

HILL ECHOES

AUGUST ISSUE

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RI President - 2025-26

Harsh Makol
District Governor - 2025-26

Samir Limaye
Club President - 2025-26

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Club Secretary - 2025-26



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Dear TiTEN Presidents, District Officers and Members of District 3142

August is Membership and Club Development Month - a great time to grow Rotary! Please ensure that all new members inducted during installations are promptly updated on the Rotary website. Let's also aim to welcome more members this month to strengthen our clubs and our district. As a bonus, sponsors of new members will receive a special Rotary pin - a symbol of your commitment to growing our Rotary family. Let's spread the joy of Rotary by inviting our friends and loved ones to join us.

Yours in Rotary Service,

Rtn Harsh Makol

District Governor 2025-26

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Message from Club's Bulletin Editor

Dear Hillers,

I am happy to present the First edition of Hill Echoes Bulletin for the TiTen year. It will give you an idea of the projects, meetings and activities done by the club and also brief picture of what is coming in the next month.

This month we have covered the Grand Installation of President Samir Limaye as well as the Awesome District Shukriya. It reflects the vision of President Samir as well as the amazing achievements of IPP Harshad.

We will try to give information related to Rotary International and Fellowship groups as well as variety on topics such as Health and Fitness, Business and Finance, Poetry and Art!

As a mark of respect to the Women power of RCTH, we present a special column on Anns "Life through her lens" compiled by none other than our Immediate Past First lady Prachi Divekar!

August is Membership Month but our commitment to growth and connection is year-round. When we focus on growing Rotary, we grow our ability to serve, to lead, and to bring lasting change. Membership growth isn't just about numbers. It's about opening doors.

Impact starts with us when we see a world where people unite and take action to create lasting change — across the globe, in our communities, and in ourselves. At club meetings in communities across the globe, people of action come together to strengthen their connections to friends and neighbours and their commitment to improving lives.

We will add more members to our family at the Membership event on 7th August. Let us unite for doing good in the world!

Look forward to more inputs, content as well as feedback, comments. I am just a call or mail or whatsapp away!

Varsha Likhite



FLAG EXCHANGE AT TORONTO

Had a wonderful time on Friday, July 25th visiting the Rotary Club of Toronto (District 7070) for a flag exchange. With 183 members and a proud legacy dating back to 1912, it was truly an honor to be part of their weekly meeting. The venue was conveniently close to my office, but what made the visit truly special was the warm and welcoming atmosphere. We had some engaging conversations around Rotary, and I had the opportunity to share highlights from our club — Rotary Club of Thane Hills (District 3142) — including impactful projects like our new Autism Center, check dams, and more. We also discussed the potential of working together on future global grant projects, which was very encouraging. They were genuinely curious and excited to learn more about India and the work our club is doing. I extended an invitation for them to visit us someday — and I hope we can host them soon!... Rotary truly connects people across borders. Different cities, same spirit — Service Above Self.

Mandar Bhalerao



AUGUST 2025



Message from Club's President

Dear Hillers,

As we turn the page to a new Rotary year, I begin this journey with immense gratitude — to the founders of our club, to our past leaders, and to every single member of Rotary Club of Thane Hills who has helped build this strong, compassionate, and action-oriented community. Manjiri joins me in acknowledging a deep sense of responsibility and humility.

A special word of appreciation for IPP Rtn. Harshad and the Awesome Year team for their exemplary leadership and inspiring legacy. You've raised the bar high, and we are committed to taking it even higher.

July is traditionally a month of transition, and I'm happy to share that the baton has been passed seamlessly. We successfully conducted the first Board Meeting, the Triumph Foundation Meeting, and the first Club Assembly, laying a strong foundation for the year ahead. We also completed essential banking formalities to support our operational needs. July also offered the opportunity to witness installation of DG Harsh Makol, many Co-Presidents and Rotaract club — an inspiring experience filled with learning. Despite being a transition month, July has been remarkably productive and impactful.

In terms of service, I'm proud to share that 11 projects were executed this month — showcasing the enormous bandwidth and commitment of our members. These included- Tree Plantation Drive, Blood Donation Camps, HPV Vaccination Drives, Educational Kit Distribution, Annapoorna Anna Daan Seva for our visually impaired and underprivileged citizens and Women-centric Health & Nutrition Awareness Camps.

On the membership front, we're excited to welcome 4-5 prospective members, who are already lined up for induction — a promising sign of growth and new energy. In addition to raising funds for local projects for needy, about 9 Hillers have contributed 1000 USD each for TRF Annual Fund in July 2025.

We hosted 4 powerful speaker meetings with high attendance, reflecting the spirit and engagement of our club members. We also introduced a creative initiative, "Baton Baton Mein" (बातों बातों में) — a platform for Hillers to collaborate, connect and co-create in small groups. This has been well received and is already bringing fresh ideas through bonding.

In summary, July was not just about transition — it was about ignition. The engine of service, fellowship, and leadership is well and truly revving. I look forward to working together as we scale new heights in this Rotary Year.

With gratitude and purpose,

Samir Limaye

Message from Club's Secretary

Dear Hillers

As we step into the vibrant month of August, celebrated in Rotary as Membership Month, let us take a moment to reflect on the heart of our organization, Our members. It is through your continued commitment, compassion, and energy that we make a real and lasting difference in the lives of others.

