



41<sup>ST</sup> YEAR OF SERVICE  
**ReachOut**

ROTARY CENTRAL CALCUTTA  
ROTARY INTERNATIONAL DISTRICT 3291

Volume 41 • No. 3 • October 2024 Roundup

[www.rccentralcalcutta.org](http://www.rccentralcalcutta.org)

**CHARTER NIGHT**

**FELICITATIONS (RFM 1635)**



Felicitations of PP C Ganeriwala by our President



Felicitations of PP Pushpraj Maheshwari



Felicitations of PP Chittranjan Choudhury



Felicitations of PP Pradeep Murarka



Felicitations of PP Sudip Sen



Felicitations of PP Prakash Badhani



Stephanie A. Urchick  
RI President



Dr. Krishnendu Gupta  
District Governor



Alka Ganeriwala  
President



Satish Jalan  
Secretary



Vinita More  
Editor

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# Fueling Minds and Bodies: A Breakfast Meeting on Nutrition



*Felicitation of Guest Speaker, Jyoti Rungta*

"There are a few moments when I feel compelled to speak, even without being asked, and today is one of those times.

Thank you, Jyoti, for a well-crafted and easy-to-understand PPT. It was subtle yet attractive.

I have heard of Jyoti's grandfather, Gyanidhi Ji (commonly referred to as Baidji), in our house since childhood. Her father, Mahabir Baid Ji, was also a well-known

figure, a true health advisor.

There is a saying, 'ghar ki murgi dal barabar', and while we often enjoy listening to external speakers, I must say there is a lot of talent and capability within our members, their families, and children. I thank President Alka for inviting such talent and encourage us to look for more within our Rotary family.

To Jyoti, I'd like to say that as charity be-



*Felicitation of Special Guest, PDG Sam Showket Hossain, Dhaka, Bangladesh*

gins at home, please continue guiding our members. I would like to be your first client, putting my faith in you after learning so much from your presentation.

Also, seeing your slide on age demographics, I realized that if you and our club could initiate a workshop for Class XII students, it could become a long-term sustainable project for Rotary Central Calcutta."

– **PP Girish Ganeriwal**



*Members and Spouses, listening sincerely on the most needed, Health and Nutrition*

Our Club has taken A Public Image Initiative with Other Rotary Clubs of RID 3291



# Sera Bangla Sarad Samman Puja Parikrama 2024



On 10th October, Our club visited the following Puja Committees as a jury member to award the Puja Pandal in various themes.

While rewarding on the stage, we took the opportunity to make the social organisations and members affiliated to every Pandal aware about our various Rotary Projects.

Our current year flagship theme project - My Driver is Eye Tested was well appreciated by the public.

The initiative created a vast public image of Rotary.

This initiative was taken in collaboration with Rotary Club of Kolkata Galaxy and Bengal Reporters Guild. The arrangements done by them were impeccable.

The VIP treatment at every Pandal that we visited, especially by stopping the entry of public until the time we were in



the Pandal and explanation of theme by the committee member in every pandal made this entire initiative for all of us a memorable experience.

The following committees were rewarded with first prize under various themes such as - Decoration/Theme/Idol/Culture/Creativity

**41 Pally Club, Haridevpur Adarsha Samity, Hindusthan Park Sarboj-**

**anin Durgotsab Committee, Lake Market Jubak Brinda, Putiary Club Sarbojanin Durgotsab, Santoshpur Trikon Park Sarbojanin Durgotsab Puja Committee, Santipally Puja Samity, Shyama Pally Shyama Sangha, Vivekananda Park Athletic Club, Vivekananda Sporting Club Durga Puja Committee**

– Reported by, CA Satish Jalan, Hon. Secy.



# Celebrating Puja with Senior Citizens



Our Club organised **Puja Parikrama for Senior Citizens** as a lead host. **Project Chairman - PP Sri Ratan Jhawar**

# Celebrating Puja 2024 with RCCs

Bonsai Prochesta, Dakhindihi, Disha, Purba Dwarkapur, Ramnagar and Tarkeshwar



Distributed 200 Sarees and 100 pcs Chocolates to **RCC Ramnagar** to needy people



Distributed 100 pcs Sarees and 260 packets Kellogs to needy people at **RCC Disha**



Our club distributed 100 sarees to needy people at our **RCC Bansai Prochesta**



Distributed 200 pcs Sarees and 100 pcs Chocolates to children at our **RCC Purba Dwarkapur**



Our club distributed 100 pcs Sarees and 260 pcs of Kellogg's to needy people at our **RCC Dakhindihi**



Donated 2 Sewing Machines to **RCC Sarada** for their Vocational Training Centre in association with Rotary Club of Calcutta under Project Atmanirbharta



