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Volume 48 No. 24 Dated: 13 December 2023

OUTREACH INITIATIVE PRESENTATION & FUN ACTIVITIES BY ENVIROVISION GREEN LEADERS

Rotary **The Four Way Test**
Of the things we think, say or do

1. Is it the **TRUTH**?
2. Is it **FAIR** to all concerned?
3. Will it build **GOODWILL** and **BETTER FRIENDSHIPS**?
4. Will it be **BENEFICIAL** to all concerned?

[Click here](#)

Venue: Hotel Shivalik View, Sector 17, Chandigarh | **Date:** 15 December 2023 | **Time:** 6.30 pm

Rotary Youth Leadership Awards – RYLA Vishesh
Jointly hosted by Special Olympics Bharat | Department of Social Welfare, UT Chandigarh
Rotary Chandigarh Midtown | Rotary Chandigarh Central



RYLA Vishesh was a three day event held on 11th to 13th December 2023 in Panjab University, Sports Complex, Chandigarh, started with a traditional lamp lighting ceremony and heart-touching bhajan. Balloon was released by chief guest, an international gold medalist, Mani and SDM Mr. Nalin Kumar.

An inspiring welcome address was given by Assistant Governor Sanjeev Checker. In her address PP Dr. Rita Kalra spoke about the significance of RYLA Vishesh. Address by Presidents Jeeten Bhambri and Sunil Kansal also inspired these special children.

Impressive march past and oath-taking by athletes, was led by Sheetal Negi. Interactive workshops, eye checkup, dental care, music therapy, and many interesting activities were held.



Floral welcome to Chairperson of Special Olympics Bharat Dr Mallika Nadda by DG Arun Mongia. Looking on are IPDG VP Kalta and PP Parikshat Mehdudia



Address by Dr Mallika Nadda

Dr Mallika Nadda, Chairperson of Special Olympics Bharat was the chief guest of the closing ceremony. We also had gracious presence of DG Arun Mongia and IPDG VP Kalta.

The Rotary Youth Leadership Awards (RYLA) is an intensive leadership experience, a program where young people can develop their skills as leaders while having fun and making connections. This residential RYLA for 165 special children from six states, was held to provide a nurturing environment, where these children can develop leadership skills by showcasing their potential and talents to the community, so that their Disability empowerment begins at a young age.

RYLA Vishesh was organised in collaboration with the Department of Social Welfare, UT, Chandigarh, to ensure that the program meets the necessary standards for maximum benefit to the special children.

PP Parikshat Mehdudia expressed gratitude for the collaborative effort that made this event a grand success.



More glimpses of RYLA Vishesh on page 7

World Disability Day

Contributed by

PP Rtn Dr VJS Vohra

**Rehabilitation Council of India Certified Prosthetic Orthotic Professional
Serving in the field of Disability Empowerment for the last over 50 years**

World Disability Day also known as the International Day of Persons with Disabilities, is observed every year on 3rd December to create awareness about the challenges faced by persons with disabilities and explore ideas on how equal rights are provided and ensured to each of them. Integration of people with disabilities is very important to ensure their dignity and pride as respectful and useful citizens of their country.

The importance of inclusivity should be duly recognized for persons with disabilities in various aspects of their life, such as politics, social interactions, the economy, and cultural activities. Most important action is to break down barriers, eliminate discrimination, and foster an environment where persons with disabilities can participate fully and contribute meaningfully to their communities.

The achievements and contributions of persons with disabilities should be acknowledged, appreciating the challenges they face in their daily lives. Raising awareness about challenges faced by disabled persons helps to overcome prejudices, and promote a more inclusive and accessible world for them. Concrete steps have to be adopted globally to advance the rights and well-being of large number persons with disabilities, all over the world.

who have been **Empowered to become Super Humans**, shaping their lives and destiny with dignity and pride, doing very well not only for themselves and their family but also contributing to the main stream activities in their country.

One of our Super Human is Kulvinder Singh, who a few years ago, at the age of 15, lost all four limbs due to electric shocks while offering kar sewa at Gurudwara in Derabasi (near Chandigarh). He was provided Myo-facil prosthesis and a cosmetic prosthesis for his bilateral below elbow amputation. Now he is walking with bilateral below knee artificial legs and carrying on his daily activities independently with prosthetic limbs provided to him. He now desires to become a lawyer! This shows that technology can make future bright for persons with disabilities.