This month is not just about growing in numbers, but about strengthening our connections, rekindling our passion for service, and embracing those who share our values. Let us reach out to potential members and showcase the true spirit of Rotary. Engagement is key to both membership growth and retention, we have launched a meaningful initiative in the Titen Year. We've formed 10 groups of "Hillers", each led by a motivated and experienced mentor. Every group has been assigned a specific month to plan and execute innovative ideas and impactful projects, giving every member the opportunity to participate meaningfully and creatively. And what better time to nurture our bonds than now? As the monsoon magic paints nature green, we will share a beautiful day of joy and bonding at our club picnic on 3rd Aug. Away from formal meetings and agendas, we will experience the true spirit of Rotary—friendship, warmth, and unity. These shared moments strengthen trust, deepen our relationships, and recharge us for the work ahead.

We've had a wonderful start to the Titen Year—a packed month of July filled with impactful projects and inspiring speakers at our weekly meetings. I am truly grateful for the enthusiasm and dedication shown by every member. Whether it's volunteering for a service project, attending a meeting, or simply encouraging a fellow Rotarian—your contribution matters. August promises to be just as exciting, with several projects lined up and many new members being inducted. We look forward to active participation from a large number of Hillers, continuing to build on the strong momentum we've created.

Let us continue to inspire, lead, and serve—together.

Nilesh Pitale



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INSTALLATION GRANDEUR



Change of Guards

TiTEN President and Board of Directors



AUGUST 2025

INSTALLATION GRANDEUR

The grand installation of Titen President Samir Limaye, Secretary Nilesh Pitale and the entire team was held on 28 June 2025 at TMA hall Thane. The presence of PDG Olivannan as Chief guest (thanks to PDG Dr Ashes) along with other District dignitaries, Rotarians, families and friends added charm to the evening. The event commenced with soulful rendition of Pasaydan for divine grace by Rtn Shreerang Date. IPP Harshad and outgoing Secretary Kumar presented the amazing activities undertaken in the Awesome year which kept the audience mesmerised. The handing over of Baton from IPP Harshad Divekar to President Samir Limaye was an enchanting moment. This was followed by announcement of the Board of Directors by Sunil Gwalani, Membership induction by PP Varsha Likhite, TRF announcements by PP Anindya Dasgupta, District team announcements and release of installation special bulletin. PP Govind engaged the audience and steered the event. Finally AG Nasir Shaikh and Chief Guest PDG Olivannan gave their captivating address and blessings to RCTH. The entire Hillers team with spouses took great efforts to ensure that an engaging event was delivered!



Heartfelt Gratitude on Installation Day On the momentous occasion of our Installation on the 28th June 2025, we witnessed true generosity and commitment to service. A big thank you to the 22 benevolent Hillers for their inspiring pledge of a \$ 1,000 donation to The Rotary Foundation (TRF) — a gesture that echoes their unwavering support for Rotary's global mission. Plus 12500 USD from PP Chandru sir for Polio project. A big thanks on behalf of our club. We also gratefully acknowledge the Aditya Birla Foundation for their generous contribution of ₹ 50 lakhs, a monumental boost that will empower our blood bank projects and community outreach in a transformative way. We extend our sincere appreciation to PP Anindya and PP Shirish who made this possible. Thank you. Together, we continue to do good in the world.

Installation of Titen DG Harsh Makol on 5th July 2025 at IRitz Navi Mumbai

RID Flt Lt K P Nagesh provided thought provoking message

1. Connecting people - Rotary is connecting us with people of action spread across the globe united for doing good in the world.
2. Grow India - Rotary looks forward to India going to next level in this year. Next 5 years we want to double Rotarians in India. More Rotaractors n Interactors will join Rotary so they can further help membership.
3. DIVIDE and GROW - Increase districts n clubs so there is organic growth in Rotary membership.
4. Mission 5000- District 3142 should aim at 5000 incremental members!
5. Lead 25 -Regional conference to be held in August at Hyderabad.
6. Lead governor- IPDG Dinesh Mehta has been selected as Lead governor for Zone 4. He will encourage and advise Governor elects in our zone.
7. *Grow CSR* - India can shortly become USD 100 mio giving country. CSR can become a huge tool for growing TRF.

Compiled by PP Varsha Likhite

CLUB	AMOUNT in USD
Vivo CSR	75000
RC Thane Hills	35000
RC Hiranandani Ivan	30000
RC Navi Mumbai Palm Beach	25000
RC Thane Green City	15000

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DISTRICT SHUKRIYA



Awesome CEO
Shirish Songadkar



Awesome Dist. Advisor
PDG Dr. Ashes Ganguly



Awesome President Harshad and FI Prachi
for Significant contribution to TRF by RCTH



Awesome DS Nilesh Likhite



PP Varsha Likhite
Av Chair TRF support



PP Rajiv Tipnis
Av Chair Membership



Discon Ambassador
Padmnabhan Sunderasan



PP Chandru Highest Individual Contribution to TRF
Top Contributor to Endowment Fund & Annual Fund



Narendra Rao recognised
for his huge support to District.



Pres. Harshad on behalf of Dist.
Membership Chair Ravi Iyer



Hilliers Rock at Awesome Awards



Proud Hilliers with Awards



PDG Dr. Ashes Ganguly recognised with Collge of Governors



Special Award to PP Nilesh for OCV Support



PP Shirish Songadkar
Service Above Self Award



Sujit and Saloni Gawayi



PP Suchega Rege
Counselor HPV Vaccination

JOURNEY OF IFRM IN INDIA

 IFRM (International Fellowship of Rotarian Musicians) is an official Fellowship Group of The Rotary International and was formed in California USA in the year 1972. India saw the first Chapter of IFRM in Bengaluru in the year 2010 when the then VC Nagesh Sidhanti formed the Chapter. However, no other Rotarian in India knew the existence of such a Fellowship in Rotary.

