with the Christian call to love and respect others. On the other hand, the Church encourages the use of respectful language, the use of blessings, and a spirit of forgiveness to promote a spirit of kindness and charity in their speech.



YOUCAT 279

## WHY DO WE NEED FAITH AND THE SACRAMENTS IN ORDER TO LIVE A GOOD, UPRIGHT LIFE?

*If we were to rely only on ourselves and our own strength, we would not get far in our attempts to be good. Through faith we discover that we are God's children and that God makes us strong. When God gives us his strength, we call this 'grace'. Especially in the sacred signs that we call the sacraments, God gives us the ability actually to do the good that we want to do. [CCC1691-1695]*

Since God saw our misery, he 'delivered us from the dominion of darkness' [Colossians 1:13] through his Son, Jesus Christ. He granted us the opportunity to make a new start in fellowship with him and to walk the path of love.





DR. KOCHURANI JOSEPH

## Prayer Intentions March

### For families in crisis

Let us pray that broken families might discover the cure for their wounds through forgiveness, rediscovering each other's gifts, even in their differences.



# Pope talk



*Jesus Christ reveals the ultimate criterion by which all history is judged, and that is love. Whoever loves lives, whoever hates dies. Jesus embodies universal salvation, calling it an awe-inspiring truth emphasising that God's redemptive love is fully embodied in one person.*

*Suffering becomes occasion for transformative encounter with God. In times of illness, we sense our human frailty on the physical, psychological, and spiritual levels. Yet we also experience the closeness and compassion of God, who, in Jesus, shared in our human suffering.*



*Bl Carlo Acutis shows young people that the fullness of life in today's world is found in following Jesus. This young saint of and for our times shows you, and all of us, how possible it is in today's world for young people to follow Jesus, share His teachings with others, and so find the fullness of life in joy, freedom, and holiness. The Church needs from youth their momentum, intuitions and faith.*

*In the name of a throwaway mentality, in which the human being becomes all-powerful, unborn life is sacrificed through the murderous practice of abortion. Abortion suppresses the life of children and cuts off the source of hope for the whole of society.*

# JESUS YOUTH



**Dr Edward Edezhath**, one of the pioneers of Jesus Youth, gives us a glimpse of the growth of the movement.

## When Families Struggle

→ The other day, while driving, my daughter started talking about her friends and their families. 'A lot of them are struggling,' she said. 'Some young couples are already separated, and others don't know where to turn for help. Do you know anyone who can support them?'

I mentioned a couple of priests and counsellors, but she hesitated. 'They need someone to listen and who'd guide them – someone who understands them. But the moment they hear "priest" or "counsellor," they feel judged or distant. Can't we have ordinary people who get it and are ready to help?'

Her question made me think.

### TIMES OF RAPID CHANGE

Back in 1988, I visited Taizé, France, and was shocked by what I heard – divorce rates were skyrocketing in the West, and many families were falling apart. When they asked about the situation in India, I confidently said, 'I don't know of a single divorce among my family or friends.'

Fast forward to today – how different things have become! Now, even among committed Christian families, separation is common. Why?

Some say society has changed – people no longer feel pressured to

'silently suffer' in an unhappy marriage. Others say women have grown more confident, but men haven't adjusted to journeying alongside strong, independent partners.

Then there's the relentless pace of life – demanding careers, exhausting parenting, and the absence of extended family support. All of this creates immense pressure on marriages.

Many simply acknowledge these changes and move on. But shouldn't we be asking, how can we help families navigate these challenges?

### THERE'S SOME GOOD SUPPORT, BUT WE NEED MORE

To be fair, the Church and society do offer some help – marriage preparation courses, family enrichment programmes, workshops on relationships and parenting, and a media full of advice on family life. But let's be honest – it's not enough. Many families still feel alone and struggle without a real support system. So, what else can we do?

### JESUS YOUTH: BUILDING A CULTURE OF STRONG FAMILIES

Looking back, my young adult life was full of meaningful relationships – deep friendships, a warm community life, and mentors who genuinely cared. In

our prayer community, I had plenty of chances to chat, seek advice, and share life with people of all ages. Some families welcomed me into their homes, and I felt comfortable enough to ask for help when I faced struggles.

This informal support prepared me for marriage better than any course ever could.

Then, after I married Audrey, something beautiful happened – we joined a small group of families that met regularly. We were the youngest, but the older couples encouraged us, shared their experiences, and helped us grow together. A priest, Fr Jose Palatty, was there to guide us, but most of the support came from each other.

This is what Jesus Youth can offer today – a culture of strong, joyful, and connected families.

### HOW CAN JESUS YOUTH MAKE A DIFFERENCE?

#### A Simple and Natural Approach:

Professional counselling or spiritual guidance can feel intimidating. But people are open to talking with a friendly Jesus Youth – someone who listens without judging or trying to 'fix' them.

#### Informal, Warm, and Welcoming:

Jesus Youth groups are lively and personal, not rigid or intimidating. They





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make families feel at home and allow them to build real friendships.

**Multicultural and Intergenerational:** A JY community is like Noah's Ark – people from different cultures, backgrounds, and age groups come together to support each other.

**Accompaniment through Life's Changes:** Young families experience so much: job losses, parenting struggles, sudden crises, and relationship tensions. Being part of a JY support system makes all the difference.

**A Culture of Service:** Jesus Youth is all about generosity. Families trained in giving and serving naturally become a source of strength for others.

**Faith at the Core, but Expressed Naturally:** JY families are deeply Christian but don't preach in a way that feels forced. Their lifestyle itself attracts and inspires.

**A Journey of Friendship that Never Ends:** Once you're part of a Jesus Youth network, you're never alone. The friendships, guidance, and encouragement keep growing over time.

### A CHALLENGE TO JESUS YOUTH FAMILIES

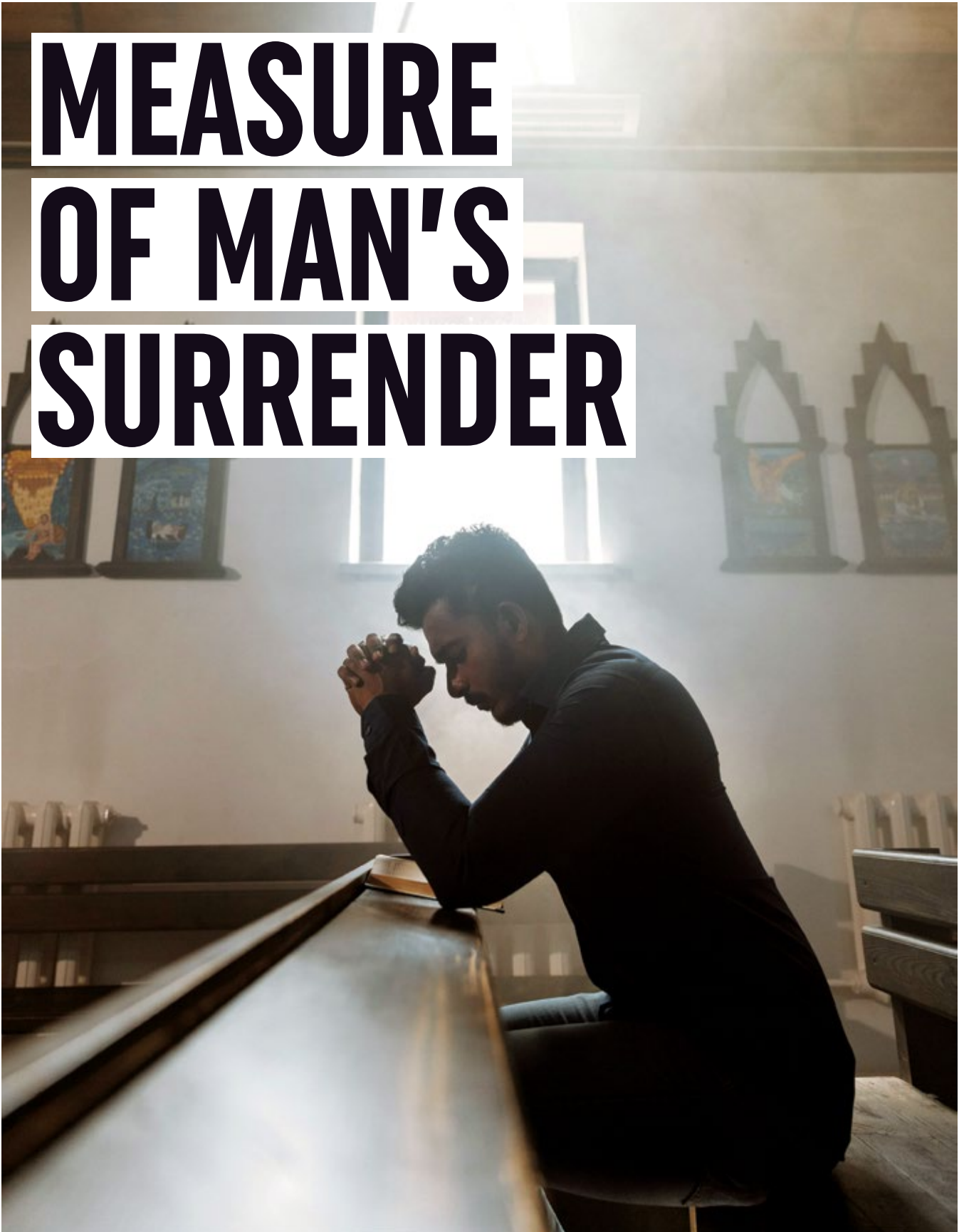
Back to my daughter's question – who can help struggling families? I told her, 'A joyful and level-headed Jesus Youth family is the best support any couple can get.'

The Holy Spirit has already given us this gift – a way of living out joyful family life while reaching out and supporting others. Let's be intentional about this mission. Let's open our homes and hearts. Because when we strengthen families, we strengthen the Church and the world. **IK**

.....  
One of the pioneers of the Jesus Youth movement, an international preacher and author, **Dr Edward Edezhath** is a retired professor from St Albert's College, Ernakulam. He is presently a researcher at Amoris Christi in Florida, USA.

ENGAGE

# MEASURE OF MAN'S SURRENDER



God does not want just the first place in our life, He wants all of it. God delights in our surrender, writes **Fr Antony Lawrence**.

In his book, *The Priest of His People*, the former Archbishop of Madurai, Marianus Arockiasamy, writes about a striking incident involving an admirable figure, Msgr Pietro Parente, Rector of the Urban College in Rome. Being rector of the seminary, he was a stern disciplinarian regarding rules and regulations. Reports went from the students to Pope Pius XI that he was stringent, and must be removed. Pope Pius XI in all fairness sent an apostolic visitor in the person of a retired bishop. However, it so happened that this particular bishop was not on good terms with the rector. And the report that he sent to the Pope after enquiry was unfavourable.

The Holy Father Pius XI sent a telegram to the rector, 'Quit the College in 24 hours and return to your own native diocese of Naples.' The rector took it well, called the students to the chapel in the evening, and reading the telegram told them that in obedience to the Pope, he was leaving the seminary the next day. The story does not end there; the next Pope, Pius XII, knowing the abilities of Msgr Parente brought him back to Rome to teach at the Urban University. He was an eminent professor of systematic theology. The Archbishop, who was a student of Msgr Parente, goes on to say that not a word was spoken against Pope Pius XI by his teacher. On the other hand, he always had words of praise and appreciation for Pope Pius XI. Msgr Parente became the Dean of Theology, was later promoted as Archbishop of Perugia and finally he was made Cardinal, assistant to the Cardinal Prefect of the Congregation of Doctrine.

Certainly, we are not encouraged to build up high expectations when we obey God's will. But those who live by God's will, will have life full of excitement and expectancy. They can expect even miracles, because by doing God's will,

they belong to the special family of Jesus Christ. Anything can happen to them at any time, because they are in tune with a higher power, and are working from a higher level of God's own wisdom.

We read about Jonah, who was told to go to the East, but who fled to the West. Jonah's westward journey was away from the presence of the Lord. The one who disobeys cannot remain in God's presence and fellowship. The act of disobedience is always a journey away from God. And the one who disobeys God's plan inevitably finds life taking a downward path. Jonah goes down to Joppa, goes down to the ship. Later he goes down to the sea, goes down to the belly of the fish. Disobedience to God's will is always going down! To walk out of God's will is to walk into nowhere.

