



THE MIDTOWNER

Bulletin of Rotary Club of Chandigarh Midtown: R.I. District 3080

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Club No. 15228

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Ron D. Burton

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Rakesh Aggarwal

President
Deepak Sood

Secretary
Dr. Rita Kalra

Editor
Dr. V.J.S. Vohra

Volume XXXVIII No. 12 Dated: September 17, 2013

PROGRAMME

Leadership and Rotary Chief Guest: PDG Dinesh Gupta RI District 3090

Friday, September 20, 2013

Time: 7.00 p.m.

Venue: Hotel President, Sector 26, Chandigarh

Financial Planning – Shifting Paradigms

In our regular meeting on September 13, 2013, President Deepak Sood welcomed our Chief Guest Mr. Vipul Thakkar, Head of Investment Advisory Division, Principal Retirement Advisors Pvt. Ltd., Mumbai, who gave a talk on 'Financial Planning - Shifting Paradigms'. He was introduced by PP Gurdip S. Deep as a CFA Charter holder and a MBA with 9 years of rich multi jurisdictional experience in product development and management, retirement financial planning, investment advisory and channel management in asset and wealth management industry. He was accompanied by Mr. Sushil Parashar, Regional Director, Principal Retirement Advisors Pvt. Ltd., Chandigarh and his colleagues. President Deepak also referred to a quote by Ralph Marston, "What you do today can improve all your tomorrows."



Vipul Thakkar gives an impressively formulated PowerPoint presentation

In his presentation Vipul Thakkar explained, "In the good old days there was lower life expectancy and smaller retirement phase. Necessities of life did not cost us a fortune. As a result savings rate were higher. Joint family and most

importantly, children acted as safety net in old age. Pension from employers was mostly sufficient."

New realities cannot be ignored. Vipul compared the previous generation with new generation. He said earlier the working span was 42 years, 18 to 60, and the retirement span was 7 years, 60 to

67. But now the working span is reduced to 30 years, 25 to 55, and retirement span is increased to 22 years, 55 to 77.

Increase in cost of living and inflationary pressures are now a reality of life! People are improving lifestyles with increasing income level. Use of credit is no longer a taboo. Household borrowings (loans, credit cards etc.) are up 8 times in the previous decade.

Vipul also talked of nuclear families. Average no. of children per household is going down. Grown-up children are not staying with their parents, who can no longer depend on children for support in old age.

There is no formal pension scheme for most Indians. Out of India's total workforce of 451 million, over 84% of workforce has none or inadequate retirement savings. Therefore one needs to have a well prepared retirement plan.

There is a great need for planning due to various reasons like increased life expectancy, early retirement, no social security, improving lifestyle & its cost, increase in borrowing, nuclearisation of families and rise in cost of living. We need to identify our financial goals. Analyze if our investments are in line with our risk appetite. Investments should be sufficient and available when we need it. We also have to consider the impact of inflation and taxes on our investments. We should be prepared for contingencies and unforeseen events.

Vipul expressed great concern about coping financially in retirement. About 50% people are not worried about financial hardships during retirement. He elaborated, "You are not better off than the previous generation. Indians are most optimistic but is it backed by conviction?" Retirement preparedness of the people is very necessary.



Rtn. Sanjay Bhatia presents a memento to Vipul Thakkar. Looking on are Sushil Parashar and his colleagues, President Deepak Sood and Secretary Dr. Rita Kalra



Mr. Vipul Thakkar presents wedding anniversary gift to R'ann Indu & PP Rtn. Prem Anand, with greetings from President Deepak and Secretary Dr. Rita



Rtn. Anil Kishore Khanna cutting his birthday cake



Rtn. Dr. Anureet Kaur gives a report on Aasra project at GMCH-32



Mr. Vipul Thakkar presents punctuality award to PP Dr. V.J.S. Vohra. Looking on are President Deepak Sood and Secretary Dr. Rita Kalra

For a happy retirement you should have a good financial planning, keep physically fit, avoid stress, do work you enjoy and have religious faith.