The future is digital. Prosthetic treatment and delivery of treatment will change dramatically. [Please click here](https://youtu.be/ZI146PBwhRg) (link: <https://youtu.be/ZI146PBwhRg>), to experience the digital revolution in the field of Prosthetics and orthotics.

Due prosthetic clinical procedure has to be adopted in a professional manner, as Prosthetics and Orthotics are specialized healthcare service that deals with the design, fabrication and fitting of prosthetic and orthotic devices to assist patients with physical disabilities and limb amputations, which has to be provided by certified prosthetic orthotic clinicians, who are qualified, recognized and certified by the Rehabilitation Council of India (RCI), the regulatory body responsible for overseeing that prosthetic orthotic treatment is carried out as per provisions of Rehabilitation Council of India Act, to ensure the quality, safety and care provided to persons with disabilities. Follow up facilities for patients is also essential part of the rehabilitation cycle.

World Health Organization has set Standards and issued Implementation manual for Prosthetics and Orthotics and identifies the requirements to be considered for prosthetic orthotic service. It urges the promulgation of State regulations to ensure that patients are protected from malpractice and poor-quality services. Prosthetics and orthotics clinicians are recognized as independent health professionals with a distinct professional title, profile and job description.

In India the Rehabilitation Council of India (RCI) is the primary regulatory authority responsible for overseeing and regulating the prosthetic and orthotic service. Running prosthetic clinic / establishments and camps without qualified prosthetic orthotic clinicians is unethical and illegal, liable to be prosecuted under RCI Act.



Prosthetic limbs, orthotics and assistive devices

After being provided with high quality artificial limbs, orthotic supports and assistive devices, there are many touching real life stories of large number disabled persons,

District Cricket Tournament



If united, we will win hearts of one and all. Our Club participated in District Cricket Tournament, held on 9th - 10th December 2023 at Yamuna Nagar, hosted by Zone 13

Rtn शशि जैन से रूबरू दिल से दिल की गुफ़तगू



R'Ann Harpreet Bhatia wife of Joint Secretary Rtn. Kulbir Bhatia is a Computer wizard and has been working as computer teacher in Punjab Government for the last 22 years.

Q. How do you know about Rotary?

A. My husband joined Rotary eight years back and we became directly involved with Rotary. However, I

have been following the principals of Rotary in its true spirit and in a practical way. Since I have worked in government schools where mostly students come from a humble background. I had the privilege of dealing with the underprivileged. It gives me immense pleasure and satisfaction that I had the opportunity to add value to their lives by making them tech savy which is the need of the hour.

Q. Your husband has held important positions in the club, how do you support him?

A. My husband has been a board member on many occasions and on different positions. I support him in his club responsibilities in more than one way. Many a times I give him freedom of time to invest in doing club duties. Sometimes I accompany him to the club meetings and projects. Since we are a nuclear family, one of us has to look after the kids and household needs and I try to take this responsibility so that my husband does not have to worry about it.

Q. Do you think Rotary is the platform for contributing something to the society?

A. I strongly believe that Rotary stands for service before self. It may not be possible for us to do something for society single handedly but Rotary is an association of intellectuals from different fields and different experience. Together we can make a difference in the lives of others.

Wish you keep adding more value to the lives of your students.

Birthday of Rotarian

Rtn Sunil Sharma

13 December

Birthday of Spouse

R'Ann Dr. Seema Rai

10 December

Wedding Anniversaries

R'Ann Saroj & Rtn Ravinder K Jain 10 December

R'Ann Sandhya & PP Rtn DP Khandelia 11 December

R'Ann Meena & Rtn Rajesh Mahajan 12 December

S.P. Arora & Sanjana Arora 12 December

Happiness and Smiles by Rtn Raj Khattar

After the grand success of "Coffee with Karan"... Star plus is coming with 3 new shows...

1. Tea with Modi
2. Cerelac with Rahul
3. Cough Syrup with Kejriwal

Thank God...
Morarji Desai is dead!!!

