

## LIGHTHOUSE

BOND | BUILD | BRING CHEER

WEEKLY BULLETIN OF THE ROTARY CLUB OF MADRAS | ISSUE 45 | May '11, 2025

# His and Her Place Where Cleanliness Finds Its Space!



Dear RCMers,

Despite India's rapid urbanization, 39% of urban areas lack adequate sanitation facilities, impacting public health and dignity. The refurbished His & Her Place in T Nagar, is a shining example of community-driven solutions to improve hygiene, health, and living standards in crowded urban spaces.



**Rtn. Shivkumar Eashwaran**  
Editor

**Rtn. A.R. Raghunandan**  
Chairperson

**Mr. Madhu Mathen**  
Co-Chairperson

## Rotary Club of Madras

Invites you to the

# CLUB ASSEMBLY

Saturday

17  
May 2025

11.00 am onwards

at Hyatt Regency, Chennai.

followed by lunch

Rtn. G. Chella Krishna

President

Rtn. Rajesh Mani

Honorary Secretary

Rtn. Shanno Ravi

Director - Club Service

## THE LIGHTHOUSE

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- Rtn. Rakesh Jaiswal, Rtn. Dr. Rama Narasimhan

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Rotary Club of Madras (RCM)  
**44th Weekly Meeting held on 06-05-2025**  
 at Hotel Hyatt Regency, Teynampet, Chennai

## Call to Order:

President Rtn. G. Chella Krishna called the meeting to order and requested all members to rise for a silent invocation.

## Confirmation of Minutes:

The President sought confirmation for the 43rd weekly meeting minutes, which were passed and adopted by the members.

## Welcome Address:

President Rtn. G. Chella Krishna extended a warm welcome to the Chief Guest, Mr. Neeraj Aggarwal, Regional Commercial Head at Apex Group Ltd, and moderator, Mr. Karthikeyan Balakumar. He also welcomed the visiting Rotarians, Probus Club members, spouses and other guests present.

## Announcements:

**Urban Convenience Project – Pondy Bazaar** - The renovation of the Urban Convenience Project at Pondy Bazaar was successfully inaugurated. The initiative was led by Rtn. DGND Dr. Vijaya Bharathi Rangarajan, Chairperson Rtn. Roopa Shetty and Health Director Rtn. A.M. Visvanathan, who were duly acknowledged for their contributions.

**Foundation Stone Laid – VHS Senior Citizens' Home, Taramani** - The Rotary Club of Madras has committed to renovating the VHS Senior Citizens' Home in Taramani. The foundation stone was laid with special acknowledgment to Rtn. Rahul Saraogi and other key contributors for their support.

**Dialysis Machine Project** - A total of 16 dialysis machines have been funded through a generous grant. This impactful project was led by Director of Community Service 2 (Health Initiatives) Rtn. A.M. Visvanathan, with approximately ₹1 crore contributed by Rtn. Rahul Saraogi and Mr. Nimish C. Tolia.

**Green Rotarian Recognition** - Rtn. Archana Parikh was recognized as a Green Rotarian for her generous donation of USD 10,000 to the Rotary Foundation. The funds will support the construction of three homes for the homeless. Rtn. George B. Cherian initiated the proposal.

## Secretary's Announcements:

- Rtn. Rajesh Mani announced birthdays and anniversaries for the week.
- A sunshine contribution of ₹5,000 was received from Rtn. Dr. M. Parkavi.



- There will be no regular meeting next week. Instead, the Club Assembly will be held on Saturday, 17th May at 11:00 AM, followed by beer and biryani hosted by Incoming President Rtn. Nikhil Raj.

## Main Session:

Mr. Neeraj Aggarwal, Regional Commercial Head – Middle East, India, Africa and Mauritius at Apex Group Ltd., was the guest speaker for the week. He spoke on the topic "Your Legacy and Succession." The session was ably moderated by Mr. Karthikeyan Balakumar.

## Memento Presentation:

PDG Rtn. Krishnaswami S. presented mementos to Mr. Neeraj Aggarwal and Mr. Karthikeyan Balakumar in appreciation of their participation.