We know the book of Jonah is not historical, it is a fiction, but it carries an educative message for all of us. It is one of the most beautiful parables of the Old Testament. Jonah stands for the people of Israel. We know Israel was specially chosen by God to carry out His plan, to proclaim God's plan of salvation for all. The very existence of Israel had a missionary implication, a regard for the salvation of the nations. The election of Israel does not mean the rejection of the other nations of the world. Election was not a call to privilege, but a choosing for service. Through them all the families of the earth were to receive the blessing God had in store for all who believed.

Israel badly missed the prize of her high calling and acted selfishly. They did not cooperate with the plan of God. As a consequence, Jesus warned that the Gentiles would enter into God's Kingdom before the chosen ones. This particular message is so beautifully and symbolically brought out in the book of Jonah. To give you an example, when the ship was about to sink, all the other people were in the ship while Jonah found himself out.

Lent is the perfect time to have a serious introspection of our lives, examining sincerely if everything we say and do reflects God's will for us. Because, it is during Lent that we are invited to reflect upon the passion of our Lord Jesus as an act of total obedience and faithfulness. Surely, Jesus' Father did not want Him to die for His people. His Father only wanted Him to remain faithful to His will till the end, which means offering forgiveness to sinners, showing solidarity with those who suffer, defence of the poor and the marginalised, etc. Jesus would always remain a *faithful* son to His *loving* Father. He would go ahead with accepting crucifixion and even death, if His Father's will for Him meant martyrdom. But His Father did not let Him down. We know that He was raised from dead to life. He is now with His Father!

If we upset the plan of God, we will inevitably find ourselves outside the purview of God's salvation. We need to surrender ourselves totally to God. *The greatness of a man's power is the measure of his surrender.* The Lord does not want just the first place in our life; He wants all of our life. Every morning, we need to get our heart in tune with God's will. Let the will of God have priority over ours! If we can say the same words daily, 'Let it be done to me according to Your will,' we have reached the highest point we can ever hope to attain. ■

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# HOPE WITH THE SAINTS

If our greatest joys come from sharing with others, imagine how amazing will eternity be, gazing upon God, together with the saints. And, writes **Fr Josemaría Guzmán-Domínguez**, realising our part in the communion of saints, is sure to change our lives.

**T**he great spiritual-turned-jazz song *When the Saints Come Marching In* expresses one of the great desires of our Christian hearts: 'Oh, Lord, I want to be in that number, when the saints come marching in.' This hope to be numbered among the saints in heaven also shows up among the last items in the ancient symbol of faith, the *Apostles' Creed*:

I believe in the Holy Spirit,  
the holy Catholic Church,  
the communion of saints,  
the forgiveness of sins,  
the resurrection of the body,  
and life everlasting.

In its great economy of words, this Creed associates in our minds several realities under the saving work of the Holy Spirit: the necessity of belonging to the Church of Christ, our liberation from rule of sin, and, ultimately, the promises of resurrection and life eternal. And there in the midst of it all: the communion of saints.





There's something deeply intuitive about our faith that eternal happiness will be *shared with others*. The desires we experience even on a natural level point to this. The greatest joys we experience on this earth are common goods. I will name a few: eating a hearty family meal, contemplating great vistas of nature shared with hiking friends, collaborating in scientific research, creating art or music, and building up communities where neighbours and fellow citizens help each other pursue peace and welfare. Unfortunately, given our experience today and throughout history, we know that even these natural goods are so difficult to attain. Our hearts are broken by sin so that it is hard for us to form and maintain close families, healthy friendships, and just communities.

In the face of the difficulty and insufficiency of our natural hopes, it is easy to want to despair. And yet, our Christian faith assures us that while we

But we can ask ourselves: does it make sense that when we ponder our Christian hope for heaven, for the infinite Good who is God, we long to share it with others?

have no lasting city here on earth, we have a city to look forward to, not built by human hands but by God (Hebrews 13:14). This also means that we have a family home in which we are forever welcome, we have friends who will be always loyal, we are 'fellow citizens with the saints' who already live in the full righteousness of Christ (Ephesians 2:19). We are part, even now, of the great communion of saints.

But we can ask ourselves: does it make sense that when we ponder our Christian hope for heaven, for the infinite Good who is God, we long to share it with others? Don't we believe and understand that the vision of the Trinity will be enough and more than enough to satisfy our restless hearts? We must answer: Certainly! Only in that blessed vision, in that union with the Eternal, will our pilgrim souls arrive *in patria* (in the homeland)! As the Psalm says: *Whom have I in heaven but you? And there is nothing on earth that I desire besides you* (Psalm 73:25).

No one and nothing can ultimately fulfil us apart from God. And so, Christian hope waits to receive the gift of God from God Himself. To use the language of St Thomas Aquinas: God is the principal object of the virtue of hope. And yet... we do, and we can hope to *share the life of God in heaven with the saints*.

If, like I said above, the greatest natural goods we pursue are loved and enjoyed in common, wouldn't it make sense that the Supreme Good is loved and enjoyed in common too? And that, thankfully, is the truth. God, being in himself a communion of persons, made other persons (angels and humans) to partake in his eternal life *together*. He made us inescapably social beings who desire not only what is good *for me* but what is good *for us*: in the family, the friend-group, the office, the neighbourhood, the city, the Church, and the world. This is why Jesus spoke of the blessed life as the kingdom of heaven. This is why the book of Revelation shows us what is promised as the new city, the

Jerusalem from on high, populated by multitudes from north and south, east and west.

Hoping to share the life of God together with the saints has a few practical implications on our Christian life here and now. First, it can inspire us to live like the saints, whom we know already enjoy beatific vision. They are witnesses to the following of Christ which paves the way to life eternal. If we imitate them and surrender to God's goodness in this life, we will be sure to receive His promises in the next. Second, *the saints are alive!* Under God's providence and action, the Blessed Virgin Mary, the good angels, and all the saints act for our eternal good. We can and should ask them for help. They are powerful friends and helpers for us who are still on our pilgrim way. Finally, being sensitive to the communion of saints and to who forms a part in it allows our imagination of heaven to be stretched. If we get to know the saints and their stories, with all their wild personalities and their twists and turns, we will be encouraged to trust that God can prepare a place in heaven for the difficult people in our lives ... and even for us! What great hope!

As we set out on the great jubilee, let us walk as pilgrims of hope. May we receive the blessed assurance of what God has promised us: a share in His very life. May we pray, hope, and not worry at all. And may we rely on the help of Mary, the Mother of Hope, and of all the saints to lead us along the way to our eternal home. And, above all, let us pray: Lord Jesus, we place all our trust in you! ■■

---

Fr Josemaría Guzmán-Domínguez, O.P. is a Dominican friar of the Province of St Joseph. He and his family hail from Caracas, Venezuela and moved to the United States twenty years ago. After studying Italian Literature at the University of Notre Dame he entered the Order of Preachers. He was ordained a priest of Jesus Christ in 2021 and now serves as Chaplain for the Catholic Community at Johns Hopkins University in Baltimore.

## EXPERIENCE

# ROOTED IN THE EUCHARIST

Silvy Santosh introduces us to **Alphy Thevalakara**, homeschooling mom of seven, whose family life is centred around Holy Mass.

I first came to know Alphy through her inspiring Instagram account **Alphinator1** (<https://www.instagram.com/alphinator1>). She often shared beautiful photos of her children, highlighting their homeschool activities and joyful Catholic celebrations. Her posts were filled with faith and love for family, which immediately drew me in. As I followed her journey, I learned more about her family, including a very special story about her young son, Joseph.

Joseph's story reached me through an email sent by Sr Alicia Torres, a member of the Eucharistic Revival team. The email, titled 'What Little Joseph Taught Me,' deeply touched my heart. Here is the email as it was sent:

*On Sunday, I joined the Syro-Malabar Catholic community for the Holy Qurbana. Of all the moments that moved my heart, the most compelling was a very small boy who, after his parents received the Eucharist, chose not to return to their*

*pew. Instead, he remained at the foot of the altar, sitting between the priest and the seminarian as they distributed Holy Communion. His tiny head moved slowly, back and forth, watching Fr Joel and Michael as they reverently gave the Body of Christ to each person in line. Every so often, little Joseph looked straight ahead, his gaze fixed on the tabernacle.*

*Dear Joseph, not even three-years-old, taught me a profound lesson about Eucharistic reparation. At its core, Eucharistic reparation means sitting at the feet of Jesus, gazing upon Him, and recognizing how He freely gives Himself to us over and over again. The more time we spend in His Presence, the more our hearts are healed, converted, formed, and united to Him. Through this transformation, we are sent forth to speak on His behalf—in season and out of season, in charity and truth—for the life of the world.*

As I read about little Joseph, I learned that he is the fifth child of Sony and Alphy. Intrigued by how such a young child could have such a deep love for the Eucharist, I reached out to Alphy and asked her if she could share how her family nurtures Eucharistic devotion at home for Kairos moms. She graciously agreed, even though she was in her third





trimester of pregnancy. She humbly said, 'Chechy, I will try my very best for Jesus.' Despite her busy schedule and delicate stage, she made time to sit down and answer my questions.

### Can you introduce yourself and your family?

My name is Alphy, and I am married to my husband, Sony, who is a high school teacher. We live in Chicago and are blessed with six children, with our

### Who has influenced your Catholic faith the most, especially your love for the Eucharist and the Holy Mass?

My parents (Mrs Marykutty and Late Mr Joseph Emprayil) have been my greatest inspiration. Growing up, they attended daily Holy Mass without fail, even when travelling.

When I entered sixth grade, my father started taking us children to daily Mass. At first, I didn't enjoy waking up at 5.30 am and walking half a kilometre to church

husband, though not a daily Mass-goer at first, grew to understand its importance.

When I became pregnant with my first child, it was beautiful to realise that I was receiving the Eucharist not just for myself but also for the baby in my womb. This practice has continued with each of my pregnancies.

Of course, there are challenges, especially during pregnancy or with young children. Some days my husband and older kids go without me when it's too difficult. However, the Eucharist sustains me and gives me the strength I need to navigate my vocation as a wife and mother.

### You seem to have a special connection to the Syro-Malabar liturgy. Can you please share the reasons for this?

My journey with the Syro-Malabar Holy *Qurbana* began in childhood, but I didn't fully appreciate its beauty until later in life.

The liturgy's ancient roots and profound prayers draw me in. Every aspect of the *Qurbana* has a purpose, guiding us to reflect on God's love and mercy. The extended duration of the Holy *Qurbana* allows for deeper reflection on the Eucharist.

Learning the symbolic meanings behind the liturgy has deepened my participation. For example, the prayers of forgiveness and the hymns have profound spiritual significance.

I feel deeply grateful that God placed me in the Syro-Malabar tradition. It's a gift to pass on this love for the Holy *Qurbana* to my children.

### Can you explain how to cultivate the habit of daily Holy *Qurbana* in children?

One of the greatest gifts parents can give their children is a love for the Eucharist. This begins with parents' own example of joy and reverence for the Eucharist.

Here are some practical tips:

- **Start Small:** Begin with one or two days a week and gradually increase.
- **Teach the Liturgy at Home:** Explain the parts of the Mass in simple ways. Younger children can recognise key moments like the consecration or unveiling of the altar during the resurrection song.
- **Build Community:** Belonging to a



seventh on the way in just three weeks.

I have been a stay-at-home mom for the past 14 years. Before that, I worked as a financial analyst for six years. When I had my first child, I was laid off from work. Although the layoff seemed difficult at the time, it allowed me to live my dream of being a full-time mom to my children.

We homeschool our children, which has been a wonderful way to shape not only their education but also their faith. My oldest is 14, and my youngest is almost two-years-old.

I come from a devout Catholic family in Kerala, India, where I was one of five children. My father was deeply involved in the Charismatic Renewal movement, and my parents were my first teachers in the faith. Twenty years ago, I moved to the United States after college. My husband, Sony, was born and raised here and also comes from a strong Catholic family with three siblings.

at 6 am, but everything changed as I grew older. By seventh grade, daily Mass became an essential part of my life, and I no longer needed my Dad to wake me up.

During high school, the Holy Mass became deeply personal for me. The prayers touched my heart profoundly, and my love for the Eucharist grew.

I also owe a lot to my older siblings, whose devotion inspired me. Retreats and Catholic programmes helped as well, but the foundation my parents laid was key.

### How do you find time to attend daily Holy Mass with six children and pregnancy?

The habit of daily Mass began in high school and continued in college, even when I was away from my parents. In college, having a Catholic community, especially through Jesus Youth, helped me stay consistent.

When I came to the US, attending daily Mass became easier with a car. My



parish helps children feel connected to their faith family.