Our Club distributed 100 Sarees to needy people and 2 Sewing Machines to **RCC Tarkeshwar** for their Vocational Training Centre in association with Rotary Club of Calcutta under Project Atmanirbharta

## UPCOMING District Programme

**दीपालिका**  
(Deepalika)

**Musical Programme**

**Fireworks**

**Fellowship**

Mouthwatering Snacks & Sumptuous Dinner

Account Name:  
RID 3291 A/C Events 24-25  
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**DISTRICT Bijoaya Diwali MEET**

**Registration: Rs 1500/-**

**Sunday 27 October 2024**

**6.00 PM**

**Eastern Metropolitan Club**



Distributed 200 pcs Sarees and 100 pcs Chocolates to children at our **RCC Bow Barrack**






# FABELLE

*Exquisite*  
CHOCOLATES

*Indulge in a chocolate experience  
like no other*



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# People in Action

We have renewed the AMC of two water filters installed by our Club at Kashi Mitra Ghat and Shyambazar Balika Vidyalaya. Thanks to Rtn Sandeep Agarwal for leading it and getting it done.



## APPEAL to Come Forward for our Flagship Project

Rotary प्रगति

**Prevention of Road Accidents!  
Save Drivers, Save Families**



**CONTACT**  
Project Chair: Rtn Sandeep Agarwal - 9830040319

## Adopting Tomorrow's Technology: Navigating the Impact of Future Innovations – Book

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**"Adopting Tomorrow's Technology"**  
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### ABOUT THE BOOK

In a world racing towards an unparalleled future, we stand at the crossroads of endless possibilities and boundless potential. Technology, once a tool, has become the architect of our destiny, reshaping existence itself. As we gaze into the horizon of innovation, we ask: Are we prepared for the profound changes ahead?

"Adopting Tomorrow's Technology": Navigating the Impact of Future Innovations

– takes you on an enthralling journey through rapidly evolving technological advancements.

This book serves as your guide, navigating the maze of emerging technologies that redefine our world. From the wonders of AI and augmented reality to sustainable living and humanity's fusion with technology, we delve deep into currents of change sweeping us into an era of unprecedented progress.

Embark with me to explore future communication, digital dilemmas, space's mysteries, quantum computing, mind-computer connections, and AI warfare. Ponder the challenges of privacy and the tantalizing prospect of mind uploading.

Drawing on my journey as an I.T. pioneer and entrepreneur, I invite you to join this odyssey through technology's frontiers. As we navigate this shifting landscape, let's question, reflect, and embrace the unpredictable future. This book illuminates, guiding us to unlock technology's boundless potential.

As we peel back layers of innovation and peer into the heart of the tech revolution, remember: the future isn't what happens to us; it's what we shape, mold, and create. Are you ready for technology's impact on our lives?

Buckle up for an exhilarating and enlightening journey. Together, let's unveil the future and the incredible transformation it promises.

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# RI President 2025-26



**Mário César Martins de Camargo**, a member of the Rotary Club of Santo André, São Paulo, Brazil.

De Camargo plans to boost Rotary's public image by working from the top down.

"Rotary today has strong competition for members and funds," he says. "We need to rejuvenate the brand, especially in some zones. We should utilize post-pandemic meeting tools ... to allow the president to address Rotarians all over the globe. We also need to develop more long-term partnerships with political, community, and business leaders. Let's emphasize our greatest asset: 1.4 million volunteers."

He also hopes to improve Rotary's process for appointments and governance.

"Rotary should adopt a more transparent system to appoint volunteers for positions, with clear criteria and data-based evaluation of results," he says.

De Camargo was president of Gráfica Bandeirantes and has been a consultant to the print industry in Brazil. He has also

served as president and chair of several printing and graphics trade associations, including the Brazilian Association of Graphic Technology and ABIGRAF, the Brazilian Printing Industry Association.

He has served on the board of Casa da Esperança (House of Hope), a hospital sponsored by his Rotary club that serves 150,000 children with disabilities every year.

De Camargo studied in the U.S. and Germany and holds degrees from EAESP-Fundação Getulio Vargas in business administration and Faculdade de Direito de São Bernardo do Campo in law. He was a Youth Exchange participant to Minnesota, USA, in 1974-75, which inspired a life-long commitment to the program.

A Rotarian since 1980, de Camargo served as his club's Youth Exchange Officer in 1981, at age 24. He has served Rotary as director, trustee, RI learning facilitator, committee member and chair, and task force member.

De Camargo and his wife, Denise, are Major Donors and Benefactors of The Rotary Foundation.