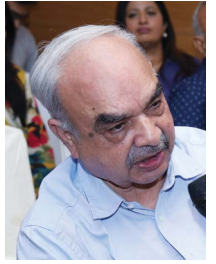
## Vote of Thanks:

The meeting concluded with a vote of thanks by Secretary Rtn. Rajesh Mani.

## Adjournment:

The President Rtn. G. Chella Krishna adjourned the meeting.







# Fortune Favors the Planned

In rooms where inheritance has long been a quiet conversation over mahogany desks and beneath chandeliered ceilings, estate and legacy planning is not new. What is new, however, is the scale of complexity our generation faces: global families, multiple jurisdictions, aggressive tax regimes and, perhaps most critically, a dilution of shared values over time.

It was in this context that Mr. Neeraj Agarwal's presentation at our 44th weekly meeting struck a particularly resonant chord. A man not only of credentials—TEP, STEP Singapore, CFP, LLB and MBA, but of clarity, Neeraj's talk was not a sermon of jargon. It was a practical foresight. As someone who has experienced the affairs of over 200 prominent Indian and NRI families, his insights came not just from theory, but lived experience within the inner circles of serious wealth.

Neeraj began with a truth many avoid: most people never plan. Inertia, not complexity, is the enemy of legacy. He called it out plainly: "In our business, 80% of people do nothing. And we call that a mistake." He reminded us that estate planning is not only about death. It is about control and continuity while we're still very much alive. Unlike a will, which comes into effect only posthumously, a trust functions in the present. And in a time where incapacity can strike before death, this is no small distinction.



**In his taxonomy of family wealth, Neeraj drew a distinction:**

- **Personal assets** – titled in your name, used by you.
- **Family assets** – technically in your name, but understood to be collectively governed.
- **Business assets** – assets you'll never sell but must never risk losing.

Herein lies a crucial truth: legal ownership is not the same as moral ownership and families that ignore this distinction often sow the seeds of future conflict. Neeraj cautioned against over engineering solutions for simple estates. "If your affairs are straightforward, a will—written clearly, signed properly and stored securely—may suffice." But if your family sits within any of the following realities, he was unequivocal: you must consider trust structures.

**1 Multi-jurisdictional families**  
heirs living in tax-heavy nations like the US or UK.

**2 Valuable business holdings**  
where liquidity is tight and valuation is high.

**3 Desire for administrative clarity**  
consolidation of fragmented family wealth.

**4 Legacy concerns**  
wealth passed from generation to generation.

**5 Anticipation of estate duty**  
yes, it may return to India.

He offered a critical reminder: when families stretch across geographies and ideologies, legal ambiguity becomes the breeding ground for emotional misalignment. For those unfamiliar with the instruments of wealth preservation, Neeraj's analogies were helpful, even elegant.

A trust, he said, is essentially a structured promise:

- A settler provides the assets.
- A trustee manages and protects them.
- The beneficiaries enjoy the wealth.

He emphasized that revocable trusts offer flexibility but limited asset protection, while irrevocable trusts, the stronger shield, require surrender of control. And yet, control, he reminded us, is often retained in practice, as evidenced by notable examples like the Adani family, whose primary shareholding rests within a trust.

He even touched on the LLP structure as a tax optimization tool, but only for those seeking operational and expense efficiencies, not for asset protection in the traditional sense. Perhaps most compelling were his stories—real, anonymized cases that laid bare the consequences of delay or denial:

- A high-profile designer's will contested by three parties, each with a different version.
- A sister who challenged her mother's will two years after the estate had been distributed.
- Business shares dumped in haste during a divorce, crashing valuations.

These are not stories from dusty courtrooms. This is what we call reopening grief and legal wounds. Neeraj says that over 70% of Indians with wealth have not written a will. This is not oversight—it is inertia. And it is dangerous.

He reminded us that a simple will, handwritten, signed by two witnesses and stored securely can eliminate the vast majority of future legal quagmires. But if there are global assets, complex ownerships or competing heirs, a will may not be enough.