- **Encourage Participation:** Let children serve as altar servers, join the choir, or assist in small ways.

- **Celebrate at Home:** Incorporate Mass elements into family prayers or discussions about saints.

- **Be Patient and Flexible:** Building the habit takes time, and it's okay to miss occasionally.

- **Witness Through Joy:** Show that attending the Holy *Qurbana* is not a rule but a joy.

### What is your message for other young families with children on a Eucharistic-centered life?

Life with young children can be chaotic, but perseverance is key. Even when things aren't perfect, showing up matters.

On overwhelming days, I prioritise just getting to church, even if it means the little kids may go to church in PJs or sports clothes instead of a church dress on weekdays. But for the older ones, I still insist on wearing church appropriate dresses. In fact, I don't allow them to wear gym clothes or any just random t-shirts and jeans. What's important is participating and receiving grace.

Use Catholic resources for children, like Mass picture books or colouring sheets, to keep them engaged. Start small and gradually increase your family's participation in Mass.

Take it one step at a time, and invite your children to join your journey of faith. The Eucharist is worth it, and so are your children's souls.

### Can you share your homeschooling journey?

Homeschooling allows my children to attend daily Mass, which would be harder with a traditional school schedule. This choice has been a blessing, letting me focus on their spiritual development. It has helped me be their primary educator, not just in academics but in character and faith formation.

Homeschooling has revealed both my children's and my own weaknesses, but it reminds us all to rely on God's grace. It has been a journey of learning and growing together as a family, with Jesus at the centre.

Homeschooling has also allowed me to prioritise the Eucharist in my children's lives. This journey has taught me to rely on God's grace and to focus on helping my children grow in holiness.

### A Family Rooted in faith

As I listened to Alph, I couldn't help but admire how her family's love for the Eucharist shaped not just hers but her children's lives too. Little Joseph's devotion is a reflection of a home filled with prayer, sacrifice, and love for the faith.



Alph shared a beautiful insight: *Faith is not something we force upon our children. It's something they see in us. When they see how much it matters to us, they come to love it on their own.*

Her words remind us of the importance of leading by example. May we all, like little Joseph, sit at the feet of Jesus, gaze upon Him, and allow His love to transform our hearts.

On 13 February, Alph and Sony welcomed their 7th child, Rose, named

after Rosa Mystica, Rose of Sharon (Jesus), and St Rose of Lima (who was also a 7th child).

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**Alph Thevalakara** is a Catholic wife of Sony Thevalakara and a mother of 7 children: George (14 yr), Anna (11yr), Mary (8yrs), Lizzy (5yrs), Joseph (3yrs), John (2 yrs) and baby (Rose). She lives in Chicago, USA and is a parishioner of St Thomas Syro-Malabar Cathedral where she and her family have been very active in many parish ministries including CCD and altar serving, being part of parish council, youth ministry and leading the young couples/family ministry in the church.

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**Silvy Santhosh** is a parish member of St. Alphonsa Syro-Malabar church in Coppell, Texas, where she prepares children and adults for their First Holy Communion and Confirmation. She works as a Paediatric Nurse Practitioner, sharing the love of Christ with children and their families through her healing ministry. She lives in Dallas with her husband Santhosh Kurian and her children Sophia, Sonia and Solomon.



A photograph of a pregnant woman in a white dress, holding a wooden rosary with a cross, standing in a field of golden wheat. The word 'Mother' is written in large, white, cursive script across the middle of the image, and 'A NATURAL EUCHARIST' is written in smaller, white, sans-serif capital letters below it.

# Mother

## A NATURAL EUCHARIST

Sharing wisdom that nourished during her pregnancy, **Aleena Joy** writes of how a mother can give the Lord directly to her child.

From being a feminist who never wanted a man in my life, the Lord in His infinite mercy, melted my heart to form me into the person I am today, by gradually opening my heart towards motherhood. I am in awe when I look back and realise how profound the journey has been. The good Lord was merciful to open my eyes wide to the beauty of marital relationship and family life.

The greatest vocation of every woman is to be a mother – both physical and spiritual. Even the creator of the

whole universe came into the world through a mother, Mary, the *theotokos* and the epitome of all womanhood and motherhood. God has inscribed in each woman the innate call to be a mother.

Until last year, the experience of being a mother was constrained to my heart. But soon after our wedding in January 2024, Abba Father gave Kevin and myself, the greatest ‘promotion’ we have ever received – the gift of becoming co-creators. God the Father entrusted us to take care of one of His precious sons.



'Motherhood then becomes a kind of priesthood. She brings God to man by preparing the flesh in which the soul will be implanted; she brings man to God in offering the child back again to the Creator ...'



While we were pregnant, Kevin's constant reminder after every Holy Mass was, 'Now you receive the Eucharist and when the baby comes, you become a natural Eucharist,' as Ven Fulton J Sheen puts it. He reminded me that I would eventually give my body and blood to our baby once he/she was born. Little did I know that this assurance would greatly console me down the line.

During the first 28 days after the delivery, while I couldn't attend Mass and receive the Eucharist, this idea was a constant topic of reflection and consolation while feeding the baby. From day 29, the Lord took me for the Eucharistic celebration every day. I got to experience the overflow of grace. While I may not 'be present' everyday; my mind wanders here and there during the Mass, I can be one with Him and give the Eucharistic Lord to my baby while feeding him. A cousin once reminded me that it was only during pregnancy and breastfeeding you can give the Lord directly to your child.

Sheen sheds more light into the beauty of motherhood. He says, 'As the priest prepares the bread of sacrifice, so the mother prepares the material of birth. But as the power of God changes the bread into the Body of Christ, so the power of God infuses life into a body and makes it a human person.' What a wonderful

thought! When there is a cry from many corners for women priesthood (which is a big NO according to Catholic doctrine), Sheen reminds us that 'Motherhood then becomes a kind of priesthood. She brings God to man by preparing the flesh in which the soul will be implanted; she brings man to God in offering the child back again to the Creator ... she is nature's constant challenge to death, the bearer of cosmic plenitude, the herald of eternal realities, God's great co-operator.'

A woman's life, may at once, seem stuck when a baby is born. But little do we realise that we do something that no one else can ever do. It is a mother who keeps the baby alive during the initial months. The baby is totally helpless and vulnerable and a mother is his/her whole world.

It's been just 3 months after delivering our son Mikhael. Some days I feel that I do nothing, but then the Lord reminds me that I am slowly preparing and helping a whole new person grow and that it is me (a mother) who forms him – his physical, mental and spiritual growth during infancy. As Sheen says in his book *Three to Get Married*, while Mary is full of grace, each mother is filled with grace.

During a confession, my confessor while advising me said, 'Aleena, you are to become the mother of generations to come; not just the children you give

birth to.' It elevated my perspective about motherhood to an even higher level. From within a culture that considers prioritising family over jobs as a 'sacrifice' from the mother's end, let there be more mothers who proudly embrace their vocation to motherhood, for whom taking up jobs outside the home is akin to neglecting their primary duty.

This is truly a challenge in this fallen world. But when we fully embrace our vocation, we actually work with our Father. We become the channels through which Abba Father continues His creative work. St Paul reminds us, *Yet she shall be saved through childbearing; if she continue in faith, and love, and sanctification, with sobriety* (1 Timothy 2:15). It is only by grace we are able to live up to our vocation. When our fallen intellect tries to withhold us from fully embracing our vocation, let us pray to the Holy Spirit for more grace to stand firm in our vocation. Through St Paul, the Lord reminds us, *My grace is sufficient for thee; for power is made perfect in infirmity* (2 Corinthians 12:9).

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**Aleena Joy**, wife of Kevin Jerome and mother to Mikhael, works with her ABBA FATHER. She is a member of the Syro-Malabar theology forum and is active in apologetics and pro-life circles.

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KAIROS

# Buds

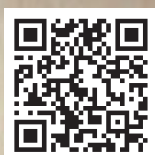
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## Kairos Buds

Seeds of faith for  
the Eternal Garden



# JUBILEE IN FULL SWING



And the Jubilee has begun...! The Vatican and Rome are in full swing these days. There was a lot of confusion and uncertainty as this year began with a lot of unfinished work in the city, but it doesn't seem to be a problem at all. It's been six months here for me, and things have changed rapidly. During my initial months, I used to visit the three basilicas, St Peter's, St Mary Major and Lateran Basilicas every now and then, and it used to be so easy; I could just walk into the Vatican square. Now it's not easy at all. Security has been upgraded in all the four Basilicas, where you have to go through metal detectors. Earlier, it was a quick task, but now with the huge rush of tourists and pilgrims, queues are very long. I am actually surprised to see so many tourists already in the winter.

As you know, the Church is celebrating Jubilees of various fields of life, the first one was on 24-26 January, the Jubilee of Communications. It was held together with the feast of St Francis de Sales, the patron saint of communicators at St John Lateran Basilica on 24th evening. Our university and the communications faculty at Santa Croce, held an international seminar on communications (as every alternate year) three days prior and all who were part of it got automatically registered to the pilgrimage







to St Peter's Basilica and Jubilee. It was really a blessed moment for me.

The pilgrimage began at 8.00 am on 25th (it was quite cold), in various groups, each carrying the Jubilee cross. We walked up the straight road to St Peter's Basilica, reciting various prayers, entered through the Holy Door, and once in front of the Throne of Saint Peter, we renewed our baptismal vows and received the blessing. There was coffee and refreshments for all attending the pilgrimage and thereafter there was a gathering in the Paul VI Hall. The Pope then addressed the gathering after the cultural event. The message was: *share with gentleness the hope that is in your hearts*. There were various programmes in the afternoon and this Jubilee concluded with Mass by the Pope on Sunday the 26th. It is reported that more than 10,000 attended this Jubilee, from CEOs to common people.

The next Jubilee was that of the Armed Forces, Police and Security Personnel from 8-9 February. There was a special inter-force brass band concert for this Jubilee in the *Piazza di Popolo* and Mass at St Peter's Square with more than 30,000 attending the Jubilee with delegates from more than 100 countries. Even though Pope was unwell with bronchitis, he made sure to preside over the Mass and told them to *be courageous witnesses of God's Love*. As I write this, we are preparing for two more in February, The Jubilee of Artists and the World of Culture, organised and coordinated by the Dicastery for Culture and Education from 15-16 of February (a very grand event), and Jubilee of Deacons from 21-23 of

February.

As we go along, especially for major Jubilees like the ones for Artists and Teenagers with the canonisation of Bl Carlos Acutis, we will be expecting an enormous number of participants. I came to learn that nearly every accommodation in Rome has already been booked for the Jubilee of Teenagers. As the crowd increases, so will the tension. As you might have already heard, we had an unfortunate event of desecration of the Papal Altar in St Peter's Basilica amidst all this, because of which security has been beefed up. Let's hope such things do not repeat, as these impulsive acts tarnish the beauty of this wonderful year.

I feel emotionally moved and spiritually proud as I witness a huge number of people volunteering for this Jubilee year. They are there despite the cold wind and rain, together with the security personnel, in these tough conditions and they deserve a special mention. This year of Jubilee is a wonderful opportunity to have a special experience of the mercy of God, and let us make sure we are part of it, and obtain it, wherever we are. Please take time to check the Jubilee and website for more information regarding what you can do from where you are during this Jubilee year!

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Fr Justin Panachickal MSFS is currently doing his licentiate in social communications at the Pontifical University of Santa Croce, and will share with us throughout the Jubilee year ground reports from Rome.



## JUBILEES DOWN THE AGES

With the Bull *Misericordiae Vultus* of 11 April 2015, Pope Francis declared a Jubilee for the 50th anniversary of the end of the Second Vatican Council. The Jubilee was dedicated to mercy. Before the official opening, as a sign of the Church's closeness to the civil war-stricken Central African Republic, Pope Francis opened the holy door of the Cathedral of Notre-Dame in Bangui on 29 November, during his apostolic trip to Africa, anticipating the start of the Extraordinary Jubilee. The holy door of St Peter's Basilica was opened on 8 December 2015, the feast of the Immaculate Conception. For the first time a 'door of mercy' was opened in the world's cathedrals, sanctuaries, hospitals and prisons. For the occasion, the Pope established a group of priests known as Missionaries of Mercy to whom he entrusted the power to forgive sins usually reserved to the Holy Father.

(SOURCE: [WWW.IUBILAEUM2025.VA](http://WWW.IUBILAEUM2025.VA))

IN FOCUS



# Basic Financial Planning for a Christian Family

How can the financial resources of a Christian family be put to good use? How should a person/family deal with the various inevitable and unavoidable aspects of finance? An author who wishes to remain anon gives us clarity and understanding on these.

