



The Mid Towner

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Bulletin of the Rotary Club of Chandigarh Midtown

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WILLIAM (BILL) BOYD

District Governor
DHIAN CHAND

President
DR. V.J.S. VOHRA

Secretary
R.K. LUTHER

Editor
ASHISH AHUJA

Programme

FRIDAY - MAY 4, 2007

Volume : XXXI No. 44; MAY 2, 2007

Significance of New Generation

Guest Speaker : PP Rtn. Praveen Goyal
Sr. Dy. Advocate General, Punjab

Venue : Hotel President, Sector 26, Chandigarh

Time : 7.00 P.M.



Please do attend

FINANCIAL PLANNING FOR INVESTORS

On April 27, 2007 we had Mr. Anup Kalra as the Guest Speaker in our club meeting. He was introduced by Rtn. RTPS Tulsi as Associate Vice President of Kotak Securities Ltd., New Delhi, representing its Financial Group division for last 3 years. Anup was accompanied by Relationship Managers of Chandigarh office of Kotak Securities, Mr. Prakash Veer Arya and Ms. Radhika Soni, to give a power-point presentation on Financial Planning (FP).



Anup Kalra addressing the Rotarians

FP is the process of 'meeting life's goals through proper management of finances'. Simply speaking, FP is a journey from point A to point B, i.e., from where you are to where you want to be. For instance you may be planning to replace your old car with a new one in, say next 2 years or may be planning to send your child abroad for higher education, say 7 years later or may be planning to save for your child's marriage, say 15 years from now. Or you may be saving for your own house.

Financial planning does not mean investing but instead it begins with reviewing your overall financial contour. Followed

by a systematic process which, if done professionally, can help an investor achieve the financial goals.

These are some of the examples of life's goals and to be able to realise our goals, requires certain management of finances. Most of us, however, have no concrete plans when it comes to management of finances and often, with no overall direction, are unable to realise our goals. Some of us do take certain ad-hoc investment decisions from time to time hoping that we have done the needful and hence would achieve all our goals. But it seldom happens that way.

FP is the key to financial independence as it helps us in wealth creation i.e. accumulating wealth, as distinct from just making big income. It is important to manage personal and household financial affairs. Investments can help you take control of your life and secure a financial independent future. It helps you for the constant changes in life and thus eliminating the uncertainties in life. Investment planning helps you to fulfill your needs like creating wealth over long term, acquiring assets like a dream house or car, fulfilling your need for financial security & tax savings.

Personal wealth creation strategy is based on specific goals. Thus the process of FP starts with identification of goals. The more specific your goals are, the more accurate your planning would be. Hence, care needs to be taken while devising goals. A goal needs to be realistic and flexible and it should be possible to achieve the same in established time-frame.

The next step is to identify financial problem or the financial gap, which involves analysing the information to assess the current situation and determine what should be done to meet the defined goals. After this, there is a need to develop written financial planning recommendations and alternatives. At this stage, we would take into account the need for cash

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management, risk management and investment planning (asset allocation). The next step is implementation of the agreed upon recommendations and periodic review and modification of the same.



Suraj & Kanta Handa celebrating their Golden wedding anniversary



Ann Deep & Maj Gen.A.S. Kahlon get their wedding anniversary gift



PP Rtn. B.L. Ramsisaria proposes vote of thanks



Rtn. B.S. Channi gets Punctuality Award from Guest Speaker Mr. Anup Kalra

PP Rtn. B.L. Ramsisaria while proposing vote of thanks, complimented Mr. Anup Kalra and his accompanying managers for the interesting presentation.

The meeting was followed by cocktails, courtesy Kotak Securities.

Visiting Rotarian from Germany

Visiting Rtn. Dr. Peter Fischer attended our club meeting on April 27, 2007. He is a member of Rotary Club of Rothenburg, Germany, Rotary District 1950.

Dr. Peter Fischer is an eye surgeon and exchanged professional notes with Rtn. Dr. Jawahar Luthra. He had pleasant moments of 'Sharing Rotary' with DGE Shaju Peter and other Rotarians.



Rtn. Dr. Peter Fischer, DGE Shaju Peter, Pres. Dr. VJS Vohra and officials of Kotak Securities Anup Kalra & Prakash Arya

Dr. Jawahar Luthra. He had pleasant moments of 'Sharing Rotary' with DGE Shaju Peter and other Rotarians.

District Assembly at Shimla - 3rd June, 2007

PP Rtn. B.L. Ramsisaria, the incoming District Secretary for RY 2007-08, announced that District Assembly is being held on 3rd June, 2007 at Hotel Peterhoff, Shimla, hosted by Rotary Club Shimla. All Rotarians and their spouses are invited to attend and share their experiences and ideas in the 'Assembly of Sharing'.