His advice was simple: start with a will. Then, as the questions emerge, you'll know if trust is needed. He said, "Legacy is about sowing seeds that will not blossom in your lifetime. It is about preventing family names from being dragged into courtrooms and ensuring that the next generation inherits peace, not paperwork." That line stayed with me.

In his measured and precise way, Neeraj showed us that it's not about how much you have—it's about how well you leave it behind. And if we wish our story to be one of dignity and continuity then the work begins now.



# Prevention is Better than Cure

**D**iabetes awareness is crucial to children's health today, especially as rising rates of childhood diabetes become a growing concern. While genetics and family history play a role, lifestyle factors, such as poor dietary habits are significant contributors. In fact, a study by the International Diabetes Federation revealed that over 50% of children in India are at risk of developing type 2 diabetes due to unhealthy diets and a lack of physical activity.

With the prevalence of sugar-loaded foods readily available in stores, constant awareness programs are more relevant than ever. Educating children and their families about healthy eating habits, the importance of exercise and understanding the risk factors is key in combating this health crisis. By spreading awareness, we can prevent the escalation of diabetes and ensure healthier futures for the younger generation.

The Rotary Club of Madras, in collaboration with the Indian Council for Child Welfare, Tamil Nadu (ICCW-TN) and Sri Sanatana Dharma Higher Secondary School, organized a diabetes awareness program for students. This initiative aimed to educate students about the causes, symptoms and prevention of diabetes. The program, attended by 155 students from grades 6 to 9,



began with a welcome address by the school's headmistress. Mr. Vasudevan, a seasoned expert with over 30 years of experience, delivered an informative session on diabetes.

**The interactive presentation covered essential topics, including:**

- Diabetes prevalence in India
- Types, symptoms and vulnerable groups
- Causes, treatment and associated problems
- BMI calculation
- The impact of the current lifestyle on young generations
- Healthy eating habits and physical activity guidelines

By empowering students with knowledge, the program promoted diabetes prevention and management among the younger generation. The program concluded with Ms. Vimi Rony and Mr. Vasudevan presenting a poster on diabetes awareness to the school's principal as a token of appreciation and to reinforce the importance of diabetes awareness among students.

**FOR 05 NIGHTS | 06 DAYS**

**Departure Dates:**  
Feb 26 – Mar 2, 2026

**Destinations:** Yerevan, Gyumri & Dilijan  
**Accommodation:** Premium 5-Star Hotels  
**Cuisine:** Local specialties with vegetarian options available  
**Sightseeing Intensity:** Medium  
**Walking Intensity:** Low

**Tour Type:** Historical, Cultural & Scenic Exploration  
**Schedule:** Well-organized with free time for personal activities  
**Weather:** Expected between 0°C to 10°C  
**Group Size:** Limited to the first 35 participants

Package Details (inclusive of all)	
Rs. 1,60,000 per person (double occupancy)	Rs. 1,85,000 per person (single occupancy)

Trip includes: Airfare, Visa, Hotel stay with breakfast, internal travel, most lunches, and guided sightseeing

For more details, please contact: Rtn. Divya | +91 98844 58888

**FOR 06 NIGHTS | 07 DAYS**

**Departure Dates:**  
September 10 - 16, 2025

**Location:** Stuttgart, Black Forest & Berlin  
**Itinerary Highlights:**

- Explore the scenic Black Forest
- Exclusive visit to the Mercedes-Benz Factory
- Guided sightseeing tours in Berlin and Potsdam

**Group Size:** Tour limited to the first 35 participants  
**Activity Level:**

- Sightseeing Intensity: Moderate
- Walking Intensity: Moderate

**Accommodation:** Luxury 5-star hotels  
**Cuisine:** Local specialties with vegetarian options  
**Tour Style:** Historical · Cultural · Light Adventure

**Weather:** 10°C and 19°C  
**Schedule:** Guided tour with personal free time

Package Details (inclusive of all)		Extras
Rs. 2,30,000 per person (double occupancy)	Rs. 2,95,000 per person (single occupancy)	Visa - Rs. 14,000 Air ticket - Rs. 80,000 Insurance - Rs. 1,500