**I**n this article, through a Q&A format, we look at ways in which youth and young families can effectively take the reins of financial management, spending wisely, saving regularly and investing prudently.

## How to Spend the Money You Earn?

As a Christian, the first thing one should do after receiving their monthly income is to allocate 10% of the gross amount for tithe. Only after this is done, should one spend on anything else.

*And he blessed him and said, 'Blessed be Abram by God Most High, Possessor of heaven and earth; and blessed be God Most High, who has delivered your enemies into your hand!' And Abram gave him a tenth of everything (Genesis 14:19-20).*

A simple break-up of one's income would look like this:

- God takes – tithe
- State takes – taxes
- Rest – is ours to spend.

When it comes to spending the rest of the income, one should aim first to allocate 30% of it for investments. This is a discipline that will bear fruit for one's future.

After we have allocated for investments, we have the rest at our disposal. How should a Christian spend this? Before going ahead with our spending, it is good to ask these questions

of ourselves:

Is this something I truly need?

Have I discussed/asked Jesus about it?

It is our duty to be responsible with the money we are given.

## Having an Emergency Fund

Every person/family needs to have money kept away for emergencies (critical/crisis situations). So how much should be kept aside? This shall be answered by an example.

Suppose a person, sole breadwinner of the family, lost his job and was unemployed for 6 months. Their monthly home loan instalment comes to INR 25k, and their monthly expenses total INR 40k. So the minimum emergency fund this person should have maintained ought to be (25kx6 + 40kx6) INR 3.9 lks.

## Family Budget

How we utilise the money we earn forms the crux of family budgeting. For e.g., (in the Indian context) an average graduate is likely to earn around INR 30-40k per month. So what is the ideal way his earnings can be budgeted? Let's take a look.

On an average, 40-50% of his salary is likely to be consumed in basic necessities. Let us keep this as 40%. Debt in the form of loans would be an inevitable expense. An ideal scenario would be to limit 30-



40% of one's income towards such debt. If we take this young person's loans as 30% here, we have already exhausted 70% of the monthly income. And what we are left with is 30% — which is the ideal percentage to be invested. So, an effective budget would comprise 40% expenses, 30% debt and 30% investment. Here too, there are some points that need to be carefully considered. While taking loans is an important aspect and might seem unavoidable in some cases, unnecessary loans should be avoided. Having a beady-eyed approach to whatever drains the income is advisable — which would mean limiting unnecessary borrowings or expenditure. As the saying goes, 'If you buy what you don't need, you'll be forced to part with what you do.'

### Loans

That brings us to the question of loans. How much loan should a person/family take?

In an ideal scenario, barring housing and education loans, every other form of borrowing should be avoided. This is because almost every other product obtained by loan would depreciate in value (e.g. car loan). But if one does opt to take, for e.g. a car loan, it would be better to plan for this 1-3 years in advance and save money by a recurring deposit before actually taking the car loan.

Some people find themselves in too much debt — too many loans. Again, prudence advises against this. In the case of home and educational loans, these are in most cases unavoidable. Apart from these two, any other loan would be advised only after one has attained a level of financial security. Avoid personal and credit card loans at any cost.

In the case of home loans too, there are people who take loans to purchase/build a second home keeping a future rental income in mind. This is something that needs to be carefully discerned before venturing into. As a person ages, tackling tenants and dealing with them gets burdensome. But if the loan is towards purchasing/building a commercial building, this is a different matter because rent in such cases only tends to appreciate. Also chances of these 'tenants' becoming problematic are low.

To sum up, a person or family would be in a better position if only 30-40% of their

income is allotted for loans.

### Giving Loans to Others

The Bible tells us to give to all who ask of us. And the Bible also tells us to be 'wise as serpents and innocent as doves.' So in the case of giving loans to others, we need to discern before we act.

The thing with giving loans to others — generally it would be to friends and family — are the chances of not getting it back. Also, possibilities of the relationship going sour over money matters also exist. However, as Christians, if we extend loans to others, we should not charge interest for it.

If someone were to ask me for a loan of INR 1 lakh (\$100k), I would most likely give them INR 10-20k and not ask for it back. Again, one needs to approach these cases on an individual basis, keeping the following in mind:

- Is the person and the need genuine?
- Will this affect our present relationship?

There can also be situations where this becomes a dilemma — a difficult and painful situation to handle. For e.g., the money loaned to the friend must have been kept aside for the requirements of the lender's children. And when the friend does not return the money, it becomes an unpleasant and hurtful situation.

Hence, extending loans to another should be made after careful discernment, taking an individualised approach.

### Insurance

Insurance is a tricky subject and needs considerable study before one ventures into it. One point to be noted is that insurance is not a means of investment.

One of the necessary types is medical insurance — and this differs according

to countries. This becomes all the more important if we have elderly people who are dependent on us, hence the need to ensure all immediate family and dependants are covered by medical insurance.

In the case of term insurance, while all the investment gurus compel us to go for it, one needs to be aware of all the hidden charges that are sure to be present. My personal opinion is that my life is in God's hands and I trust that He will take care of my family in my absence.

A word of advice to those who opt for any form of insurance: it is always advisable to go for online insurance — particularly where term insurance is concerned. This will ensure that all documentation is filed accurately.

### Investment

There are numerous options a person has today to invest one's hard-earned money. According to their state in life and financial situation, one should study all options before deciding.

Some things to note:

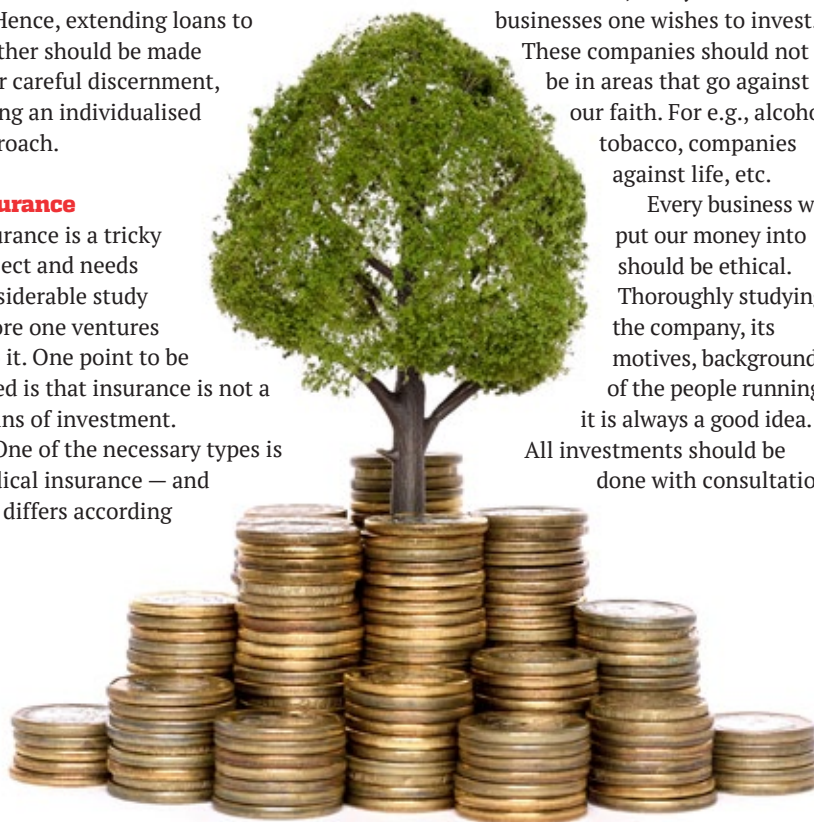
In the case of gold, it is better to invest in gold ETFs or sovereign bonds instead of jewellery.

Investment in stocks is not against Christian values. When investing in stocks and shares, always research the businesses one wishes to invest.

These companies should not be in areas that go against our faith. For e.g., alcohol, tobacco, companies against life, etc.

Every business we put our money into should be ethical. Thoroughly studying the company, its motives, backgrounds of the people running it is always a good idea.

All investments should be done with consultation



For the sun rises with its scorching heat and withers the grass; its flower falls, and its beauty perishes. So will the rich man fade away in the midst of his pursuits → JAMES 1:11

with one's family (in the case of married people, their spouse; parents in the case of unmarried).

### **How do we Inculcate Financial Discipline?**

Just as we enter into a vocation, financial discipline too is a call from God, and should be practised from Day 1 of receiving our income. We should be responsible for every penny we choose to spend. But while getting into financial discipline does not happen overnight, we should strive towards it. The desire for financial discipline should come from within — we should desire it.

Some points to consider as we take steps towards better financial discipline:

- Write down what you need to spend on.
- Allocate income in such a way that spending is uniform throughout the month. A common scenario when financial discipline is absent is that people find their purses empty by 10th or 15th of the month. And tendency to borrow/defer payments rises, which in turn affects the following month's finances.
- While it may be difficult to limit necessary household expenses like groceries, we can keep tabs on purchasing luxury items. Here the question is: do I really need it?

### **Teaching Children Financial Discipline**

One of the best ways to inculcate financial discipline is to start a small investment, for e.g., an SIP, in their name and show them how it grows. And we encourage them to invest into the SIP money they receive as gifts from relatives or for doing chores. Over a period of time, as they see their money growing, it will motivate them into a habit.

It is also a good idea for one to start investing early on — as soon as they get their first salary.

As parents, starting a mutual fund in the children's name is something that will benefit them in the long run. Along with that, from the moment children start

handling money (pocket money/chores money), parents should get them to make note of daily/weekly expenses. This will make them accountable for the money they spend, and such a habit will help them keep track of expenses. Children should learn the value of the money that their parents give them.

### **About Taxes**

As citizens, we are bound by the law of the land, and are hence bound to pay taxes. But if there are ways in which we can avail tax benefits, we can do so.

As Christians, we need to make sure, with regard to taxes, of these two things:

- All the money we make is white.
- All the income we receive is tithed.

### **Wealth and Luxury**

CCC 2429 says: Everyone has the right of economic initiative; everyone should make legitimate use of his talents to contribute to the abundance that will benefit all, and to harvest the just fruits of his labour. He should seek to observe regulations issued by legitimate authority for the sake of the common good.

CCC 2404 says: In his use of things man should regard the external goods he legitimately owns not merely as exclusive to himself but common to others also, in the sense that they can benefit others as well as himself. The ownership of any property makes its holder a steward of Providence, with the task of making it fruitful and communicating its benefits to others, first of all his family.

While making money is not evil, we must not be slaves to it. Our wealth is only a means to live — one among the things we need, like health, peace, etc. It is God who provides and our priority should not change — God first. We should utilise our money to lend a hand.

Money should be a by-product of what we do. We should not use the money that ought to have gone as tithe to God or as help to others.

### **Credit Cards**

There are pros and cons to using credit cards given the steep interest rates if payment is defaulted. All credit cards should be used judiciously. Credit card payment should be done at appropriate times.

One of the positives of using credit cards is the reward points earned for purchases, which can be redeemed through other products. Also, from a different perspective, credit cards can be viewed as an 'interest-free' loan. However that will apply only if one is systematic and organised enough to ensure timely payments are made.

If used judiciously, credit cards can be put to good use.

### **Digital Payment Methods**

We live in times where we are bombarded with digital payment options. Here too there are positives and negatives.

Being disciplined about how we make digital payments is essential. This involves ensuring safety and security of passwords, avoiding the use of public networks, etc.

### **Quick Money (Lotteries/Gambling)**

These forms of obtaining money go against our faith because the underlying motive here is greed. As a Christian, one should focus one's efforts on hard-earned money. At the same time, if a person finds himself with a windfall, there is no need to refuse it. Only it should be used judiciously. Money should not overpower our spiritual life.

### **Is it God's will for us to suffer financially?**

The truth is, God does not want us to suffer. If a person is born poor, he has no choice. If he dies poor, it is his fault. Financial state does not quantify as a blessing. Desert experience also is about a mindset: God will see us through this. ■■

# Money Management

through Christian  
Principles





## A former banker, Fr Melvin Watts FSSP lists principles to help Christians manage their financial resources.

**C**hristian life is about following Jesus, i.e. offering Him our whole lives, including our finances. Everything we have, our time, our talents, our treasure, is a gift from God. Rather than solely accumulating it for ourselves, Christians are supposed to use it for the blessing of others and serving God's Kingdom. How we manage our money is also a way of expressing how we respond to God's love and grace.