It was in 2020 February that I was told that my name was being recommended as the next Vice Chair of IFRM India. And Covid struck in March 2020. The 2 issues that I had was

1. What should be done during Covid?
2. How to communicate with other Districts?
3. In case there is growth then how will I speak on those forum because I knew that I was a bad speaker.



Narendra Rao helped me identify DGs of various districts whom I could speak and explain about IFRM and possibilities to start a Chapter in their tenure. Many DGs caught upto the idea . And we started growing . Since it was Covid time, all events were happening online. But word kept spreading the news is never hampered by disease. From a mere 140 members in India on March 2020, IFRM India has grown to 30 Chapters in India right now with over 1700 members.

One good thing that happened in the last 5 years was that we could create an organization structure with Processes and procedures laid down that would be easy to implement.

During Feb 2025, the Global Chair of IFRM International requested the Board to suggest the name of the next Global Chair who would take over from July 2025. There was a unanimous vote in favour of me. This is the first time since 1972 that an Indian is taking over as Global Chair of this International organization.

I was entering a swimming pool without knowing to swim. Even today I shiver if asked to speak on stage. And here I'm being asked to head an organization with over 3000 members that too world wide and growing rapidly. The journey has just started. It needs to be seen if I can swim the English Channel and reach the other shore.



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Rotaract President Sayali Korgaonkar

July marked the beginning of a new leadership team taking charge and guiding the club toward new successes. With a new theme for the year, there were fresh challenges to take on.

For our very first project of the year, Drop of Hope, we collected 21 units of blood and supported the medical team in wrapping up the project smoothly on time.

Later that month, we collaborated with the Rotaract Club of Hiranandani Estate on a Career Development project titled Mindwired Ep. 1. The session featured a speaker who educated attendees about their fundamental rights as citizens, how to safeguard those rights, and how to exercise them. The speaker also explained the Right to Information Act and how individuals can file an RTI application.



Following, we hosted one of our most important events — our 8th Installation Ceremony.

It was the day when Rtr. Omkar Padhye passed the baton to Rtr. Sayali Korgaonkar. The Rotary President Rtn. Samir Limaye was our Guest of Honor, along with several other Rotary members in attendance.

We welcomed 115 guests at our Installation Ceremony held on 26th July 2025. The entire team worked hard to successfully execute the event, and it was thoroughly enjoyed by all.

Just a day after our Installation, we participated in a tree plantation drive organized alongside the Rotary Club of Thane Hills. The more we immersed ourselves in the activity, the more we learned about nature and the importance of preserving our environment.

We are not resting after all these projects in July, with several projects on the roster for August. One of our beloved zonal projects, “One Hit Away” a Scatterball tournament makes a comeback in partnership with Rotaract Club of Thane Royales, Rotaract Club of Thane Downtown, Rotaract Club of Thane Titans and Rotaract Club of Thane Suburban. Our own “A Better Tomorrow”, is also coming back, this time in the form of a stationery donation drive for which we are accepting donations. The 2nd Phase of the Tree Plantation drive with Rotary is also in the works and we are happy to join again. We are also looking forward to a joint meeting with our Rotary Club, where we plan multiple activities and projects for the future months.

As July comes to a close, we reflected on a fulfilling month filled with environmental service, public education, and joyful moments.



Rotary's Action Plan

PP Nilesh Likhite



In the times before 10 years, every club was required to prepare a word document named 'Planning guide'. This was required to be signed by the Club President and Assistant governor. This document outlines some aspects of Club's vision and strategy. This was followed by structured Strategic plan.

Rotary leaders internationally, recognized the changing world and challenges to remain effective for longer period. This called for development of new strategic plan. The focussed surveys were conducted with millions of people around the world. These feedbacks were considered while developing the new strategic plan.

Rotary leaders clearly identified the need to create huge impacts through united efforts. The new strategic plan is named as 'Rotary's Action Plan' as it mandates Rotary's call to action to work together to build a stronger future. The aim was to realize what's truly possible when People of Action unite, connect with others who share our values and commit to creating change in the world.

The Rotary's Action Plan is built on 4 priorities :



Priority 1 – Increase our Impact

This priority aims as building our capability to measure, demonstrate and analyse data from our service projects in much more meaningful ways. Eradication of Polio is forming part of this priority as we are so close to achieve total eradication. Here the club need to develop strategy for members education about impacts of earlier projects, conduct a community needs assessment before and after implementation of projects. Club should make an assessment of their ongoing projects to prioritize and even eliminate low impact projects, so that all efforts are channelized to implement high impact projects.

Priority 2 – Expand our reach

This priority aims as sharing our values with new audiences, creating new ways of bringing people together to experience the power of Rotary. It also aims at growing and diversifying our membership. Club should identify the opportunities to connect with new groups in the community through service projects or social events. Clubs should make a practice tell success stories about how our club or district is making a difference.

Priority 3 – Enhance participant engagement

This priority aims at creating new meaningful relationships across the continents. This include providing learning opportunities for leadership development and skill building, improvement in understanding and support for individual participants. Club need to have periodical brainstorming sessions or survey to know the important aspects for the members and how they want to grow and develop in Rotary. We should involve the participants in the service projects, even if they are not the current members.