## KNOW YOUR SPEAKER

**Antara** a Vedantic scholar with a Masters in International Law from the University of Bristol, UK, will deliver a talk on The Fall of the Human Intellect. Her shift from practicing immigration law to studying Vedanta under Swami Parthasarathy at the Vedanta Academy in Malavi, Maharashtra has shaped her into a spiritual counselor who blends ancient wisdom with modern psychology. Being adept in making complex spiritual concepts from venerated texts like ShrimadBhagavadGita and Bhaja Govindam more easily accessible, she is particularly cherished by young people for connecting these teachings to everyday life. Her engaging style inspires others to achieve mental equanimity and a deeper sense of purpose.

Antara also has to her credit an upcoming book, Blissfully Yours, Always, reflecting her personal journey and insights. The book promises to combine timeless wisdom with contemporary relevance, promising to make it a must-read for those interested in spirituality and self-discovery.



With our PDG Raj Kumar Rajgaria and PP Girish Ganeriwala



PE Satish Jalan with RI President





**ALKA GANERIWALA**  
FOUNDER PARTNER

**YASH GANERIWALA**  
Master's in Global Business (Finance)  
PARTNER



**983 666 8800**



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TOPIC: INFLATION

# Inflation: The Puchka Paradox



“ *Inflation eats away at your puchkas—investing helps you keep enjoying more.* ”

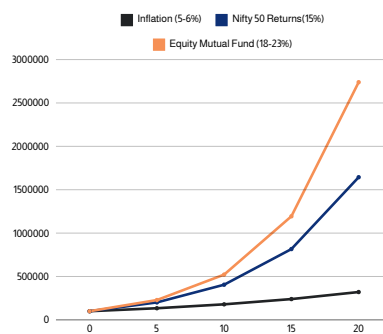
Have you ever heard stories from your parents or grandparents about how cheap things used to be? It's always fascinating, yet baffling, to hear that the same things we buy today once cost only a fraction of their current price. Take Kolkata's favorite street food, for example—the puchka. Around 20 years ago, you could enjoy a plate of puchkas for just ₹5. Today, that same plate costs ₹30 or more. That's a six-fold increase for the exact same snack!

Now, let's talk about something even more essential—potatoes. Twenty years ago, 1 kilogram of potatoes in Kolkata was priced around ₹5 to ₹6. Today, the same quantity costs ₹30 to ₹40. It's not just food items either; everything from education, healthcare, housing, and even entertainment has seen this relentless price increase. This drastic rise in prices isn't just a coincidence or businesses charging more—it's something called **inflation**. Inflation is the gradual increase in the cost of goods and services over time. In simple terms, what ₹5 could buy you 20 years ago, requires ₹30 or more today. It affects every aspect of life, and while we don't often realize it on a day-to-day basis, the effects over time can be dramatic.



Let's think bigger. Imagine you had ₹1 crore two decades ago. Back then, ₹1 crore was considered a large sum of money—enough to secure your future, buy property, and live comfortably. Today, however, ₹1 crore doesn't have nearly the same value. To maintain the same level of purchasing power that ₹1 crore had 20 years ago, you'd need approximately ₹3 crore today. This is another clear example of inflation at work. The figure on paper might look the same, but the real value of that money—what you can actually buy with it—has dropped significantly.

So, how do we fight inflation and make sure our money doesn't lose its value over time? The key is investing—and here's where concepts like IRR (Internal Rate of Return) come into play. IRR is a measure of how well your investments are performing. Essentially, it shows you the growth rate of your investment over time.



Let's take an example: Imagine you invested ₹1 lakh in the Nifty 50 index 10 years ago. The Nifty 50 is a stock market index that tracks the performance of 50 of the largest companies listed on the National Stock Exchange (NSE) of India. Historically, the Nifty 50 has offered an annual return of around 10-12%. Over 10 years, this means your investment would have grown significantly—well ahead of inflation.

To make it simpler, let's come back to the example of puchkas - Twenty years ago, the price of one plate of puchkas was just ₹5. With ₹100, you could easily buy 20 plates of puchkas. But if you didn't invest that ₹100 and simply saved it, today, with the price of one plate now at around ₹30, your ₹100 would only get you 3 plates. Alternatively, if you had invested in a diversified equity mutual fund with a higher annual return of around 12-15%, your ₹100 could have grown to as much as ₹965 to ₹1,636 today. In this case, you'd be able to buy 32 to 54 plates of puchkas—far more than the 3 plates you would get without investing.