### 1) MANAGE YOUR MONEY BUT DO NOT BE RULED BY IT

*Do not lay up for yourselves treasures on earth, where moth and rust consume and where thieves break in and steal, but lay up for yourselves treasures in heaven, where neither moth nor rust consumes and where thieves do not break in and steal. For where your treasure is, there will your heart be also (Matthew 6:19-21).*

► We should value money as a gift from God but not be ruled by it. In Mark 10:17-27, Jesus meets a young wealthy man who intends to follow Him but eventually fails to do so because he does not realise that his attachment to money, comfort and status is the cause. Jesus does not demand that we give away everything in our bank accounts. Rather than being attached to, He wants us to be detached from our wealth and material possessions, which we are certainly allowed to have and manage, always remembering what God calls us to: generosity and selflessness. Because God has given all these things generously to us. It is right to steward our money so that we have enough to live on, but we also have the freedom and privilege of putting any excess to work for eternal purposes.

### 2) INVEST WISELY, MOTIVATED BY THE KINGDOM OF THE LORD

*For here we have no lasting city, but we seek the city which is to come (Hebrews 13:14).*

► Investing in a property is an important financial decision. Let us always be clear about our motives and ambitions when we consider acquiring a property. The question is where our heart lies. Is it about having our dream home? Or is it rather about ostentation or getting something just because others in our circle of acquaintances possess more than we do? Living in a home that brings us enjoyment is totally appropriate. Also, being able to acquire property offers us opportunities of gospel-hearted generosity. For example, if we own a house with lots of space, we could offer a room to someone who is struggling financially or seeking affordable accommodation for low rent, or even at no cost. Or, if we purchased a smaller home, knowing this is sufficient for us, we could probably afford supporting Christian ministries with more money. Or we could acquire property in an area lacking Christian presence to enable

gospel witness. Every investment we make should be wise. We should not live beyond our means, particularly if that would result in having to reduce our giving and being generous to others.

### 3) MANAGE YOUR MONEY, INCLUDING ANY INHERITANCE, WITH ETERNAL LIFE IN MIND

*Blessed be the God and Father of our Lord Jesus Christ! By his great mercy we have been born anew to a living hope through the resurrection of Jesus Christ from the dead, and to an inheritance which is imperishable, undefiled, and unfading, kept in heaven for you (1 Peter 1:3-4).*

► Losing a loved one is a challenging matter. We need to process our emotions, may need to make arrangements, probably also manage any financial inheritance. Regarding the latter, we may wonder what to do with it or how should our faith shape this decision? It is up to us. The Holy Bible warns us not to be greedy and craving for earthly money and inheritances, which will expire, but rather strive for the highest non-perishable goods of heaven, i.e. the inheritance

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Pope John Paul II points out that parents must teach their children not to be materialistic. Children must grow up with a correct attitude of freedom with regard to material goods, by adopting a simple and austere lifestyle and being fully convinced that 'man is more precious for what he is than for what he has.'

→ FAMILIARIS CONSORTIO, NO. 37

Jesus does not demand that we give away everything in our bank accounts. Rather than being attached to, He wants us to be detached from our wealth and material possessions, which we are certainly allowed to have and manage, always remembering what God calls us to: generosity and selflessness. Because God has given all these things generously to us.

of eternal life. We Christians therefore should consider if we really need the inheritance we are left with. Or could we put this money to work for the gospel in ways we may not have thought about, because a far greater reward awaits us in the Kingdom of God?

#### 4) SET MONEY ASIDE TO ENSURE THAT GIVING TAKES PRIORITY

*And he called his disciples to him, and said to them, 'Truly, I say to you, this poor widow has put in more than all those who are contributing to the treasury. For they all contributed out of their abundance; but she out of her poverty has put in everything she had, her whole being' (Mark 12:43-44).*

► What we learn from Jesus is we should use our money in a way that shows that the Lord is our treasure, acknowledging that it is a gift from Him to be used for His glory. That is why He praises the poor widow's selfless giving, which He sees as far greater than the extravagant giving of the rich. Jesus saw her deep desire to offer all she had for God to use as He saw fit. The poor widow realised that God

deserves her all, so she humbly gives out of gratitude and reverence to Him. In contrast, Jesus condemns the rich fool in Luke 12, who accumulates his wealth rather than acknowledging it all as a gift from God and delighting in Him as his true treasure. Instead of dedicating himself and his life to worshipping God he makes money and wealth the god of his life.

So how can we use our money in a way that shows that the Lord is our treasure, acknowledging that it is a gift from Him to be used for His glory? It could be helpful to determine what proportion of our income could be set aside for giving before we plan any other expenditures. Or we could figure out our costs of living and divide up the rest between different causes God has laid in our hearts. Some people establish trusts or monthly standing orders into a separate savings account to manage the money they wanted to allocate to various gospel projects. Setting money aside in this way can help to ensure that giving takes priority.

#### 5) ENTRUST YOUR FUTURE TO GOD WHO PROVIDES

*But seek first his kingdom and his righteousness, and all these things shall be yours as well. Therefore do not be anxious about tomorrow, for tomorrow will be anxious for itself. Let the day's own trouble be sufficient for the day (Matthew 6:33-34).*

► Our God is always faithful to provide exactly what we need. We tend to quickly worry about our (or our children's or family's) future. Jesus, however, commands us, His followers, not to worry in this way. We should trust that God knows what we and our children need. Graciously will He meet them all. It is alright to leave our children any financial inheritance (ideally, following prayerful discernment) but we should be more worried about passing on something of greater eternal significance, i.e. the legacy of biblical truth, the gospel of our Lord and the example of a good Catholic life, showing the love for and the love of Christ. In everything we do and need to do we should model a trust in God to provide us with what we truly need rather than what we feel we need or would like. That way we can provide our children something priceless than a sum of money when we pass away. Our good example of how to trust in God and His divine providence will help them see what it means to live for God with all our hearts. God sees and knows us. He has already given us eternal safety and security through Our Lord Jesus Christ. ■

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Fr Melvin Watts FSSP belongs to the Priestly Fraternity of St Peter, an order devoted to the Traditional Latin Mass. He discerned his vocation after completing his education and pursuing a career in banking. He was ordained priest in 2023. At present, he works as chaplain in Stuttgart, Germany

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Thriving at work is an expression of freedom and creative genius, which are gifts from God. John Paul II said that it is through work that, 'man doesn't just make more, he becomes more.' Moral problems arise with the acquisition of wealth when wealth is pursued as the ultimate goal. Luke tells us, 'For where your treasure is, there will your heart also be' (12:34). Pursuing wealth for the sake of wealth creates an idol that competes for the love of God. → CATHOLICS AT KELLOGG



# How I Invest

## Short and Long Term Investments

Investment does not mean saving money, but refers to putting your money in assets that are capable of generating returns. Investments can be for long or short periods. In the long run, it connects with eternity, and in this sense, I invest in the Kingdom of God and the gain is beyond monetary measures. For a short period, it is an activity done to grow your assets and not merely save it.

The magisterium of the Catholic Church encourages all sorts of investment provided it protects human life with dignity and enhances common good distributed through economic justice. Catholic investment, according to Pope John Paul II in *Centesimus Annus*, is the decision to invest in one place rather than another, in one productive sector rather than another, is always a moral and cultural choice. In *Evangelii Gaudium* (para 203), Pope Francis writes, 'Business is a vocation, and a noble vocation, provided that those engaged in it see themselves challenged by a greater meaning in life; this will enable them truly to serve the common good by striving to increase the goods of this world and to make them more accessible to all.' *Laudato Si* paragraph 129 explains, 'Business is a noble vocation, directed to producing wealth and improving our world. It can be a fruitful source of prosperity for the areas in which it operates, especially if it sees the creation of jobs.'

In a wider sense, investment can be in any assets like human capital and material capital. In that sense investment includes quality time spent with one's spouse, children and grandparents. Providing ample material requisites, peaceful living atmosphere and education for the next generation is also a great investment. Besides these, the greatest investment I do and give is God and His church. With regard to financial investment, the policy I follow is a mixing of traits that provide regular income, safety, solvency and profitability.



Pope John Paul II said in 1979 at Yankee Stadium, 'You must never be content to leave [the poor] the crumbs from your feast. You must take of your substance and not just your abundance to help them. And, you must treat them like guests at your family table.'



## Depending on God

**W**hat do I have that I have not received? (1 Corinthians 4:7). If everything that we have been blessed with is a blessing from above, then we are merely caretakers entrusted with the responsibility of putting them to good use, rather than using it for our selfish purposes.

When I started earning, I was staying with my parents, so I had adequate savings. It only made sense to invest the surplus at my disposal. Initial investment motivations were for tax-saving purposes. I thank God that this tendency during the early earning years has

paved the way for sound financial health. This financial discipline from initial earning years has helped significantly to meet initial capital when opting for a house or a car of our own.

As our family grew, we were prompted to invest a small amount for each of our children, with the hope that it could be of some use to them when they grow up. This setting apart a small portion over years can also be referred to as asset creation or contingency planning. Our intention when we started was it could help our children for their future, if the situation demanded. However, it eventually also served to absorb alternate unforeseen major expenses.

Truly, creating an asset which could be considered for a major lifetime investment like buying a house is wise advice.

Over the years, we have learnt that God desires that we learn to depend on Him. This has increased our trust in Divine Providence. We have learnt to invest in things that are for the good of others, like helping people in financial needs, contributing to ministerial needs. Surely, God wants us to invest in His Kingdom here on earth, not only with our treasure, but also our time and talents.

Anil Israel, Mannheim, Germany



### Good Stewardship

**L**ike any good gift from our Lord, we have to invest our finances also with a steward's mindset. That is, we are not the owners, but, are entrusted to multiply and take good care of this resource for the good of the community.

On my part, I take this seriously with the values I got from my parents as well. So tithing is a must and helping the poor and needy in the community is on top of tithing. Many think they will start saving and investing much later, which is not very wise. Start early at a young age. In terms of investments, the range is from less risk to high risk and when you are young the weightage is more on the high risk end.

Personally this is how it looked for me: Invest in yourself – spiritually and career wise – training, books, experiences, etc. My high risk investments included a small portion in crypto (5-10%) and a reasonable chunk (30-40%) in stock. I have invested in various start-ups

too. Medium to low risk (FDs and once you have enough capital – real estate). Important lesson I've kept is to always limit my spending below my income. Never go into a debt that you cannot manage – especially in non-productive debt (liabilities vs assets).

Distinguish between your needs and wants. Even if your income is very small, save a small portion of it to invest. Get out of debt as soon as possible. Minimise living on credit. Set up credit cards to pay-off in the same month. A practical tip: Chit funds are never a wise investment option. Don't go into unnecessary insurances or any other investment only because a friend or authority suggested. Study and understand it first. One last thing would be to optimise your tax and insurance depending on the country you live in. Never evade tax or do anything illegal. Practice good book-keeping.

Ajith Jacob, Stuttgart, Germany



# Faithful Finances

**M**oney is often seen as a worldly concern, but as Catholics, we believe that everything – including our finances – should be guided by faith and prudence. Since my wife and I got married 15 years ago, we have followed a simple but powerful principle: our wealth is not just ours – it is entrusted to us by God to manage wisely.

Over the years, we have developed an approach to financial planning that aligns with our Catholic values while ensuring security for our family. Here's how we invest with faith, responsibility, and purpose.

## 1. PUTTING GOD FIRST: THE PRACTICE OF TITHING

The very first thing we do when we receive our salaries is set aside 10% for tithing. This is a practice we have followed since the beginning of our marriage – first with my income alone, and later with both of us contributing. This money is not ours; it belongs to God and is used for:

- Supporting Church evangelisation activities
- Helping the needy
- Contributing to charitable causes

This practice has been a blessing. Giving back to God has never made us feel like we have 'less,' instead, we have seen God's providence again and again in our lives.

## 2. INVESTING FOR THE FUTURE: RETIREMENT PLANNING

As working professionals in Australia, we recognise that retirement without adequate savings could make things difficult. Investing in retirement funds is an act of foresight, ensuring that we can continue to live with dignity and provide for our needs even when we are no longer working.

Planning for the future is not a lack of faith – it is stewardship. Just as Joseph prepared Egypt for years of famine (Genesis 41), we too must prepare for the years ahead.





### 3. THE GREATEST GIFT TO OUR CHILDREN: EDUCATION

One of our strongest beliefs is that education is one of the greatest gifts we can give our children. It is an investment not just in their careers, but in their future ability to serve God and society.