Vipul advised that an investment plan should start at an early age, understand the importance of asset allocation, have a contingency fund, buy adequate health insurance and critical illness cover, buy

adequate term life cover and draft a will. He concluded, "Most importantly, don't delay....act now."

On behalf of our club, Rtn. Sanjay Bhatia thanked Mr. Vipul Thakkar for giving us an interesting presentation, which will be useful for the young as well as senior Rotarians.

District 3080 Leadership Academy

Learning never ceases and it goes together with leadership. Rotarians are not only the leaders of their business or profession, but they are also engaged in changing lives of people.

improving your life and management skills that can help you successfully manage your personal, professional or business, and social life.



PDG Shaju Peter Associate Dean

PDG Shaju Peter informed about this life-changing experience for the Rotarians who have graduated successfully from District 3080 Leadership Academy, which includes number of Rotarians from our club including President Deepak Sood and Secretary Dr. Rita Kalra. Shaju said the programme comprises a six-lessons correspondence course on various aspects of Rotary's functioning, culminating with a 3-days residential workshop on

personal leadership. The workshop is conducted by a team of external management trainers and is exclusively devoted to

The residential workshop shall be held at Hotel Regenta Central Ashok Chandigarh, near Chandigarh Airport, Zirakpur, on 11-13 April 2014, with an exciting line-up of activities, case studies, role play, and presentation skills.

Shaju said from our club Rtn. Ashok Puri and PP Dr. V.J.S. Vohra have already registered for this programme, for which over 30 Rotarians are expected to register this year from our District.

The registration fee is Rs. 14,000/- for this programme and applications were invited to reach on or before 15th September, with initial payment of Rs. 7,000/- by way of a cheque drawn in favour of "Rotary District 3080 Leadership Academy". The balance Rs. 7,000 would be payable before 15th March 2014. For registration with spouse Rs. 4000/- extra has to be paid.

Interactive Session with Dainik Bhaskar by President and Secretary

Rotary Club of Chandigarh Midtown was represented by President Deepak Sood and Secretary Dr. Mrs. Rita Kalra at interactive session organised by Dainik Bhaskar about the Role and

Responsibility of Media and NGO for returning the glory of city beautiful. Several issues which have made life difficult in the city, were highlighted and suggestions invited for joint ventures.

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PP Rtn. T.S. Anand

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President Deepak Sood highlighted the issues of traffic jams at roundabouts and risk of accidents associated with it, and parking, which will be focussed in issues of Dainik Bhaskar in near future. Secretary Dr. Rita Kalra raised the issue of environment protection through rain water harvesting which is the dire need when Chandigarh is flooded every time there is heavy rain fall. The maintenance of existing projects in Govt. schools by

administration should be considered so that the project is sustainable.

Regarding public image and coverage of various projects the Chairman of Dainik Bhaskar group Mr. Ramesh Aggarwal promised that the Editor-in-Chief will try his best to do justice and bring out these issues in their esteemed newspaper.

Our project 'Save the Girl Child' adopted as Rotaract District Programme



JOIN THE DRIVE TO
SAVE THE GIRL CHILD
...SAVE THEM, NURTURE
WITH LOVE AND EDUCATE
TO EMPOWER THEM

SAVE
THE
GIRL
CHILD



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without us!

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- For Instilling confidence with education
- For Removing bias and prevent abuse
- For Loving care and compassion

ROTARY CLUB OF CHANDIGARH MIDTOWN
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Reported in our bulletin No. 8 dated August 20, 2013

President Rtn. Deepak Sood informed that on 4th September, on behalf of our club, Director Youth Service Rtn. Salil Bali organised District Rotaract Presidential meet of District 3080.

The event was chaired by DRR Rtn. Jasmeet Kaur and was attended by the Rotaract Presidents and Secretaries of our District. Our project 'Save the Girl Child' has been adopted as Rotaract District Programme.

President Deepak said, "I congratulate Salil on the grand success of the event." He added, "I would also like to appreciate the efforts of President Rtn. Kanika Sharma and her team of Rotaract Club of Chandigarh Midtown for taking interest and initiatives in the many projects, as reported in our club bulletin by PP Dr. V.J.S. Vohra."

