CHARTER 15227 | CHARTERED ON 10TH MAY 1958

ISSUE 19 | 11 NOVEMBER 2024

HOME CLUB OF **RAJENDRA K SABOO** ROTARY INTERNATIONAL PRESIDENT STEPHANIE A. URCHICK
ROTARY INTERNATIONAL PRESIDENT

RAJPAL SINGH DISTRICT GOVERNOR RI DISTRICT 3080 JATINDER KAPUR
CLUB PRESIDENT

PREM MOHINDRU CLUB SECRETARY

### **Caution is the Solution to Cyber Crime**

fter a sumptuous fellowship (hosted by Rtn Baldev Garg) and cordial lively exchanges, the club members proceeded to attend the 4th November Monday meeting. The club president invited Rtn Santosh Gupta to introduce the speaker, Mr Preet Mohinder Singh. He is general manager at the Punjab State Cooperative Agricultural Development Bank Ltd. He has also served asguest faculty at UIAMS, PU, Chandigarh; MGSIPA, Govt. of Punjab; National Co-op Institutes and Staff Training Centre, NABARD. In addition to receiving several awards in the field of agriculture, he has been specifically appreciated by the Govt. of Punjab for reviving sugar mills. He spoke on the topic "Digital Frauds" - an issue of paramount concern to all technology users.

He commenced his talk by recalling his visit to Punjab National Bank with his father as a young lad to withdraw 5000 INR. He noticed that the

power to sanction the amount rested with the cashier who controlled the 'private key' to monetary transactions. With the advent of technology, the scenario changed as banks introduced the facility of 'public key'. A customer can now withdraw money at any time/place using his login id and password. Although the use of net-banking, ATMs, UPI, credit cards etc. has facilitated banking, it has placed the onus of safeguarding accounts on clients. Cyber-crime is not a failure of the bank, but the user. Falling in the trap of swindlers and gullibly sharing bank information is the cause of rising cybercrime.

Criminals perplex users, primarily senior citizens, through confusing KYC norms and bamboozle them by faking calls from Customs, IT, Insurance, ED, CBI and sometimes 'digitally arrest' unaware citizens to extort money. But there's no need to panic since banks send notices, rarely make random calls.



WE MEET EVERY MONDAY AT ROTARY HOUSE AT 6:00 PM



Respond to such calls by personally visiting or calling your bank. Direct bank websites have secure audits and operate through OTPs. Fraudsters use indirect sites, fake logos and dubious email ids.

The reality is that worldwide banks have put swift codes, making banking routes very secure. Governments are now using banking platforms to curb terrorism and money laundering. Mr Singh asserted that cyber-crime has a bleak future due to fast-evolving software. He also disclosed that internationally the proviso clause makes it mandatory for banks to share information with government agencies on request. The G-20 nations have also pressurized Swiss banks to accept the clause to tackle global monetary crime.

After merging seven departments the National Cyber Crime Portal was set up by the Indian government in 2020. Complaints related to financial frauds and pornography can be instantly reported on the helpline number 1930. While complaints related to pornography get registered as FIRs, those related to financial frauds can be withdrawn. Certain relevant documents like credit card receipts, highlighted bank statements, email copies, letters/brochures/posters, courier envelopes, chats, online money transfer documents, PAN card etc should be uploaded with the complaint.

In the interactive session members shared their observations and experiences about cyber crime. Rtn Jaspal Singh Sidhu thanked the speaker for sharing his knowledge on a pertinent topical concern with the audience.