Priority 4 – Increase our ability to adapt

This priority aims at adopting new techniques and ways to reach the community. This includes a culture of doing research and innovation in service projects and willingness to take risks and streamlining governance structure and processes. Club should partner with other NGOs who are into innovation and reinvention in service projects. Club can even relook into their roles, structure processes and tasks, from the point of view of streamlining, aligning, eliminating redundancy and becoming more efficient in doing the service projects. Adoption of new technologies is also recommended.

Strategy... whether for own business and vocation or for Rotary's activities, aims to bring sustainability and thereby creating own brand. That's why the Clubs should adopt the same at the earliest.

Mosquito Menace

Dr. Atul Gupte



The Advent of Monsoon in India brings with it many Airbourne and waterborne diseases like Fever, Cough, Cold, sore throat, vomiting, loose motions, Typhoid, Cholera, Jaundice, Gastro Enteritis etc. But today I am going to throw some light on diseases transmitted by Mosquito bites in monsoon. There are five types of diseases spread by mosquitoes. They are vector borne diseases.

1. Malaria :

It is spread by female Anopheles Mosquito when it bites the human. It is characterized by High Fever, Chills, Rigors, Muscle and Joint pains, fatigue, nausea, vomiting and profuse sweating and sometimes Jaundice. It is diagnosed by blood test. Malaria is of five types of namely Plasmodium falciparum, P. vivax, P. ovale, P. malariae, and P. knowlesi. The WHO has declare countries like Algeria ,Cabo Verde and Mauritius in Africa and other countries like Argentina ,Paraguay and Sri Lanka as Malaria Free countries.



2. Dengue :

Is it spread by bite of Aedes mosquito (Female). Aedes Aegypti and Aedes Albopictus. The symptoms are same as Malaria with addition of severe headache, orbital pain in eyes, redness of eyes and occasional rash. These mosquitoes breed in stagnant fresh water both indoors and outdoors, abandoned vehicle Tyre, coconut shells, cooler water tank in homes, indoor plants, and terrace gardens. It is diagnosed by blood test.

3. Chikungunya :

It is spread by bites of Aedes mosquito. It was first identified in Tanzania. The mosquito bites are usually in the early morning and late afternoon. The symptoms are same as malaria with addition of extreme joint pain to the degree that lifting of our joints to carry out movements are difficult. It is diagnosed by blood test.

4. Zika Virus :

It is spread by the bites of Aedes Mosquito. It was identified in Uganda. Most outbreaks are known in Africa, Asia, and Pacific regions. But after 2017 the outbreaks are reduced. Last outbreak in India was in 2021. It is diagnosed by blood test and symptoms are like Malaria and Dengue. Sporadic cases with total number of 151 were found in India in 2024.

5. West Nile Virus :

It is found in North America, Europe, Africa, the Middle East, and some parts of Asia.

Measures to reduce outbreaks:

- Apply mosquito repellent with 'DEET' namely 'Repel', 'Off!', 'Cutter' and 'Sawyer'. We get 'Pyramid Trek 50' spray of 100ml in India but not suitable for sensitive skin and children.
- Odomas' does not contain 'DEET' but masks Human odor to make it less attractive to mosquitoes. Also, it is safer for sensitive skin and children.
- Use of mosquito nets, screens on windows and doors.
- Treat mosquitoes' nets with permethrin.
- Wear long pants, long sleeves clothing.
- Destroy Breeding grounds at construction sites, railways, metro, gardens, dumping grounds and garages.
- Release Guppy fishes in Gutters to eat Mosquitoes as larvicides.
- Use vaccines like 'Mosquirix' and 'Matrix'. These vaccines are 46% and 30% effective respectively. They are manufactured by Serum Institute of India. They can be used in areas of out Breaks. Use in India is not yet widespread.
- Singapore uses Mosquitoes with Wolbachia Bacteria to mate with female Aedes mosquitoes to reduce their potency to cause Denque.

The treatment part of all those illnesses would be better taken by Expert Doctors and Physicians and would not be appropriate to discuss here. This Article is to make you aware and vigilant.

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Fitness during Rains

Rtn. Anuradha Sukhathankar

Embrace the Monsoon, Not the Excuses!!

Staying Fit During the Rains:



When the skies turn grey and the rain begins to pour, it's all too easy to hit snooze on your workout routine. Outdoor runs get canceled, group workouts become harder to commit to, and suddenly that warm cup of chai and a plate of kanda bhajji seem far more tempting than a set of squats.

But here's the good news: staying fit during the rainy season is not only possible—it can be enjoyable. Let's break down how you can stay active, healthy, and energized all through the monsoon.

• Why Fitness Matters More in the Monsoon:

Monsoon changes our routines—less sun, more time indoors, increased cravings for fried comfort foods, and a general dip in motivation. All of this can lead to weight gain, lower immunity, and seasonal lethargy.

Regular movement during the rainy season helps:

- Boost immunity
- Improve your mood (hello, endorphins!)
- Keep your metabolism on track
- Combat the rainy-day blues

Indoor Workouts That Actually Work

No gym? No problem. Home workouts can be super effective—and you don't need any equipment.

Try these options:

- Bodyweight Training: Push-ups, squats, lunges, planks, and burpees offer a solid full-body burn.
- HIIT (High-Intensity Interval Training): Quick and efficient. Just 20 minutes can give you a complete cardio and strength workout.
- Yoga & Pilates: Perfect for building strength, flexibility, and reducing stress. Plus, it's gentle on the joints.

Can't Stay Inside? Make the Rain Your Workout Partner

If the rain is light and you're feeling adventurous, don't shy away from heading outside.