कुंआरा दोस्त:-

"यार ये बता, शादी में 7 फेरे लेते समय..

चक्कर तो नहीं आते"

शादीशुदा दोस्त:-

"उस समय तो नहीं आते..

उसके बाद जिंदगीभर आते हैं.....!!!!!!"

रिटायरमेंट के बाद अब सोने का समय इतना बढ़ गया है कि कुछ दिनों से सपने repeat हो रहे हैं।

और..... कल तो हद ही हो गई, जब दो सपनों के बीच Ad आने शुरू हो गए।

एक गधा शराब न पी के, पानी पी लेता है

इस से क्या सीख मिलती है..?

जो शराब नहीं पीता, वह गधा है.....!!!!!!

All those who are getting this bulletin are requested to send Rotary articles for the bulletin, sharing their Rotary experience or information. Interesting articles on personal achievements or any non-political topics for community service or of general interest, are also welcome. The article should have up to 500 words.

Please send your article to the Editor on email: drvjsvohra@gmail.com or Whatsapp: 9814006829.

ECONOMY IDEAS

In a Rising India Just Cruise with Confidence

The India story is a global reality now, and it is no longer just about soft power. Having hit the \$4-trillion GDP mark, India has risen – and is expected to rise further – in a world marred by chaos, still reeling from the after effect of the pandemic. India is the fifth largest economy in the world and will become the third largest, overtaking Germany and Japan, by 2030. India's GDP is expected to almost double from today and rise to \$7.5 trillion by 2030, which will also make it the second largest economy in Asia.

Nifty is set to follow the same trajectory and expected to rise to 22,500, a gain of 14%, by as early as December 2024. Strong economic growth would be a major trigger for this gain.

On the one hand, the world is starved of growth and, on the other hand, India is rising up in tumultuous times. The country registered a GDP growth rate of 5.5% in the last decade. The expected GDP growth for FY2024 is 6.5%. Apart from fast GDP growth, there are other key factors. These include the robust capex plans of the government as well as of corporates; strong credit growth of the banking industry as well as a favourable NPA cycle; and a robust and continued inflow of retail investors. Throughout this year, steady mutual fund flows ensured stable markets even during the months of high FPI selling. Total mutual fund AUM has grown to nearly six times over the past decade. Currently, mutual fund AUM is approximately Rs 48 lakh crore. There is a monthly MF SIP inflow of around Rs 16,000 crore, which was just close to Rs 5,000 crore five years back.

Though the share of equity assets in Indian household assets has more than doubled over the past decade, equity still forms just about 5% of



Nitin Kapur is Co-Founder and Director, Wealthyfy (MS Finline Pvt Ltd), Business Associate of IIFL Securities. In 2002 he joined IIFL in Research Department. With a PGDBM in Finance and NCFM Certified in Capital and Derivatives Market, he has 21 years of rich experience in Financial Services. A regular contributor to media platforms; also delivers lectures on Financial Literacy in Institutes like Amity and others.

Indian household assets. Indians have, however, been under-invested in equities historically. But there is hope here too. As the per-capita income of a rising middle-class population crosses the subsistence level, there is a reasonable chance of higher retail participation in equities.

Apart from the domestic flows, there is an expected increase in foreign flows as leaving China far behind India is at a sweet spot. Currently, India's weightage in the MSCI Index is about 1.6% and can increase to 2.5-3% soon, going by the strong economic indicators. Another positive news is the inclusion of Indian bonds in JP Morgan's emerging market bond index; it will bring more foreign inflows. However, as any good pilot would tell you, it's not just take-off or touchdown when you need attention, but also when you are soaring high with no visible issues.

Despite the fact that Nifty is currently

trading close to the 20,000 mark, it has given just 5% CAGR in the last two years. Nifty EPS is currently Rs 940, trading at P/E of 21. It is expected to grow by nearly 12% to Rs 1,060, hence Nifty at 22,500 will be fairly valued. If you look at the valuation, Nifty is still cheaper than the 5-year and 10-year P/E average of 24 and 23 respectively.