Rtn Maninder Sidhu



**Dr. Saurabh Kwatra** Vastu expert talks to us on Vaastu the real way: from Heavenly stars to Housecope 18th November 2024

### **Drein Hand**

# THE MAGIC

### **Installation Ceremony**



On 6th Nov, a new Rotaract Club was chartered at AIMS i.e Dr BR Ambedkar State Institute of Medical Sciences, Mohali and first team of Rotaracts was installed for the year 2024-25. The function was held under guidance DR



Bhavneet Bharti, Director Principal, AIMS, Mohali. President Rotary Club Chandigarh, sponsoring club, Mr Jatinder K Kapur along with Ann Neelam, Secretary Mr Prem Mahindru with Ann Seema and Jt

Secretary Arun Aggarwal were present on the occasion. President RC was the chief guest. Ms Hritika Singh was collared as President of Rotract Club. Ms Tanvi Singla as Secretary along with other team members were pinned by the dignitaries present on the occasion. The incoming President spoke about the plans of the club. Dr Bhavneet Bharti and Mr Jatinder K Kapur gave valuable guidance to incoming team and assured of every possible help in achieving the club goals. Also present were members of District Rotaract team to guide and motivate the new team.

### News

MBCT News Saturday 9th November 2024: MBCT's 38th Free Eye Operation Camp, November 2024



Today was the 3rd Eye Camp held at MBCT Community Centre in Bassi Pathana in partnership with and sponsored by BEBO Technologies under the aegis of BEBO Foundation, USA, 676 persons from 142 villages attended the OPD. Doctors checked all the 676 persons for cataract and other eye ailments, the medicines prescribed were provided free of cost to 432 people. 244 were identified & short listed for cataract surgery & IOL replacement. These 244 patients were further checked for HIV BP and Blood Sugar before being recommended for cataract surgery. The cataract removal and IOL replacement surgeries would be carried out at Dr. G S Randhawa's hospital in Patiala over the next 4 Sundays starting tomorrow. To date more than 16,958 villagers have benefitted from 37 OPDs & 3,756 have had cataract removal & IOL replacement surgeries through latest cold laser technology.

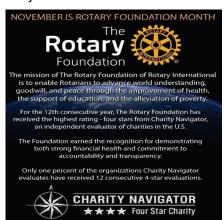
Shuchi Sharma along with Samriti & Rajat from BEBO Technologies, USA graced the occasion. They were welcomed by Hassan Singh Mejie, Managing Trustee MBCT. They mingled with all those who attended this camp and were able to collect first hand feedback of this and the previous camps from the patients and the doctors. The MBCT 38th Free Eye camp had visitors from abroad, Coriene of Holland, Ranjit Sidhu, Mohinder Gundhu & Amrit Kaur from Winnipeg Canada. Others present were Amareshwer Singh Goraya Advisor MBCT, Brijeshwar Singh Goraya, Jivan Goraya, Babu Singh Ex-Sarpanch village Madhour, Jaspal Kaur from village Isherhel and Baldev Singh Ex-Sarpanch village Damheri.

#### Article by Rtn. Maninder Sidhu



Rtn Maninder Sidhu written an article which was published in 10th November, Sunday Tribune on passion and power of writer in south Asia in the freedom of expression in that region. The article was we appreciated in our community.

#### **Rotary Foundation month**



November is a rotary foundation month wherein the every Rotarian must contribute at least \$100 to support the cause of rotary. This is the 12th year when Rotary foundation received a award on highest rating -four star from charity Navigator.

#### Awards by District Leadership

Our club has been awarded certificate of Appreciation by District Governor for the good

work done in the month of Sept 24. The recognition was awarded for the projects undertaken by our club in the area of TB elimination in Chandigarh which is a ongoing project since October 2022 and well appreciated even by



Health Department, Chandigarh Administration. The second area of recognition was the Heartline project which is a ongoing project from last 25 years. Under this project our club is supporting the beneficiaries for the surgeries in Heart congenital decease. Another area is organizing the blood donation camp to save the life of the people whom the donor do not know.

#### Obituary

With profound grief it is informed the sad demise of Smt. Krishna Rani mother of Rtn. Dr. Kuldeep Dhawan who left for her heavenly abode on 7th. November, 2024



### **Open Hand**



#### ROTARY SATELLITE CLUB

There two major impediments for an individual joining a Rotary Club have been financial resources and time availability. While there is no shortage of potential Rotarians, there is a shortage of people who are willing or able to conform to the financial and attendance requirements that have traditionally been part of belonging to Rotary. Satellites address both impediments:

- 1. Fees can be reduced because the Satellite canopt to have no (required) meals-by far the largest required financial component for most Rotarians.
- 2. The meeting time, location and meeting frequency components for the Satellite will be determined by Club leadership and the members of the Satellite.