Here's how to make it safe and fun:

- Wear moisture-wicking clothes and shoes with good grip.

- Stick to familiar, safe paths—no muddy trails or slippery slopes.
- Enjoy activities like walking, light jogging, or even monsoon trekking with friends.

.....Running in the rain can be liberating—just be smart about it.

Staying Consistent & Motivated

Monsoon can make even the most committed fitness enthusiast lazy. Combat that with:

- A simple home workout corner (even a yoga mat will do).
- Joining virtual classes or inviting a friend for online workouts.

Remember :

Even 20–30 minutes a day is enough if you stay consistent.

Rainy days don't have to mean lazy days. Whether you're dancing in your living room, doing yoga by your window, or enjoying a light drizzle on your walk, every bit of movement counts.

Use this season as an opportunity to shift gears, try something new, and reconnect with your fitness in a cozy, mindful way.

So, what's stopping you? Roll out your mat, lace up your shoes, and make this monsoon your healthiest one yet.



Note : We are leaving at 07.00 a.m. • Bus available.

Sanity in Chaos - Keeping Calm Under the Storm



The Hug I Didn't Expect at the Airport

Madhavi Naik Kanade

After the 26/11 Mumbai attacks, the entire city was shaken. While Mumbai tried to process the trauma, we at the airport had our own kind of chaos to manage. I was working with Virgin Atlantic Airways at the time, and we were operating extra flights for foreign nationals desperate to return home — emotionally shaken, even if not directly affected.

The terminal was packed. Voices overlapped, announcements blurred, and emotions were running high. Many passengers didn't have tickets, and a few were too afraid to return to their hotels to collect their passports. We weren't equipped for that kind of sudden load — back-to-

back shifts, broken manifests, and long queues only added to the pressure.

As flight in-charge, my colleague Priya and I were being pulled in every direction — coordinating with immigration, handling customs documentation, processing payments, managing check-in systems, and above all, reassuring people who were scared, confused, and desperate for a way out.

One British family stood out — a couple, their two children, and an elderly grandmother. They were survivors of the attack, and the mother in particular was tense and visibly shaken. She kept asking questions — emotional, sometimes impatient, sometimes sharp. I stayed calm. I listened, reassured, and kept moving — not because it was easy, but because it was needed. That was the time where every second mattered, and we were doing ten things at once while trying to hold ourselves together emotionally.

And then — just before take-off — something unexpected happened. The same woman who had been on edge stood up, walked over, and hugged me. She broke down crying and said,

"You've been so kind. I was rude, but you stayed calm. I don't know why I hugged you — but I feel better now. Calmer."

And strangely, that moment calmed me too. The flight departed — slightly delayed, but safe. The pilot and passengers clapped for the ground staff.

And as I stood by the glass, waving goodbye to the aircraft, I found myself in tears — not from exhaustion, but from the quiet knowledge that we had made a difference. Sometimes, in chaos, it's not control but compassion that makes all the difference. And sometimes, even in the noisiest moments... a quiet hug speaks louder than words..

Note: Through this bulletin, I'll be sharing real moments from my journey — both experiences I lived through, and powerful ones I witnessed — from my days as an aviation professional to now as a trainer. Each situation, chaotic as it may have been, taught me something valuable — not just about the job, but about handling life with a little more patience, empathy, and grace.



Alas Money has many names



Rtn. Sonali Bijur

In temple or church, it's a donation,
In school, they call it fee— for education.
At weddings grand, it's dowry's game,
In divorce courts, alimony bears the blame.

When borrowed from friends, it's a debt unpaid,
To governments, it's taxes for income or trade
In courts, it's fines for laws you defy,
And pension flows when age is high.

From boss to you, it's salary due,
The wages are paid for the labor you do.
To kids, it's pocket money, sweet and small,
From banks, it's a loan, when funds hit the wall.

At restaurants for good service, we leave a tip
But ransom call comes when we're in kidnappers grip.
Bribe is shady, taken with a sly grin,
A secret deal soaked in sin.

To doctors, it's consultation fees
For intellectual property it's Royalties
Performance pay to actors and stars,
And likes is currency for influencer's social avatars.



Toll booths collect the road fare as toll
At Poojas the pujari makes the Dakshina roll
In auctions, the bidder takes the crown,
It's compensation when fate lets you down.

Heads you Bat and tails I Spin,
Many times Money decides who gets to win,
It passes through many hands each day,
From beggars to music bands who play.
It enters the purses fast or slow,
Where it stops, we never know.

Though its form may shift, its pull remains,
Fueling dreams, desires, and pains.
Money has many names, oh what a shame —
We chase it hard in life's mad game.

We are its slaves, it holds the key,
To joy, to war, and luxury.
Ask yourself honestly, take a long pause
Are we running the world, or are we in its claws?
Yen, dollar, rupee, Peso or Pound,
Don't you agree — it makes the world go round?

Life through her lens

Compiled by Ann Prachi Harshad Divekar

First lady Manjiri (spouse of President Samir Limaye)



Q:1 Describe yourself in two words

A:1 Anchor for family

Q:2 What's life lesson you have learned hard way?

A:2 Enjoy life & Accept as it comes

Q:3 What creative activity makes you lose track of time?

A:3 Cooking for Shivam-Surabhi and Vedant

Q:4 What's your comfort food and story behind it?

A:4 Mahashtrian food. Varan+chat+tup. We all three sisters wanted to escape cooking and were compelled to eat varan+ chat+ tup

Q:5 If your life were a book, What would be its name?