There is a need to keep a lookout for periodic factors too, including the world's largest election due in 2024. A historical analysis of the past five elections in 1999, 2004, 2009, 2014 and 2019 suggests that the index moved higher in the six months leading to the election on all five occasions, with an average return of 16%. Yes, in the event of a coalition government formation, the market could decline by 5-10%.

There is also a need to be cautious of global risks, both geopolitical and economic. The recent Israel-Palestine tensions, coming soon after the Russia-Ukraine crisis, gave some jitters to the index. Moody's has recently given a negative outlook to the US economy on account of high debt, high fiscal deficit and government interference. Higher US treasury rates are an area of concern.

Overall, there is no denying that India is at a sweet spot. It is a large economy with a savings rate of about 25%, and a bigger chunk can come to equities. Yes, don't expect linear returns as volatility is a part of equity investing. Look at it with perspective, though. When you invest in FD or fixed income instruments, you wait for 3-5 years for a mere 7-8% return. Equity investing is a game of patience. MF SIPs have shown that equity is a great place for decent returns.

Stay disciplined, stay focused; cruise with confidence and caution. That's a good mantra for investing, or even for life itself.

Heartiest Congratulations to PP Rtn Ritu Singal as her daughter Ishani weds Pawan

PP Rtn Ritu Singal says, "Proud beyond words as a mother witnessing my daughter Ishani's journey into matrimony with Pawan in Fairmont, Jaipur on December 2nd. She's grown into a remarkable woman, and today, as she starts this beautiful chapter, my heart swells with pride. Here's to the radiant bride Ishani Singal and her groom Pawan Mazumdar – may your be filled with love, joy, and countless union shared dreams. [Click here](#)



<https://www.facebook.com/100000984627530/posts/pfbid02KE6LRpC6YHo8hiXrFmgoqd1fy7Y6SZzPmciUJrvmjXSDVS8WjavvYHVwZwJVRTUI/?mibextid=Nif5oz>

Empower a Girl ... Be the Wind under her Wings

Contributed by

PDG Rtn Bansi Dhurandhar

RI District 3141

In most parts of the world, women have been perceived as the weaker gender. While anatomically speaking, it could have an element of truth; the challenge is that the thought of vulnerability has got deep-rooted over the years.

In India especially, traditional and cultural expectations keep them confined to homes, engaged in cooking and bearing children. Early marriages and teen pregnancies result from their exploitation and abuse. Human trafficking and gender-based violence is another evil they face. Lack of education due to many reasons continues to deprive them of self-development. Lack of access to hygiene and healthcare exposes them to otherwise preventable diseases. Malnutrition, eating disorders, and mental imbalance are some other serious consequences. Therefore, a multi-dimensional, integrated, large-scale effort is necessary to empower girls as empowered girls will grow to become empowered women.

On identifying the community's needs, Rotary International has rightly decided to concentrate on the overall development of women. "Girl Empowerment" has been the Thrust Area of the previous two RI Presidents, Past RI President Shekhar Mehta and Immediate Past RI President Jennifer Jones. Taking forward the phenomenal quantum of work done during their tenures, RI President Gordon McNally has decided to continue with this important Thrust Area.

Empowering girls enhances respect for their human rights, leads to healthier families, breaks the cycle of

poverty and strengthens the economy of the entire family. Though the scope of work is enormous, even a small effort at the club level can produce instant results.

We need to engage our Rotarian members in service activities and provide resources that enhance the lives of girls, their health and wellness, education, safety and economic development. This will enable girls to become agents of positive change.

It is recommended that every club should engage in an activity or provide resources that enhance the quality of girls' lives. The club can integrate an activity or resource that improves girls' lives into an existing club project. It can use Rotary expertise, such as Rotary Action Groups, Peace Fellows and The Rotary Foundation Cadre, to develop activities and identify needed resources. It can also partner with community organisations with expertise in Girl Empowerment. There are opportunities in plenty as many ongoing activities need Rotary's support.

The club needs to monitor and measure the impact of club activity through the Rotary Showcase. To date, 959 projects from India have been uploaded to the Rotary Showcase. Celebrating such success stories in the community and on social media is also essential. October 11 is celebrated as The International Day of the Girl Child.

The clubs should plan a worthy project on this day every year to make a difference. Empowered Girls make a happy family, a healthy society and a powerful nation.