We set aside funds to ensure that our three boys aged 14, 12, and 6 receive quality education. This, we believe, is a far greater inheritance than material wealth.

### 4. INVESTING IN A HOME CLOSE TO CHURCH

Our home is more than just a financial asset, it is a spiritual investment. When we were searching for a house, we prayed for God's guidance. Eventually, we bought a home within walking distance of our parish, allowing us to attend daily Mass and be actively involved in the Church community.

This decision was not just about convenience; it was about centring our lives around Christ.

### 5. THE EMERGENCY FUND: PREPARING FOR UNCERTAINTIES

Life is unpredictable, and financial emergencies can arise at any time. To avoid stress and panic, we maintain an emergency fund of about 1-2 months' salary to cover unexpected household expenses.

This fund ensures that we don't have to go into debt or make hasty financial decisions when challenges arise. Instead, we are able to handle situations with peace and trust in God's providence.

### 6. INVESTING IN GROWTH: CONTINUOUS LEARNING

Beyond material investments, we also believe in investing in our own growth. We set aside funds to pursue:

- Professional courses
- Additional degrees
- Skill development

By continuously learning, we are better equipped to serve both in our careers and in the ministries God calls us to.

### 7. PURPOSE-DRIVEN SAVINGS: PLANNING FOR DREAMS & PILGRIMAGES

Rather than being burdened by sudden large expenses, we save in advance for important goals. Some of these include:

Attending World Youth Day in Seoul. We have been setting aside a portion of our savings monthly so that we can participate as a family without financial stress.

Family vacations and short trips. These moments of rest and bonding are important, and by planning financially, we can enjoy them without unnecessary worries.

This approach helps us stay debt-free and peaceful, rather than being caught off guard by big expenses.

### 8. SIMPLE LIVING: AVOIDING UNNECESSARY EXPENSES

One of the key financial principles we follow is contentment. While many people spend excessively on luxury cars or unnecessary gadgets, we believe that God calls us to use wealth wisely, not wastefully.

That's why:

We drive practical cars – just enough to meet our needs.

We avoid unnecessary extravagance in lifestyle choices.

We remind ourselves that our treasure is in heaven, not on earth (Matthew 6:19-20).

This mindset keeps us focused on what truly matters: faith, family, and service.

### FINAL THOUGHTS: STEWARDSHIP WITH FAITH

Our financial journey is not just about accumulating wealth – it is about honouring God with our resources. Every financial decision we make is guided by prayer, prudence, and purpose.

By putting God first, planning wisely, and living simply, we experience a sense of peace and freedom that money alone can never provide.

Rojes Coalbe, Melbourne, Australia

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Countries that follow Church social teaching (consciously or otherwise) tend to prosper in a sane market economy. The poverty of countries with large Catholic populations typically stems from corrupt governments that do not follow the Gospel, e.g., Mexico during most of the 20th century. The Church understands the benefits of a market economy and advocates what could be described as 'capitalism with a conscience.' → [CATHOLICEXCHANGE.COM](https://CATHOLICEXCHANGE.COM)



## ART



Healing of the paralytic. Wall painting in the baptistry of the Domus ecclesiae in Dura-Europos. Yale University Art Gallery.

# From Persecution to Patronage

## The Development of Early Christian Art

Art historian and researcher, **Barnet Alex Varghese** takes us on an artistic and historic journey through Christian Art. In this article he begins with the first century.

**A**rchaeologically, evidence is limited about the presence of artefacts in the first century of early Christianity (Paleo Christianity). While it is not entirely clear how these artefacts functioned, their rarity does not mean that images were not used. Christianity in its nascent stage, before being an established religion, spread rapidly through the Greco-Roman region thanks to the efforts of apostles. Yet, the primary question remains, what were the Christian imageries and structures that the early believers built?

St Peter's decision to spread Christianity beyond the Jewish communities of the Levant region into the Greco-Roman world profoundly impacted the development of early Christianity, including the use and adaptation of visual imagery. The earliest existing evidence of Christian art is from the 2nd century AD, prior to that archaeological evidence is lacking.

Within the Roman world, religion

was divided into inclusive cults of civic religion and secretive exclusive religions. Civic cults focused on customary practices such as sacrifice, and the polytheist practice of Roman society allowed incorporation of deities of conquered people. A notable example is the Pantheon, built by Roman emperor Hadrian, dedicated to all gods, symbolising the Roman authority over the religions of its citizens.

On other hand, the mystery cults focused on a central mystery that was known only by those who were initiated into the teachings of the cult. In Christianity, monotheism (belief in the existence of one God, or in the oneness of God) was an integral factor, because of which the early Christians refused to participate in civic cults, which in turn led to their persecution and was perceived as anti-social by the Roman authorities. The large-scale persecution of Christians began under the reign of Emperor Nero, who blamed them for the Great

Fire of Rome in 64 AD. The most severe persecution under the Roman Empire was known as the Diocletianic persecution, which happened under the imperial authorities from 303 to 311 AD.

### EARLY IMAGES

Early Christian or Paleo Christian art refers to works produced by Christians or under Christian patronage from the earliest period of Christianity to, varying from 313 to 525 AD. Post 550 AD, Christian art is classified under regional styles, including the Byzantine art.

It is difficult to pinpoint exactly when art distinctly associated with Christianity emerged. According to historians, the persecution, and the Old Testament restrictions against the production of 'graven images' (an idol or fetish carved in wood or stone) might have constrained the early Christians from producing art. Additionally, as most of the early Christians were from the lower strata of Roman society; it may have limited their





ability to fund and patronise the creation of art.

As Christianity began to spread throughout the Roman world, in a move of strategic syncretism they adapted many Roman motifs and gave new meaning to what had been pagan symbols. Some of these adopted motifs were the peacocks, grapevines and the 'Good Shepherd.' Other symbols, such as the fish and loaves, were unique to the Christian tradition, recalling the Miracle of loaves and fish. Fish has been an integral symbol in Christianity, known as the ichthys (from the Greek *ikhthūs* meaning fish), is a symbol consisting of two intersecting arcs. According to popular belief, the sign was adopted by early Christians as a secret symbol to determine if another was indeed Christian. Also, the representation of fish and loaves was the symbolic representation of the Eucharistic mystery that is continued even today. The term  $\text{ΙΧΘΥΣ}$  (*IKhThUS*), or also  $\text{ΙΧΘΥC}$  with a lunate sigma, is an acronym  $\text{Ιησοῦς Χριστός Θεοῦ Υἱός Σωτήρ}$ , *Iēsoûs Khristós, Theoû Huiós, Sōtēr*; in Koine Greek, which

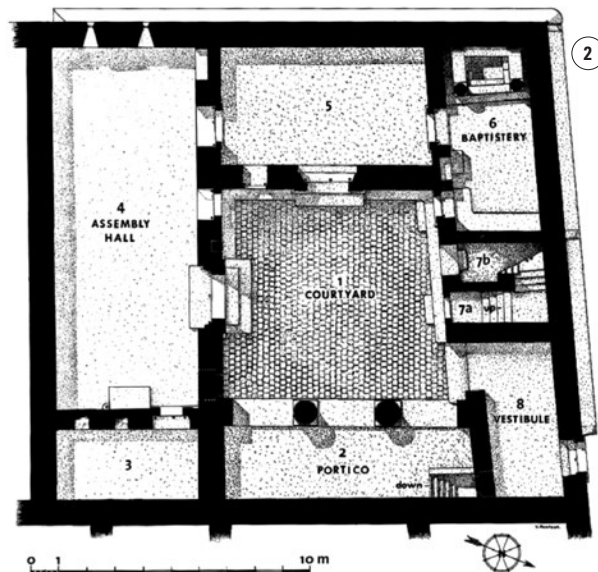
translates, Jesus Christ, God's Son, Saviour. The individual letter stands for:

- Iota (i), *Iēsoûs*, Jesus
- Chi (ch), *Khristós*, anointed
- Theta (th), of God, the genitive singular of  $\Theta\epsilon\acute{o}\varsigma$ , *Theós*, God
- Ypsilon (y or u), Son
- Sigma (s) Saviour

#### EMERGENCE OF EARLY ART AND ARCHITECTURE

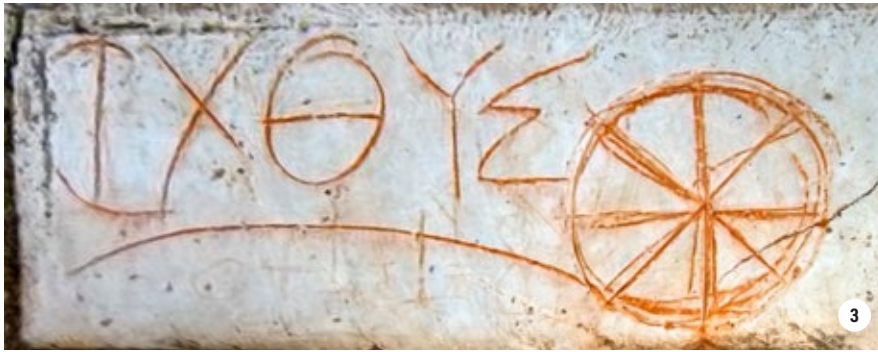
The earliest structures that have been associated with early Christianity were house churches and the catacombs.

Congregation has been an integral part of Christianity since its inception, something that has continued to today. A commune was necessary to address both the physical and spiritual needs of the believer. Due to prerequisite for a religious gathering to commemorate



the teaching of Jesus, during the early phase of Christianity congregations were held with the domestic houses of the early believers. Until the legalisation of Christianity by Constantine, Christians were not allowed to construct any public church buildings. Due to the lack of





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1. Crypt of Popes in Catacombs of Callixtus.
2. Plan of 'House Church' in Dura-Europos.
3. An early circular ichthys symbol, created by combining the Greek letters, Ephesus.
4. House church is at Dura-Europos.

royal patronage and secretive nature, Christian worship was purposefully kept as inconspicuous as possible. Rather than building prominent new structures to express religious use, Christians in the Late Antique world took advantage of pre-existing, private structures – houses.

One of the most famous and oldest known house churches is at Dura – Europos, located near the village of Al-Salihiyah, in present day Syria. Dura-Europa was a Hellenistic, Parthian, and Roman border city of great archaeological importance. Based on the inscription found from the church it has been dated to be around the early 3rd century AD. The church had one of the larger rooms served as a baptistery, another for the celebration of the Eucharist, and a third possibly for the instruction of catechumens. The interior of the structure was decorated with frescoes, they are the earliest church wall paintings

yet discovered. Frescoes depict biblical themes such as David and Goliath, Adam, and Eve, etc. Other depictions include the 'Good Shepherd', the 'Healing of the paralytic' and 'Christ and Peter walking on the water.'

The earliest known purpose-built church was discovered in the Jordanian coastal city of Aqaba. It is estimated to have dated between 293 and 303 AD. Based on its architectural plan, archaeologists have argued that unlike the early house churches this structure was specifically built as a church. The church was excavated in 1998, it is in the form of an east-west oriented basilica, with apse and aisles. It also had a narthex and chancel.

Apart from house churches, the catacombs were an important source of early Christian art. According to Roman law, burials were forbidden within the city limits, hence they were mostly located

outside the city walls of Rome, near a quarry. These catacombs were burial places of Christians, Jews, and followers of a variety of pagan Roman religions. There were several catacombs such as the Catacombs of Callixtus, known for containing the Crypt of Popes, which once contained tombs of several Popes from 2nd to 4th century AD. Christian imagery in the catacombs evolved as the religion flourished. It became the place of origin for some of the early Christian imageries that were influenced by the Old and New testaments of the Bible. It is interesting to note that the image of Jesus Christ that we are so used to did not yet evolve in the early phase of the Christianity. His presence was depicted through pictogram symbols such as the ichthys, the peacock, the Lamb of God, or an anchor. Later, personified symbols were used, including Daniel in the lion's den, Orpheus charming the animals, or Jonah, whose three days in the belly of the whale prefigured the interval between the death and resurrection of Jesus.

Early Christian art was influenced by the social, political, and religious context of the time. Despite being constrained by persecution and limited support from the ruling class, the early Christians with their modest means were able to create art and buildings that were often private, and yet symbolic. Overtime as Christianity gained legitimacy and spread throughout the Roman Empire and the world, its art and architecture evolved, developing distinct regional forms. The transition from secretive, modest symbols to more overt and monumental expressions of faith is best exemplified by the reign of Emperor Constantine.