Now, why is all of this important? As we saw with the examples of puchkas and potatoes, prices of goods tend to rise steadily over time. If you simply save your money in a savings account, you're unlikely to get returns that beat inflation. For example, most bank savings accounts offer interest rates of around 3-4%, while inflation in India hovers around 6%. This means that although your savings might be growing slightly, their purchasing power is actually decreasing in real terms. Your money might look bigger in your account, but it can buy fewer things.

Inflation steadily erodes the value of money, as we've seen with the rising costs of everything from puchkas to potatoes. However, by making wise investment choices, such as putting your money in the stock market or mutual funds, you can ensure that your wealth not only keeps pace with inflation but grows faster. In a world where prices are always rising, it's not enough to save - you need to invest to secure your financial future.

“ *Simply saving isn't enough in a world where prices are always rising. To protect your money from losing its value, you need to invest wisely to grow your wealth faster than inflation.* ”

# Belated Happy Birthday to our members

MANDEEP SINGH BINDRA • 4 Sep

YOGENDRA MOHAN LAKHOTIA • 5 Sep

DINESH BHATTER • 9 Sep

BRIJ MOHAN LAKHOTIA • 10 Sep

SUNIL GOENKA • 11 Sep

RAJ KUMAR BAGRI • 14 Sep

PRAMOD DAYAL RUNGTA • 15 Sep

PRADEEP KUMAR BHANSALI • 16 Sep

RABINDRA BANTHIA • 18 Sep

MANISH PACHISIA • 22 Sep

SUBIR PODDAR • 22 Sep

MANOJ JAIN • 24 Sep

SNEHA MURARKA • 25 Sep

RAJESH SINGHAL • 27 Sep

ARVIND KUMAR SONI • 30 Sep



HAPPY  
**Birthday**  
to our members...

BISHNU CHANANI • 1 Oct

KESHAV BHATTER • 4 Oct

RAMESH AGGARWAL • 5 Oct

PANKAJ SHROFF • 9 Oct

AJAY KUMAR DAGA • 12 Oct

PRASAN LOHIA • 12 Oct

JAIDEEP CHAKRABARTI • 14 Oct

KAVISHA JALAN • 14 Oct

MANOJ TEKRIWAL • 16 Oct

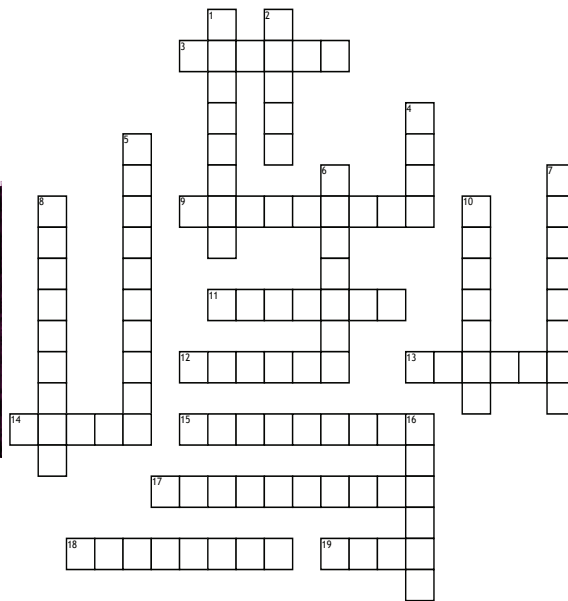
KANISHKA BAHETY • 17 Oct

AJAY KR AGARWAL • 28 Oct

RAMESH KUMAR MAROO • 29 Oct

Name: \_\_\_\_\_

## Diwali



**Across**

3. This vulture tried to rescue Sita

9. The mother of Ram

11. Friend of Hanuman and brother of Vali

12. Celebration of Ram, Sita and Lakshman arriving in Ayodhya

13. The son of Kaikeyi

14. Shiva bhakt but evil

15. These are let off during Diwali celebrations

17. The twin brother of Lakshman

18. The incarnation of Sheshnag and brother of Ram

19. This animal tricked Ram

**Down**

1. The bear helper of Ram Lakshman

2. The kingdom of Ravan

4. Daughter of Janak Raja

5. The sleepy brother of Ravan

6. The mother who sent Ram to forest exile

7. A king and father of 4 sons

8. Vishnu bhakt and kind brother of Ravan

10. Known as the son of the wind god

16. She tasted the berries before offering Lord Ram



Happy  
**Wedding Anniversary**  
to our members...

CHANDRA PRAKASH &  
YOGITA GANERIWALA • 9 Oct



**Congratulations**

Revati Raman & Ritu Agarwal and Girish & Alka Ganeriwala on the arrival of their precious **Granddaughters**, true gifts from heaven! Blessed with Laxmi this Diwali, may their presence bring endless joy, love, and prosperity to their families.