A:5 Just do it

Q:6 Rotary project closest to your heart and why?

A:6 HPV vaccination - Protecting a girl for lifetime

Sarika Pitale (spouse of Club Secretary Nilesh Pitale)



Q1. Describe yourself in two words

A1. I am dedicated, considerate, always mindful that my action doesn't negatively affect others.

Q 2. What's a life lesson you have learned the hard way?

A2. Being considerate of others is a part of who I am. But life has taught me the importance of setting

boundaries. Realising that not every action of others should affect me. I have learned to practice self compassion and focus on what truly matters to me.

Q 3. What creative activity makes you lose track of time

A 3. Travelling and exploring places

Q 4. What's your comfort food—and the story behind it

A4. I'm foodie who enjoys all kinds of dishes but my true comfort food is all types of rice Khichdi and my all-time favourite, phodanicha Bhat. Whenever all my cousins gather at our grandparents' house, we always ask our granny to make it. She cooks it so deliciously that we even request extra rice at dinner just so she can prepare phodanicha Bhat for breakfast.

Q5. If your life were a book, what would be its name

A 5. "In search of me"

Q 6. Rotary project is closest to your heart, and why

A 6. The rotary project closest to my heart is blood donation. It's a simple act that can save multiple lives and I believe there's no greater service than giving someone a second chance at life. I am proud to support and promote this cause.

Shobha Bhat (spouse of Club Treasurer Vasant Bhat)



Q 1. Describe yourself in two words

A1. Simple and Strong

2. What's a life lesson you have learned the hard way

A 2. Even if you're right, raising your voice won't help. Even when you're right, how you speak matters more than what you say.

Q 3. What creative activity makes you lose track of time

A 3. Whether it's trying a new recipe or content creation.

Q 4. What's your comfort food and the story behind it.

A 4. Curd rice, without any doubt. It's something I've eaten since childhood. Simple, satisfying, light, and easy, perfect for any day.

Q 5. If your life were a book, what would be its name

A 5 "Go & Grab the Opportunity—Time is Slipping" Time is always moving either you run with it or run behind it.

Q 6. Rotary project closest to your heart, and why

A 6. Triumph Carnival for the mentally & physically challenged. Seeing their joy, confidence, and spirit on that stage touches something deep within. Their joy is genuine. It reminds me that strength isn't about perfection, it's about participation.

Anita Mewati (spouse of Sergeant at Arms Yashpal Mewati)



Q1. Describe yourself in two words

A1 Helpful & Kind

Q 2. What's a life lesson you have learned the hard way

A 2. Never give up.

Q 3. What creative activity makes you lose track of time

A3. Connecting with closed ones.

Q 4. What's your comfort

food—and the story behind it

A 4. Karela because it is medicinally ingredients.

Q 5. If your life were a book, what would be its name

A 5. My life, my family

Q 6. Rotary project is closest to your heart, and why

A 6. Triumph Run Carnival



Taxation of Individuals

Rtn. CA Sukhen Kundu



Introduction

Indian taxation landscape continues to evolve with significant reforms aimed at simplifying the tax structure while ensuring adequate revenue collection. Financial Years 2024-25 and 2025-26 present notable changes in income tax rates and compliance requirements for taxpayers. This analysis examines applicable tax rates, legal provisions for individuals during these assessment years.

1. Individuals (Including Senior and Super Senior Citizens)

There are two tax regimes for individuals ie Old Tax Regime – Higher tax rates but allows various deductions and exemptions and New Tax Regime (Section 115BAC) – Lower tax rates with minimal deductions which is now the default regime.

1.1 Income Tax Rates

a) Old Regime:

The Old Tax Regime allows taxpayers to reduce their taxable income through various deductions under Chapter VI-A of the Income Tax Act. These deductions are subtracted from the Gross Total Income to arrive at the Taxable Income, on which tax is calculated.

I. Old Tax Regime - Tax Slab Rates for FY 2025-25 & FY 2025-26

Income Slab	Individual (Below 60 years)	Senior Citizens (60-80 years)	Super Senior Citizens (Above 80 years)
Up to ₹2,50,000	No Tax	No Tax	No Tax
Up to ₹3,00,000	5% on excess above ₹2,50,000	No Tax	No Tax
Up to ₹5,00,000	5% on excess above ₹2,50,000	5% on excess above ₹3,00,000	No Tax
₹5,00,001 to ₹10,00,000	20%	20%	5% on excess above ₹5,00,000
Above ₹10,00,000	30%	30%	20% on ₹5,00,001 to ₹10,00,000, then 30%

II. Rebate u/s 87A:

Individual can avail rebate whose net income does not exceed ₹5,00,000. The amount of rebate is 100% of income tax or ₹12,500 whichever is less. If total income exceeds ₹5,00,000 by even ₹1, full rebate will be lost. Rebate cannot be availed on income from long term capital gain from listed shares and equity oriented mutual fund.

III. Surcharge Rate

Total Income (₹)	Surcharge Rate	Applicable On	Surcharge rate For Capital Gains & Dividend income
Up to ₹50,00,000	Nil	Not Applicable	Nil
₹50,00,001 – ₹1,00,00,000	10%	Income Tax	10%
₹1,00,00,001 – ₹2,00,00,000	15%	Income Tax	15%
₹2,00,00,001 – ₹5,00,00,000	25%	Non-capital gains	15%
Above ₹5,00,00,000	37%	Non-capital gains	15%

IV. Health & Education Cess: 4% on (Income Tax + Surcharge) for all categories

b) New Regime

It is an optional structure that aims to simplify tax compliance with lower tax rates in exchange for foregoing most exemptions and deductions under the "Old Tax Regime".