More glimpses of RYLA Vishesh

Continued from page 2



Election Notice - Rotary year 2025-26

Reported in previous bulletins numbers 21, 22 & 23

President Rtn. Jeeten Bhambri invites nominations from Club members for the Board of Directors for the Rotary year 2024-25 and for the President for Rotary year 2025-26.

S.No	Particulars	Date and Time
1.	Filing of nomination papers	By 8 th December 2023 up to 7:00 PM
2.	Withdrawals, if any	By 15 th December 2023 up to 7:00 PM
3.	Elections (voting) if required and declaration of results	On 22 nd December 2023 at 6:30 PM

Nomination papers duly filled in and signed by the proposer, seconder and the candidate should be submitted in a sealed envelope to Election Committee Chair. The envelope should be addressed to The Chairman, and the Election Committee and submitted to the President /Secretary.

Eligibility Criteria:

- President 2025-26:** Minimum 3 years standing as a Rotarian and has served 2 years on the Board of Directors at the time of assuming office.
- Vice-President, Secretary and Treasurer:** Should have a minimum of 2 years standing as a Rotarian and has served on the Board of Directors for one year at the time of assuming office.
- Directors, Joint Secretary and Sergeant-at-Arms:** Should have been a member of the Club for 12 months at the time of elections, and should have served as committee chairman for at least 01 year.
- Candidate for any post for election should have maintained a minimum 50 percent attendance in the 12 months preceding the month of nomination and should not be in arrears of club dues (as of the first quarter ending September 30, 2023).

Any member in arrears of club dues will not have the right to vote, propose, second or be eligible for election.

Fear never builds the future, But Creating HOPE in the World does.

All correspondence to the Editor: **PP Rtn. Dr. V.J.S. Vohra**
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Good Thoughts

Thought by Rtn Raj Khattar

- A peaceful mind creates a healthy and energetic body.
- Never build walls. Build bridges.

Thought by Rtn Col JS Chandoak

There is the greatest practical benefit in making a few failures early in life. ----- T.H. Huxley

District Conference, "Anand - The Joy."

Dear Hope Creators

Warm Rotary Greetings!

Get ready for the excitement of the upcoming **District Conference, "Anand - The Joy."** Don't miss out – it's all about joy, just grab your conference kit before it's too late!

Important Details:

Registration Details

Single : Rs 5000/- | Couple : Rs 9000/-
| Rotaractor : 2500/-

Registration Link :

<https://weblink.rotaryindia.org/webli nk.aspx?ID=1633>

Secure your spot before registration closes.

Best Regards,

District Secretariat
RID 3080 | 2023-24

PP Rtn Salil Chopra



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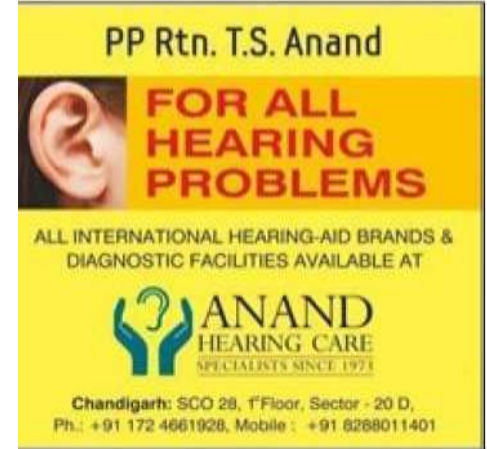
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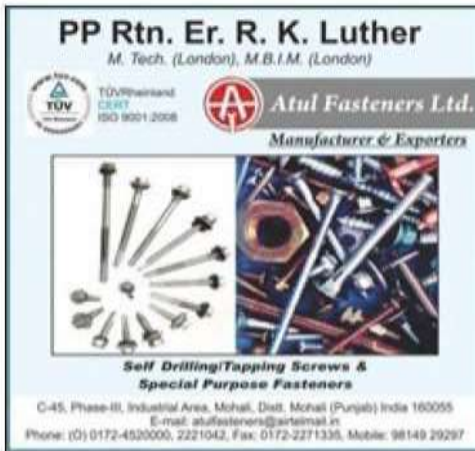
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