Trip includes: Hotel accommodation with breakfast, internal travel, most lunches, sightseeing

For more details, please contact: Rtn. Divya | +91 98844 58888





Inaugurated on June 18, 2020, “His & Her Place” has served the general public for over five years as a vital sanitation facility. Recognizing the need for continued maintenance and improvement, the facility recently underwent c o m p r e h e n s i v e





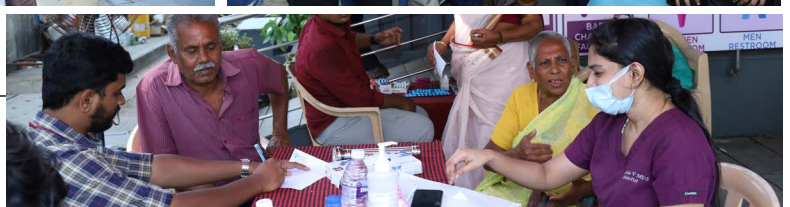
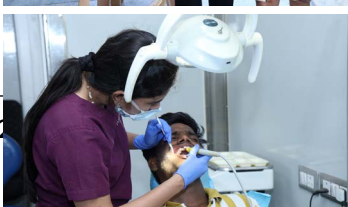


refurbishment to upgrade its infrastructure, enhance hygiene standards and improve operational efficiency. With the renovations, the facility is well-equipped to serve the community even more effectively.

The inauguration ceremony was attended by several esteemed members of the Rotary Club, including Rtn. N.S. Saravanan (District Governor, RI District 3234), Rtn. PDG J.B. Kamdar, Rtn. DGND Dr. Vijaya Bharathi Rangarajan, Rtn. G. Chella Krishna (President), Rtn. A.M. Visvanathan (Director of Community Health) and Rtn. Roopa Shetty (Chairperson – Urban Sanitation), along with many other distinguished Rotarians.











As part of the inauguration day activities, a General Medical Camp was conducted in collaboration with Sundaram Medical Foundation. The camp provided free health check-ups, medical consultations and diagnostic services. A total of 103 members of the public benefited from the services offered, underscoring Rotary's enduring dedication to community welfare.



## Birthdays 12th May to 18th May 2025

Rtn. Lakshmanan Ramanathan	14/5
Rtn. Gopalan Kannan	15/5
Rtn. Sakthivel Raja V. Sp.	15/5
Rtn. Ravishankar. P	18/5

## Spouses' Birthdays

Ann. Vijay Srinivas, Spouse of Rtn. Dr.Vani Vijay	12/5
Ann. Suraiya Masud, Spouse of Rtn. G.S.K. Masud	12/5
Ann. S.Lalitha, Spouse of Rtn. Avali Srinivasan	16/5
Ann. Geetha Ravishankar, Spouse of Rtn. Ravishankar R	18/5

## Wedding Anniversary

Rtn. Supriya Dabir Gautam Dr. & Gautam Venkataramani	14/5
Rtn. Indrani Krishnaier & Paramesh Krishnaier	16/5
Rtn. Gururaj Rao & Shreya Sujeer	16/5
Rtn.PP. Rani Muralidharan & K.G. Muralidharan	18/5

## Sunshine

Dr. Parkavi M. Rs.5000/-



Suggest the most quirky, whacky or creative caption/blurb for this photo (Maximum 15 words). The best entries will be reproduced in the next week's edition of Lighthouse.

Mail your captions to [editor@rcmlighthouse.com](mailto:editor@rcmlighthouse.com) on or before 13th May.