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Slab Rate as per New Regime

Income Slab (₹) FY 24-25	Tax Rate (%)	Income Slab (₹) FY 25-26	Tax Rate (%)
Up to 3,00,000	Nil	Up to 4,00,000	Nil
3,00,001 to 7,00,000	5%	4,00,001 to 8,00,000	5%
7,00,001 to 10,00,000	10%	8,00,001 to 12,00,000	10%
10,00,001 to 12,00,000	15%	12,00,001 to 16,00,000	15%
12,00,001 to 15,00,000	20%	16,00,001 to 20,00,000	20%
Above 15,00,000	30%	20,00,001 to 24,00,000	25%
		Above 24,00,000	30%

Rebate u/s 87A:

Financial Year	Total income not exceeding	Amount of Rebate
2024-25	₹7,00,000	100% of income tax or ₹.25,000 whichever is less
2025-26	₹12,00,000	100% of income tax or ₹.60,000 whichever is less

Marginal relief - Rebate under section 87A is subject to marginal relief if net income exceeds ₹7,00,000 for FY 2024-25 & ₹12,00,000 for financial year 2025-26. Income-tax on such income cannot exceed amount by which net income exceeds ₹7,00,000 & 12,00,000 respectively. From Financial year 2025-26, rebate under section 87A is not available on tax on incomes chargeable at special rates under any provision (e.g., tax on capital gains of all kind, tax on lottery winnings etc.)

Surcharge Rate

Total Income (₹)	Surcharge Rate	Applicable On	Surcharge rate For Capital Gains & Dividend income
Up to ₹50,00,000	Nil	Not Applicable	Nil
₹50,00,001 – ₹1,00,00,000	10%	Income Tax	10%
₹1,00,00,001 – ₹2,00,00,000	15%	Income Tax	15%
₹2,00,00,001 – ₹5,00,00,000	25%	Non-capital gains	15%
Above ₹5,00,00,000	25%	Non-capital gains	15%

c) Comparison of Deductions & Exemptions availability between the regimes:

Section	Nature	Old Regime	New Regime
80C	LIC, PPF, EPF, ELSS, housing loan principal, tuition fees	Up to ₹1,50,000	Not allowed
80CCC	Pension plans	Included in 80C	Not allowed
80CCD(1B)	NPS additional	₹50,000	Not allowed
80CCD(2)	Employer NPS	Allowed	Allowed
80D	Medical insurance	₹25,000 / ₹50,000	Not allowed
80DD	Disabled dependent	₹75,000 / ₹1,25,000	Not allowed
80DDB	Critical disease	₹40,000 – ₹1,00,000	Not allowed
80E	Education loan interest	Full interest	Not allowed
80G	Donations	50% / 100%	Not allowed
80TTA	Savings interest	₹10,000	Not allowed
80TTB	Senior citizen FD interest	₹50,000	Not allowed
24(b)	Housing loan interest	₹2,00,000	Not allowed
HRA	House rent allowance	Allowed	Not allowed
LTA	Leave travel allowance	Allowed	Not allowed
Standard Deduction	Salary/pension income	₹50,000	75,000

Recommendation : Always compute tax under both regimes before finalizing. For most taxpayers with housing loans + investments + insurance + HRA, old regime remains beneficial. For taxpayers with no investments or deductions, new regime's lower rates and enhanced rebate are advantageous.

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RCTH and Triumph Foundation - Projects in July 2025

01 - Blood Donation Camp



Venue: Vasant Vihar Club House

Date: 5th July 2025, Collection : 14 units

Conducted by PE Dr Anagha Karkhanis & Dr Rajalaxmi Walavalkar support by Dr Amit

Beneficiaries: 150+ (ASHA workers, Anganwadi workers, healthcare staff & residents)

05 and 06 Health & Hope – HPV Vaccination Drive



Date: Friday, 11th July 2025

Venue : TMC School, Kisan Nagar.

Second dose of HPV vaccination to 124 girls at TMC School, Kisan Nagar.

Date : Saturday, 12th July

Amarnath School , Govandi & AFAC English Medium School, Chembur, Mumbai

Amarnath School, Govandi – 141 girls

AFAC English Medium School – 112 girls

Special Thanks To Aditya Birla Foundation and PRID Shri Ashok Mahajan for helping Triumph and Rotary Club of Thane Hills.

Project 07: Mobile adiction awareness session at R.S. Deokar School



Date: Tuesday, 15th July 2025

Venue: R.S. Deokar School , Lokmanya Nagar, Thane

Organised by: Interact Club of Rotary Club of Thane Hills

Facilitated by Rtn. Radhika Padmanabhan RC Thane

Horizon with Rtn Satish Shetty

Attendance: Approximately 140 students of std 6th and 7th

2, 3 - Material and School Bag Distribution program



Date: Saturday, 5th July 2025

Venue: Navjeevan School, Gandhi Nagar , Signal School, Teen Haat Naka, Thane West

Beneficiaries : 165 students at Navjeevan School and 60 students at Signal school