(The next article will explore how Constantine's legalisation of Christianity and his adaptation of Roman imperial imagery dramatically transformed Christian art, paving the way for the rich diversity of Christian art forms that followed in the later centuries.)

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**Barnet Alex Varghese** is a Delhi-based art historian and researcher. His research interests encompass art, architecture, visual culture, and the interplay between art and religion.

## SOUNDREPLY



## MOVIE

## SPIDERMAN NO WAY HOME [2021]

advantage of these hapless children and profiting from them – or should you in justice refuse alms, to discourage such gangs? Again, should you help your alcoholic friend, knowing that without it he will not survive, but whatever help would mostly be spent on alcohol? How can we be just and merciful here?

As much as we would like it to be otherwise, life is seldom black and white; and in many situations, yes/no answers are hardly possible. This is not just a ‘me problem.’ Think of the parable of the wicked servants (Matthew 21:33-46) – what does the owner of the vineyard do in the end? Plato’s greatest work – lessons he learned from the father of Western Philosophy, Socrates – *Republic* is all about the question of justice, in which he argues through interpersonal dialogue, the meaning and purpose of justice.

Oddly enough, that long preamble is to introduce Marvel’s superhero movie, *Spiderman: No Way Home*, with Tom Holland playing the title character. I must admit that in spite of Marvel movies minting money, I have never really warmed up to them! Martin Scorsese once compared superhero movies to theme park rides – you are in it for the exhilarating experience, but nothing more. Even though most times I believe that to be true, *No Way Home* is an exception, and a really good one at that.

*No Way Home* begins where *Far From Home* ends. Peter Parker has his identity as Spiderman revealed to the world after Mysterio (Quentin Beck) frames Peter for his death as well as for all the death and

destruction in London. With the law enforcement agencies bringing charges against Peter, and eyes of the whole world upon him, Peter’s normal life is thrust into turmoil – with MJ, his love interest and Ned, his best friend as his only source of peace and comfort. The trio dream of getting into MIT at the end of the academic year to begin afresh and reset their life. Yet, Peter soon realises that even the future of his best friends have been irreversibly damaged because of Beck’s lies – when all three of them have their applications rejected because of the controversies surrounding the recent events.

Dejected and sad more for his friends, Peter decides to seek the help of Dr Strange – and lo and behold, Strange proposes a spell that would make everyone forget that Peter Parker is Spiderman, which Peter gladly accepts. But while the spell was midway, Peter suddenly realises its true consequences – and interrupts

St Thomas argues in his *Summa* that when God acts mercifully, *He does not act against justice, but goes beyond it* (Part 1.21.4). The Lord Himself gives us this mandate, *Be merciful, even as your Father is merciful* (Luke 6:36). Hand to heart, each one who has had a personal encounter with Christ will confess and confirm with gratitude, the umpteen times that one has experienced the loving mercy of God after realising that he/she has messed up so badly – that this situation is beyond redemption.

Freely we have received, yet truth be told there is nothing romantic about being merciful, even to a stranger. In fact, it is not even easy to navigate the contours between justice and mercy. Think about this: Is it mercy to give alms to children begging on the streets when you know for a fact that there are organised groups taking

#### REVIEW BY Joseph Anthraper

Joseph lives in Southampton, UK with Mahima, his wife and their 5 kids.





the spell multiple times so as to exclude the people he loves from the spell's remit. Well, the spell goes awfully wrong and an annoyed Dr Strange kicks Peter out of Sanctum. Unbeknownst to Peter, the corrupted spell has caused fissures in the 'fabric of the multiverse,' summoning people from every other universe who know Spiderman, into this.

Enter the super villains from the past – with Otto Octavius smashing his way in first – as Peter is on his way to make his case with the MIT lady, who has power to reconsider his friends' applications. While fighting Otto, Dr Strange teleports them both into the Sanctum, where he imprisons Otto in a cell next to Curt Connors and asks Peter to bring back and imprison the others who have come seeking Peter. So Peter, MJ and Ned work as a team and capture Max Dillon and Flint Marko, with Norman Osborn aka Green Goblin still at large, until Norman suddenly turns up at the charity where Aunt May works. Aunt May helps Norman and tells Peter that though they might be evil, they need his help. Peter brings Norman back to the Sanctum and with all of them captured, Dr Strange prepares to cast the spell to send them back to their own universes. But upon realising that these men were teleported into his universe just before their death, and if sent back, they would all die fighting Spiderman, Peter decides to take a chance and try to 'cure' these baddies of their evil-ness, in spite of the remonstrations of Dr Strange.

Yet, as is often the case, things don't go to plan, and Peter soon realises that kindness



in our fallen world is often regarded as a sign of weakness, and not everyone who is helped appreciates the assistance. Angry, dejected, and shattered at how things have turned out, Peter realises that this challenge is far too much for even Spiderman, and yet, help does come from unexpected places in an unexpected turn of events.

In all three Tom Holland Spiderman movies, Peter is shown as a teenage boy who is prone to making mistakes: he makes bad decisions and wrong choices. It could very well be argued that the current problems that he finds himself in is because of his decisions or lack of them earlier. Yet, by the end

of this movie, Peter makes the transition from a boy to a man, and makes some hard choices, choices that are going to hurt him profoundly, yet seem right.

St John in the prologue to his Gospel says, *He came to his own home, and his own people received him not.* Disregarding the metaphysical question of the problem of evil, in reality and practise, the question remains: how does one deal out mercy to people who really don't care; how does one balance mercy with justice in a broken, fallen world?

If, like me, you have recoiled from watching Tom Holland's magnum opus, please take the plunge – thoroughly recommended.



# Chandeliers

## ✶ St Matthew



**D**uring a Jesus Youth family gathering, we had an enlightening session on joyful family spirituality led by Rev Dr Arun Kalamattathil. At one point, he posed a thought-provoking question: 'Is being wealthy a sin?' This sparked a variety of responses, with some attendees affirming and others expressing uncertainty. Personally, I felt conflicted. However, Fr Arun clarified the Church's teaching on wealth and tithing, emphasising that while wealth itself is not sinful, the pursuit of money should not overshadow one's faith. He referenced Pope Francis' recent encyclical, *Dilexit nos*, which encourages Catholics to

abandon the 'mad pursuit' of money and focus on their spiritual lives. That discussion provided clarity on managing wealth responsibly and according to Church teaching, and fostering a spiritually fulfilling family life.

Reflecting on financial management and spiritual investment, I found inspiration in the story of St Matthew. As narrated in Matthew 9:9, he was a tax collector – a profession often associated with greed and dishonesty. However, upon encountering Jesus, who simply said, 'Follow me,' Matthew immediately left his post and became a devoted disciple. This transformation illustrates the profound impact of prioritising spiritual wealth over material possessions. His story encourages us to evaluate our own lives, considering how we can align our financial practices with our spiritual values, ensuring that our pursuit of wealth does not hinder our relationship with God.

### FROM MATERIAL WEALTH TO SPIRITUAL RICHES

As a tax collector, Matthew was likely affluent, given the lucrative nature of his profession. However, tax collectors were often viewed negatively due to their association with Roman authorities and perceived to be dishonest. Despite his material wealth, Matthew chose to follow Jesus, who said in Matthew 6:19-20: *Do not lay up for yourselves treasures on earth, where moth and rust consume and where thieves break in and steal, but lay up for yourselves treasures in heaven, where neither moth nor rust consumes and where thieves do not break in and steal.*

### EMBRACING A NEW VOCATION

Matthew's decision signifies a radical reorientation of his life's priorities. By leaving a profitable career, he invested in a spiritual vocation, dedicating himself to spreading the Gospel. This act

*Matthew's transformation teaches that true wealth lies not in material accumulation but in spiritual fulfilment. His example invites Catholics to reflect on their relationship with money, encouraging the use of resources to serve others and advance the Kingdom of God.*

underscores the importance of prioritising spiritual commitments over material gains, a principle central to Catholic teaching.

#### PATRON SAINT OF FINANCIAL MATTERS

Recognised as the patron saint of bankers, accountants, and money changers, St Matthew serves as a model for integrating faith with financial responsibilities. His life encourages professionals in financial sectors to conduct their duties with integrity, aligning their work with Christian values.

#### MATTHEW'S LESSONS

Matthew's transformation teaches that true wealth lies not in material accumulation but in spiritual fulfilment. His example invites Catholics to reflect on their relationship with money, encouraging the use of resources to serve others and advance the Kingdom of God. This perspective fosters a balanced approach to financial management, where material resources are viewed as means to support spiritual and communal well-being.

Matthew's life exemplifies the harmonious integration of financial acumen and spiritual devotion. By choosing to follow Jesus, he demonstrated that true richness is found in faith and service. His story serves as a timeless model for Catholics, illustrating how to manage financial responsibilities while prioritising spiritual growth and ethical integrity.

Through his evolution from tax collector to apostle, we can uncover fundamental financial management principles that align with Catholic teaching.

#### UNIVERSAL DESTINATION OF GOODS

St Matthew's call to follow Jesus exemplifies the principle that all resources are intended for the benefit of

all humanity. While private ownership is legitimate, it carries a social responsibility to ensure that wealth serves the common good. This principle encourages equitable distribution and discourages excessive accumulation.

#### PREFERENTIAL OPTION FOR THE POOR

Matthew's decision to follow Jesus reflects a commitment to prioritising the needs of the poor and vulnerable. This commitment should be reflected in personal financial choices, charitable giving, and support for policies that uplift marginalised communities.

#### STEWARDSHIP

Managing resources wisely and ethically, including prudent saving, responsible spending, and investing in ways that align with moral values, is exemplified in St Matthew's life. This involves being a good steward of the resources entrusted to us.

#### ECONOMIC JUSTICE

Ensuring that financial practices respect human dignity, provide fair wages, and promote just working conditions is a principle that St Matthew's transformation highlights. The economy should serve people, not the other way around.

#### SOLIDARITY

St Matthew's life highlights the value of financial decisions made with regard to their effects on others, promoting unity and shared responsibility. This principle rejects exploitation and advocates for

practices that uplift society as a whole.

#### ETHICAL INVESTMENT

Aligning investments with moral principles, avoiding support for industries or practices contrary to Catholic teaching, such as those harming human life or dignity, is a principle that St Matthew's transformation highlights. Investing should reflect Catholic values and contribute to the common good.

By adhering to these principles, Catholics can navigate financial matters in a manner consistent with their faith, ensuring that economic activities contribute positively to both personal growth and the broader community.

Dear St Matthew,

You left behind a life of wealth to follow Jesus, showing us the true value of faith over riches. Help me to earn a living with honesty and integrity, staying true to my values.

Guide me in managing my finances wisely, so I can support my family, help those in need, and contribute to the community.

Teach me to be generous, sharing what I have with others, and to trust in God's providence. May I always remember that true wealth is found in love, service, and faith.



Aji Thomas lives in Palakkad, India, with his wife Lizi Das and their three children.





# Treasure in Heaven

With Scripture and biblical examples, **Anil Israel** writes what a Christian should do with the financial resources in his possession.

Somewhere along life's path, I happened to stumble on this saying: 'God made man, man made money, money made man rich.' The craze for money can sadly make people get trapped in the so-called rat-race of life. It seems that if one had all the money they ever wanted, it would instantly put to end all the problems of their life. But that's not true.

Is growing rich all about making a lot of money? Does one's bank balance portray the true measure of a man's worth? Are the riches of life only measurable in monetary terms? Isn't money just the reward of sweat and toil? The philosopher Seneca remarked: 'If you want to feel rich, count the things you have that money can't buy.' What makes man essentially rich? What then is true wealth?

It's true that we all need money to meet our earthly needs. Money therefore

is an important commodity, and one must handle it wisely. In the parable of the rich fool, Jesus explicitly makes it clear: *a man's life does not consist in the abundance of his possessions* (Luke 12:15). Surely, Jesus meant material possessions here. Why is it called the parable of the rich fool? The rich man whose land *brought forth plentifully* (Luke 12:16) opted the selfish way of life. He thought that he could hoard his resources and make them the basis for his security. Then he could *eat, drink and be merry* (Luke 12:19). Scripture refers to such a person – giving into earthly pleasures and comforts – a *fool* (Luke 12:20).

In another gospel passage, we find another rich man who enquired: *What must I do to inherit eternal life* (Mark 10:17)? *Jesus looking upon him loved him, and said to him, 'You lack one thing; go, sell what you have, and give to the poor, and you will have treasure in heaven; and come follow me'* (Mark 10:21). Doesn't it ring a bell, to refrain from selfish temporal pursuits and to start reflecting on eternal godly ways of living?