Recently on our request, a team of Rotractors led by Secretary Rtn. Deepak Goyal have visited Govt. Model Schools to check up the condition of Rain Water Harvesting Systems set up by our club under WCS project. On the basis of their information with pictures of the rain water harvesting systems, we will be able to improve further, for which we shall work in co-ordination with Chandigarh Administration and schools management.

The three tests

Contributed by: Rtn. J.S. Chopra

Keep this in mind the next time you are about to repeat a rumour or spread gossip. In ancient Greece (469 - 399 BC), Socrates was widely lauded for his wisdom. One day an acquaintance ran up to him excitedly and said, "Socrates, do you know what I just heard about Diogenes?"

"Wait a moment," Socrates replied, "Before you tell me I'd like you to pass a little test. It's called the Triple Filter Test. Before you talk to me about Diogenes let's take a moment to filter what you're going to say. The first filter is Truth. Have you made absolutely sure that what you are about to tell me is true?"

"No," the man said, "Actually I just heard about it."

"All right," said Socrates, "So you don't really know if it's true or not. Now let's try the second filter, the filter of Goodness. Is what you are about to tell me about Diogenes something good?"

"No." was the reply.

"So," Socrates continued, "You want to tell me something about Diogenes that may be bad, even though you're not certain it's true?"

The man shrugged, a little embarrassed. Socrates continued, "You may still pass the test though, because there is a third filter, the filter of Usefulness. Is what you want to tell me about Diogenes going to be useful to me?"

"No, not really."

"Well," concluded Socrates, "If what you want to tell me is neither True nor Good nor even useful, why tell it to me or anyone at all?"

The man was bewildered and ashamed. This is an example of why Socrates was a great philosopher and held in such high esteem.

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District Seminar on Membership Development at Saharanpur on 29.9.2013

District Seminar on Membership Development will be held on September 29, 2013 at Saharanpur. Registration charges upto 20 September is Rs. 600/- (single) and Rs 1100/- (couple). From 21-25 September it will be Rs. 700/- (single) and Rs 1300/- (couple), and it will remain the same for spot registration, but without kit.

Know your project Water and Sanitation Project in Nepal Project Chair: Rtn. Arjan Singh

The project addresses the need to provide clean water and sanitation to a remote and impoverished Tamang village in Eastern Nepal. The village consists of 500 scattered small holdings and is dependent upon subsistence agriculture. It is a one day drive from Kathmandu.

At present, water is obtained from a distant river system. The project plans to construct a 5,000 litre water tank on the hillside above the village which will be supplied with water from the river and from which water will be piped to the homes in the village. Around 500 homes and 4,000 villagers will benefit from

a reliable and safe water supply.

Only 150 of the 500 homes in the village currently enjoy any form of sanitation. The project will equip 25 homes and families with bio-gas toilets. These toilets will provide healthy sanitation and will provide methane gas for cooking.

Rotary Club of Patan, Nepal will assist with all the administrative requirements that are needed to implement the project. Rotary Club of Wollaton Park, UK is supporting this project which would cost US \$ 13150. Rotary Club of Chandigarh Midtown is associated with this project with a commitment to contribute US \$ 2000.

Acknowledgment with thanks

For Aasra Shelter in GMCH-32:

PP Rtn. Prem Anand collected for construction of a shed

Donations for Disaster Relief:

Rtn. Amanpreet Singh

Donations for Club Projects:

PP Rtn. Prem Anand

Rtn. Anil Kishore Khanna

Rs. 18000

Rs. 2500

Rs. 1100

Rs. 2100

Birthday of Spouses

R'ann Urmil Luther

Birthday of Rotarians

Rtn. Surjit Kumar

PP Rtn. Anil K. Mehan

PP Rtn. Dr. Mrs. Vanita Gupta

Wedding Anniversary

R'ann Raj & Rtn. Dr. Col. V.K. Kapoor

Punctuality Draw

Won by PP Rtn. Dr. V.J.S. Vohra



September 23

September 21

September 22

September 26

September 23



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