04 Awareness on Gynaecological Health, Nutrition & Cervical Cancer Prevention



Venue: Arogyavardhini Nagari Arogya Kendra, Wagle Estate, Thane West

AUGUST 2025

RCTH and Triumph Foundation - Projects in July 2025

08 Blood Donation Camp at Luna Technologies



Venue: Luna Technologies, Koparkhairane

Time: 11:00 AM. Friday 18th July

Donors: 20 enthusiastic participants

Special thanks to Chairman Mr. Iqbal Bearingwala from Luna

9 Educational Material Kit Distribution to Tribal students in Nashik



Location: Village Dolhare , Taluka Surgana, District Nashik

Region: Remote tribal belt near Saputara and Dang (border of Maharashtra-Gujarat)

Beneficiaries : 767 tribal students

Conceptualized by Rtn Pawan Adnani , supported by Chandrakant Bhai from AMAS NGO

10 Anndaan Seva



Date: 24th July (Thursday)

Venue: Yogi Hills , Mulund

More than 1000 visually challenged brothers and sisters gather at Yogi Hills to receive essential grocery kits and daily needs items. About 15 Hillers joined hands in service, participating in this powerful act of Anndaan — feeding the poorest of the poor. Heartfelt Appreciation to Rtn Pawan Adnani for introducing this impactful project two years ago and continuing to inspire others through his dedication.

11 Tree Plantation Drive



Sunday, 27th July 2025

Venue: Hariyali – Urban Afforestation Project, Tetavli

Led by Director Jayant Nagavkar, supported by Ann Aditi Date Hariyali member

40+ Hillers, Anns, Annet and Rotaractors came together to plant 59 saplings



TRIUMPH FOUNDATION

A Charitable Trust of
Rotary Club of Thane Hills

AUGUST 2025

Weekly Meetings



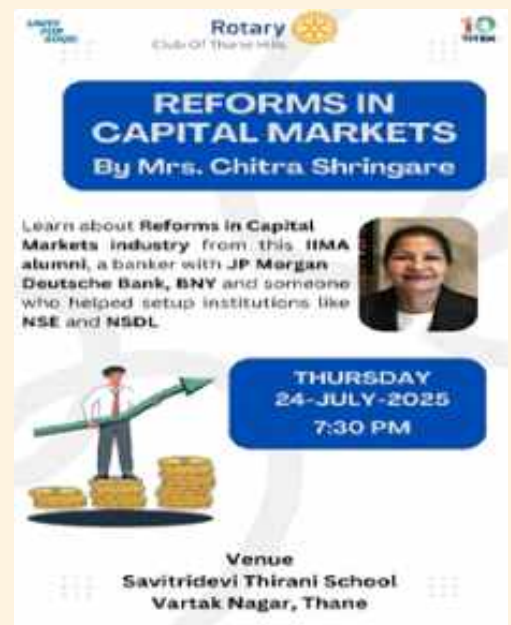
Key takeaways-

Build human relation and connect ,
Cultivate mindset of doer and thinker,
discussions and dialogue is must
within family and society , be life long
learner, Reduce social media time
and screen time, Every one must do
exercise, play sports and practice
yoga



Peak Performance & Being in Flow

Mr. Subhash Naidu delivered a powerful talk on achieving Peak Performance by entering a mental state called "Flow." When you're in flow, productivity feels effortless and joyful. Key Takeaways were Focus, Motivation, concentration, mindfulness, social contact , health is wealth.



Key Takeaways : Appreciate the natural beauty of wildlife without disturbing it.

Understand the adverse effects of noise, scent, and irresponsible behavior on wild animals. Acknowledge how every individual – directly or indirectly – plays a role in preserving ecological balance and supporting sustainable livelihoods. Promote ethical tourism that respects local culture, animals, and the environment

An enriching session that left all Hillers more mindful, respectful, and committed to responsible travel and environmental consciousness.



AUGUST 2025

MEET OUR PRESIDENT NOMINEE 2027-28

"Rtn. Sujit Gawayi: A Leader in Industry and Community"

Rtn. Sujit V. Gawayi has been elected President Nominee of Rotary Club of Thane Hills for RY 2027-28. With a degree in Mechanical Engineering, he has excelled in the Process, Petrochemical, Oil & Gas, and Infrastructure Industries for over 25 years. Currently, he serves as Regional Director for India, specializing in Water and Air Management Systems.

Beyond his professional achievements, Sujit is passionate about singing and music. As Immediate Past Chairman of IFRM 3142, he has been recognized for his musical talents. His love for music has also led him to create Kuvega – The Minitorium, a premier musical platform in Mumbai and Thane.

Sujit's Rotary journey began with Rotary Club of Thane Horizon, and he later joined Thane Hills. His dedication to social activities and adherence to the Four-Way Test have earned him the trust of the Rotary family. A strong believer in 'Service above self,' Sujit is poised to make a meaningful impact as President of Rotary Club of Thane Hills."

Rtn. Sujit V. Gawayi



CALENDAR FOR AUGUST 2025 - MEMBERSHIP

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
31		CA DAY	1st BOD 1st TRUST MEET	1st ASSEMBLY	1	2 INSTALLATION INTERACT CLUB OF AMBER INTERNATIONAL
3 CLUB PICNIC	4	5 BOARD MEETING	6	7 NEW MEMBER INDUCTION	8	9
10	11	12 YOUTH SKILLING DAY	13	14 GUEST SPEAKER	15	16
17	18	19	20	21 GUEST SPEAKER LT. GEN. HS KAHLON	22	23 DISTRICT PICNIC
24 DISTRICT PICNIC	25	26	27	28	29	30
RI THEME	RCTH OFFICIAL MEET	FELLOWSHIP & FESTIVALS	PROJECTS	EVENTS	DIST. EVENT & PROJECT	