In the Old Testament, we find that when Joseph interpreted the Pharaoh's dream with God's help, Pharaoh put him *in charge of the entire land of Egypt* (Genesis 41:41). *He gathered up all the food of the seven years when there was plenty in the land of Egypt and stored up food in the cities* (Genesis 41:48). Here we see that hoarding up during times of plenty was the wise way forward. This storing up was a godly response to meeting the needs of multitudes during their time of scarcity.

How are we, in turn expected, to handle money at our disposal? I have somehow come to realise that since God has gifted us with intellect, surely, we must apply intellect for His purposes, because intellect is God-gifted. If we can come to understand God's purpose for our life, then it makes decision making easier. Since God has created us for

The Good Samaritan not only gave an advance of two days' wages but also promised to repay any additional expense (Luke 10:35). May we too learn to imitate the generous attitude of letting what we have be used in favour of those who truly benefit from it.

himself – to *become partakers of the divine nature* (2 Peter 1:4), we need to realise that His purpose for us, is to share in the *life and work* of God. When I put off my earthly nature and attempt to put on the godly nature, then I begin to live the transformed life of a *new creature* (2 Corinthians 5:17).

God wants us to live debt free and enjoy financial freedom. In this sense, it could be considered wise to set apart a fraction of our surplus to meet known

## DOES NOT CONSIST IN THE ABUNDANCE OF HIS POSSESSIONS › LUKE 12:15



primary needs like shelter and education. If God has blessed us with family responsibilities, surely, we are expected to cater to the needs of the family as well. At the same, we must not forget that it is all His doing, we are merely instruments.

Some might very well quote: *Look at the birds of the air: they neither sow nor reap nor gather into barns, and yet your heavenly Father feeds them. Are you not of more value than they* (Matthew 6:36)? Surely, God wants us to depend on His

divine providence. We must do our best and God will do the rest. Say, if we have set apart a fraction of our savings for education, and God blesses our children with scholarship, then God would show another needy cause where the saving could be put to good use. It could be for someone else's education or even someone else's shelter.

Catholic teachings emphasise the importance of using money to serve God and others rather than solely pursuing

personal gain. We are commanded to love God and love our neighbour as ourselves. It is out of pure love for God that we ought to think about the welfare of others as well. If we learn to see Christ in our neighbour in need, then like the Good Samaritan, we too will not hesitate in extending a helping hand to those desperately needing help.

The Good Samaritan not only gave an advance of two days' wages but also promised to repay any additional expense (Luke 10:35). May we too learn to imitate the generous attitude of letting what we have be used in favour of those who truly benefit from it. *Whoever is generous to the poor lends to the Lord, and he will repay him for his deed* (Proverbs 19:17). *It is better to give alms than to store up gold, for almsgiving saves from death and purges all sin. Those who give alms will enjoy a full life* (Tobit 12:9).

*The fifth precept (You shall help to provide for the needs of the Church) means that the faithful are obliged to assist with the material needs of the Church, each according to his own ability* (CCC 2043). All lay faithful are encouraged to contribute to the mission of the Church. We can choose to regularly support any of the ongoing missionary initiatives. May we all be encouraged to *lay up for ourselves treasures in heaven, where neither moth nor rust destroy and where thieves do not break in and steal* (Matthew 6:20). May God alone be glorified always. ■

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Anil Israel lives in Mannheim, Germany, with his wife Sunitha and their 6 children.



# NewsWatch

## Mother Teresa's memorial officially added to the General Roman Calendar

**T**he optional memorial of Mother Teresa of Calcutta (1910-1997) has been officially added to the General Roman Calendar. She was beatified by Pope John Paul II in 2003 and later canonised by Pope Francis in 2016. The Dicastery for Divine Worship and the Discipline of the Sacraments announced this decision in a decree dated 24 December 2024, the opening day of the Jubilee, though it was published on 11 February.

The decree, signed by Cardinal Arthur Roche, the dicastery's prefect, stated that Pope Francis made this decision in response to requests from clergy, religious communities, and lay associations, recognising the widespread influence of Saint Teresa's spirituality. As a result, the founder of the Missionaries of Charity is now officially commemorated with an Optional Memorial on 5 September each year. This observance must be included in all liturgical calendars and books related to the Mass and the Liturgy of the Hours. The decree also specifies that the required liturgical texts must be translated, approved, and published by episcopal conferences.

Since her canonization, many priests have informally mentioned Mother Teresa during Mass on 5 September, the anniversary of her death in 1997. However, her name was not previously included in the universal liturgical calendar, which does not automatically recognise newly canonised saints. In an explanatory note, Cardinal Roche emphasised that Pope Francis elevated her commemoration to an Optional Memorial due to the



global impact of her spirituality. He also highlighted her as a symbol of hope for those marginalised in society.

Cardinal Roche further expressed hope that adding Mother Teresa's feast to the General Roman Calendar would encourage reflection on her life – a small woman with immense love – who dedicated herself to serving the most vulnerable, defending human dignity, and standing up for the abandoned and forgotten, including the unborn.

Born on 26 August 1910, as Anjezë Gonxhe Bojaxhiu in Skopje (now North Macedonia, then part of the Ottoman Empire), Mother Teresa initially joined

the Loreto nuns before founding the Missionaries of Charity in 1950. While her work began in India, her congregation expanded across 123 countries by the time of her passing in Calcutta in 1997.

She was awarded the Nobel Peace Prize in 1979 and became an international icon for charity and the pro-life movement, staunchly opposing abortion. Mother Teresa also shared a close bond with Pope John Paul II, who beatified her in 2003, just six years after her death. Pope Francis later canonised her in September 2016 during the Jubilee of Mercy, calling her a powerful example of God's love for the poor and marginalised.

By Sam Biju



## Tens of Thousands Rally for 52nd Annual March for Life

On 24 January, tens of thousands of pro-life supporters gathered in Washington, DC for the 52nd annual March for Life. The crowd, made up of people of all ages and backgrounds, walked from the National Mall to the Supreme Court, holding handmade signs and calling for the protection of the unborn.

Following the 2022 reversal of *Roe v. Wade*, the pro-life movement has faced setbacks at the ballot box. However, many marchers expressed renewed hope, encouraged by the rejection of pro-abortion measures in three states last November and potential pro-life actions under President Donald Trump's new administration.

The event featured activists, politicians, and individuals sharing personal stories about the importance of defending life. Many speakers cited faith as the foundation of their beliefs and emphasised the need to protect the unborn, support women in crisis pregnancies, and provide resources for families. President Trump, in a pre-recorded message, pledged to end the legal persecution of pro-life activists, highlighting his recent pardoning of 23 pro-life prisoners. Vice President JD Vance, speaking in person, called for policies that encourage and support families.

Other politicians, including Florida Governor Ron DeSantis, spoke about the courage required to defend life, pointing to Florida's legal success against pro-

abortion measures. Lila Rose urged the defunding of Planned Parenthood in favour of pregnancy resource centres, while Bethany Hamilton, a pro-life Christian and professional surfer, emphasised the importance of supporting women and recognising the value of every life.

Wheaton College students led the march down Constitution Avenue, carrying the March for Life banner. Along the way, the American Society for the Defense of Tradition, Family, and Property (TFP) played Catholic hymns such as *Ave Maria*.

Students for Life of America (SFLA) carried banners warning about chemical

abortion pills and advocating for a ban on their distribution. Alicia Foreman, SFLA's regional coordinator, raised concerns about their risks to women and potential abuse by sex traffickers. Archbishop Joseph Naumann opened the event with a prayer and expressed optimism. Despite *Roe v. Wade* being overturned, he stressed that the fight for life is not over. Many attendees had personal reasons for marching. Jackson Russell, a Catholic University of America freshman with autism, emphasised that children diagnosed with autism are at higher risk of abortion.





*"My heart, O God, is steadfast;  
I will sing and make music  
with all my soul."* -PSALM 108:1

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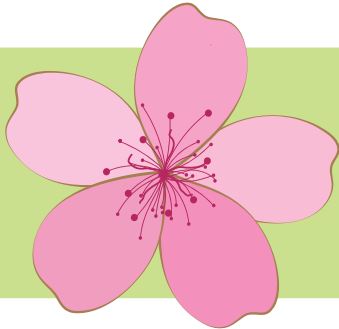
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# Spring

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S	Q	S	J	B	Y	I	G	L	E	U	T	S	R
D	E	F	K	U	B	C	F	R	K	N	H	O	A
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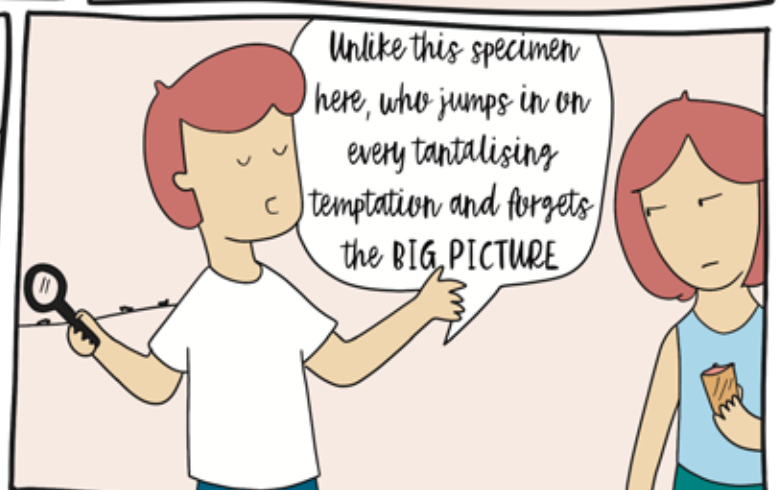
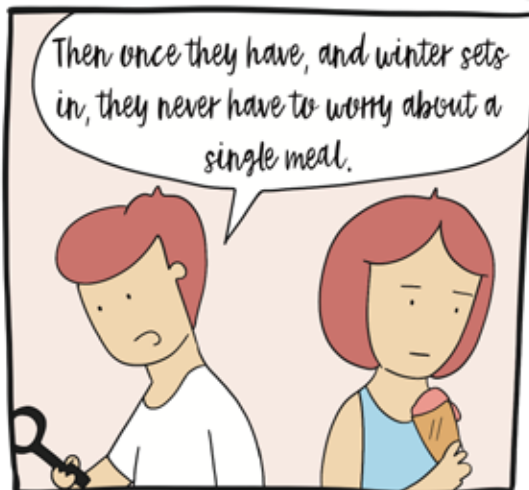
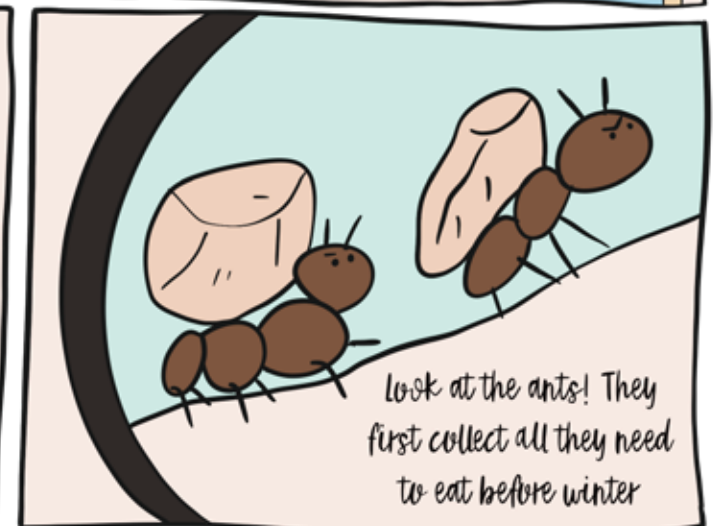
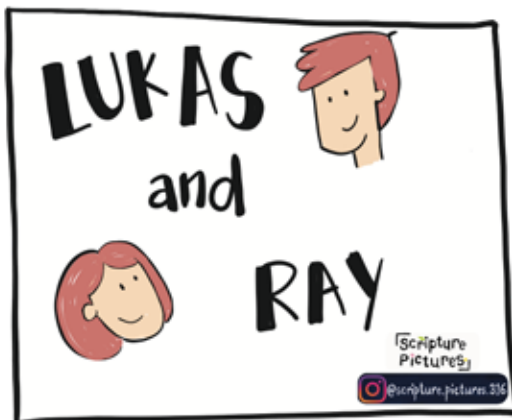


BLOSSOM  
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 THAW

APRIL  
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