Issue 45



## Issue 44 : Best Captions

1. Rajesh Somasundaram and Shanno Ravi: "After Baku, where are you taking RCMers next, PP. Ravi? - *Rtn.M.Balasubramanian*
2. S.Ravi: Eating with hands is in our culture, illaya sir! - *Rtn. Deepak Chander*
3. "Before they go out to serve, they sit down to share—moments like these to remind us that fellowship is Rotary's finest tradition." - *Rtn. N.K Bhatia*
4. Rajesh : Dhairiyama Saapudunga Sir! Naan thaana samaichathu! Ravi: Athu thaana bayame! - *Mr.Madhu Mathen*

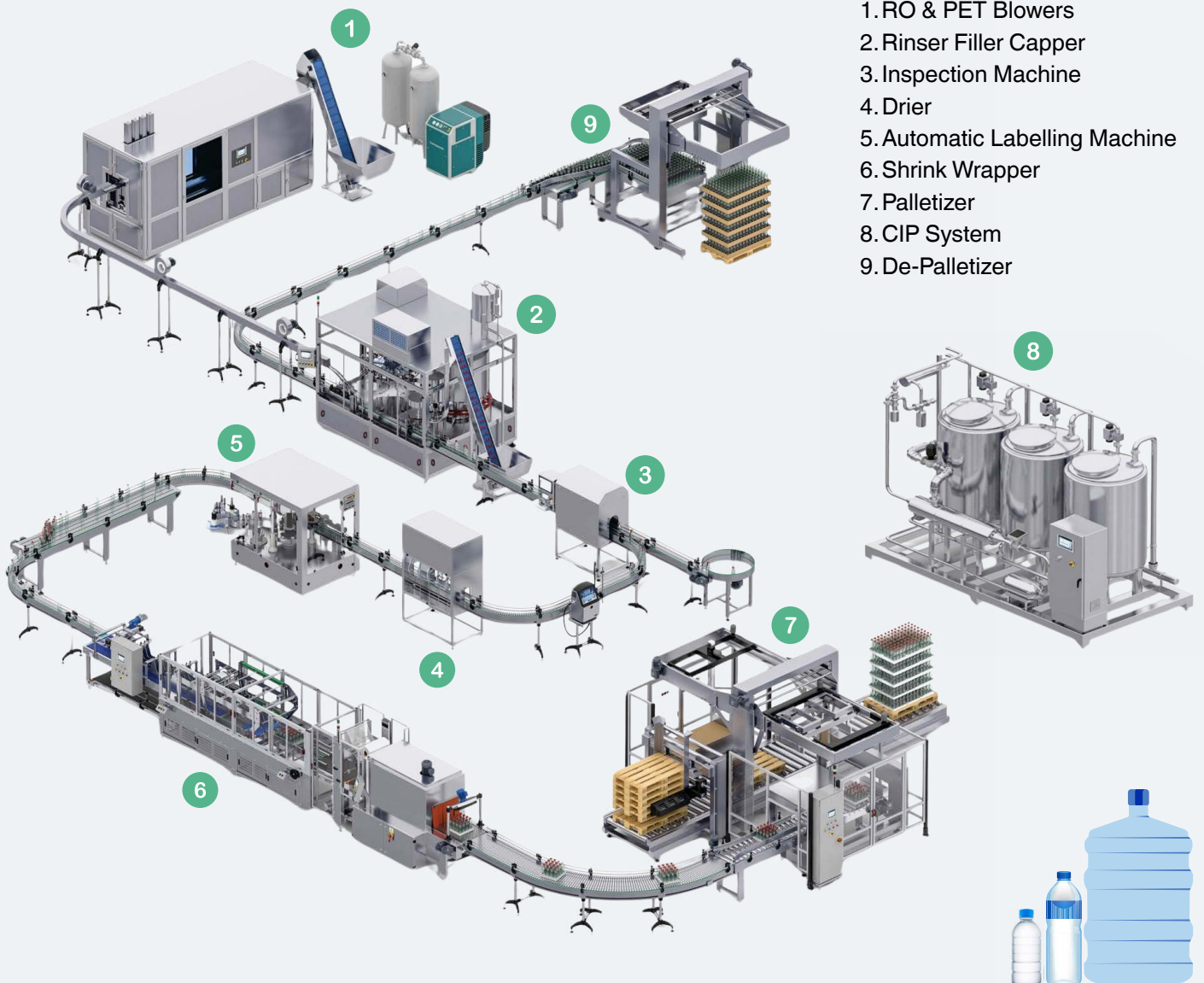


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