The registration charges upto 15th May '07 are Rs. 500/- for single and Rs. 950/- for couple. Please deposit the money with Office Secy. Mr. V.P. Sharma.

This is another important event for Rtn. Shaju Peter, District Governor 2007-08 and we as Chandigarh Midtowners, should attend in good number, specially the board of 2007-08 for whom, attending the District Assembly is mandatory.

Our Club-Sponsored City Lad is Rotary Peace Scholar



DG Dhian Chand & Aditya at Press Conference

District Governor Rtn. Dhian Chand, addressing the media on April 28, 2007 at Chandigarh, informed that sponsored by Rotary Club of Chandigarh Midtown, a city lad, Aditya Vikram Rametra, has been selected as Rotary Peace Scholar for 2007-09.

A B.E.-Mechanical from Thapar University with a Post Graduate Diploma in Management from IIM Calcutta, Aditya is currently working as Development Associate with Central Himalayan Rural Action Group (CHIRAG), Nainital, Uttaranchal, working in the areas of primary education, health, rural livelihoods, natural resources managements, etc.

Aditya would be studying at the Rotary Center for International Studies at University of California, Berkeley, California, USA for two-year Master's Programme.

Congratulations !



Rtn. Kanwaljit Singh
designated as a Senior Advocate

UPDATE YOUR ROSTER

Rtn. O.P. Malik has shifted his residence from Sector 28-D, Chandigarh to 107, Sector 6, Panchkula.

His new telephone are nos. are 2570077 & 2590099.



CONDOLENCES

Our heartfelt condolences to Rtn. Ritu Singal on the untimely demise of her husband, Mr. Vikas Singal, on Sunday, April 29, 2007. We share the family's grief on this unexpected and unbearable loss.

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KNOW YOUR NEW MEMBER

Rtn. Raj Jain
 Clf. : Information Technology
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 Phase 1, Panchkula.
 (R) : 746, Sector 26, Panchkula.
 Phones (O) : 2565051
 Mobile : 99882-24224
 Fax No. : 4625010
 Email : info@esscoindia.com
 D.o.B : 10.10.1969
 Wedding : February 3
 Member since : April 21, 2007
 (Parent Club : Rotary Club of Albany,
 Auckland, New Zealand)
 Spouse : Dr. Bhawna
 Vocation : Audiology & Speech Therapy
 D.o.B : April 6
 Children : Jayant (S)

'PAY ONE, GET ONE FREE'

During the recent Official Visit of District Governor Dhian Chand to Chandigarh Midtown, he had expressed great expectations from our club to achieve the target of \$ 100 per Rotarian for the Rotary Foundation.

Our Board of Directors has already decided to match the contribution for the foundation with an equal amount. That is, if you pay \$ 50, the club would match it with remaining \$ 50 to achieve the target of \$ 100 per Rotarian and you become PHSM. Similarly your \$ 100 will become \$ 200.

If you give \$ 500, you straightaway become Paul Harris Fellow (PHF), with remaining \$ 500 being matched by the club. Secy. R.K. Luther has already availed this unique opportunity to 'Lead the Way' by making his grandson, Akshat a PHF, on the day he was born in September 2006, followed by Ann Urmil's commitment to become PHF.

So Rotarians, catch up with this mega offer, before its too late!

PP B.L. Ramsisaria
 Chairman, Rotary Foundation
 Tel: 2596514, 2596941
 Dr. V.J.S. Vohra
 President
 Mob.: 98140-06829

Free Cataract Operation Camp - 5th May, 2007

This camp is being organized by all the Rotary Clubs of Saharanpur in collaboration with Rotary Club Chandigarh Midtown, Rotary Club of Wollaton Park, Nottingham, UK and Rotary Club of Castle Donnington, UK on 2nd, 3rd, 4th 5th & 6th May 2007 at Dr. Ajay Saigal Eye Hospital, Hakikat Nagar, Saharanpur.

District Governor Rtn. Dhian Chand shall visit the camp on Saturday, 5th May 2007 at 10 am. President Dr. V.J.S. Vohra and other members of our club have been requested to be present on this occasion. Our club is contributing 2/3rd cost of this project.



BIRTHDAY GREETINGS:

Rtn. P.K. Vasudeva May 07



PUNCTUALITY DRAW :

Won by Rtn. B.S. Channi



WEDDING ANNIVERSARY GREETINGS:

R'ann Sharda & PP Rtn. R.S. Chandgothia May 07

R'ann Savita & Rtn. O.P. Malik May 10

R'ann Vinny & Rtn. R.S. Sachdeva May 10

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