It is important to stress that the Satellite option is not the right answer for every Club. Satellite Club formation and management requires a significant amount of time and ongoing effort by the Host Club and should not be considered the "quick fix" or a silver bullet to growing membership. Regardless of a Rotarian's membership in a traditional Rotary Club or a Satellite Club, the focus will always be on "Service Above Self" and Rotary International's guiding principles, Avenues of Service and Areas of Focus complemented by personal and professional networking.

It is important to remember that a Satellite Club is part of the Host Club; it is not its own Rotary Club. Members of

**CELEBRATIONS** 

12 Nov Rtn Amanpreet S. Sandhu

13 Nov Rtn Lt Gen Paramjit Singh

14 Nov Rtn Pankaj Katia & Richa

17 Nov Rtn Rtn Aman B Aggarwal

**Birthday Greetings:** 

12 Nov Rtn Nandani Khanna

14 Nov Rtn Dr Bharti Goel

& Shivani

**Anniversary Greetings:** 

Satellites are full-fledged members of the Host Club and have all the privileges, duties, and rights of a member of the Host Club.

#### SATELLITE CLUBS-WHAT THEY ARE AND WHAT THEY ARE NOT

A Satellite Club is:

- Away to attract adifferent demographic to Rotary or subgroup of individuals;
- Away to be innovative and reimagine what we have traditionally thought of as Rotary;
- Awaytore-energize Rotary!

#### A Satellite is not:

- A Rotaract Club. There are no age requirements, separate by-laws, etc. for Satellite Clubs: However, some or all of the members of a Rotaract Club may form or join a satellite
- A sub-standard form of membership in Rotary. Satellite members have the same responsibilities as other members and share the same interest in "Service Above Self" nor;
- A separate Club. All Satellite members are, by RI standards, fullfledged members of the Host Club.

#### WHO IN YOUR COMMUNITY WOULD BENEFIT FROM A **SATELLITE?**

Possible target are as or populations for Satellites

- **Young Professionals**
- Workplace-this may include any company or organization
- Individuals who find the financial

- requirements of a traditional Club challenging
- Alternative to E-Club format that enables in-person fellowship
- Individuals living in a senior or retirement community
- Common focus Clubs (environment, parenting, education, etc.)

#### FORMING AND MANAGING A SATELLITE CLUB

It is extremely important that Host Clubs and their respective Satellite Clubs start off on the right foot to create a viable and sustainable Satellite Club. The following are administrative recommendations:

- The District Membership Team should designate one of its members to serve as the Satellite Subcommittee Chair. The Satellite Subcommittee Chair will provide advice to Rotary Clubs about forming and running a Satellite Club.
- The Host Club should reach out to the Satellite Subcommittee Chair. The Satellite Subcommittee Chair needs to be aware of the potential formation early in the Host Club's exploration process and subsequent launch of a Satellite Club in order to provide support and intellectual resources.
- Eight (8) members are needed to start a Satellite Club.
- Satellite Clubs determine sits by laws in collaboration with its host club, which approves them.

CONTINUED ON PAGE 4





### **Open Hand**

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#### **ROTARY SATELLITE CLUB...**

- Satellite Clubs setup their own board and have their own officers. However, instead of a President, a Satellite Club has a Chair, Club Secretary and Club Treasurer. The Club also makes the rules when and where the Satellite meets and who participates in elections.
- All Satellite Club members are required to pay Rotary International and District dues, as administered by the Host Club. Beyond those obligations, it is upto the Satellite and its Host Club to determine the dues structure for each member. The District does not dictate any rule, regulation or requirement. This is a Club initiative and not a District, Zone or RI initiative. Each Club makes its own rules about how much in dues members of the Satellite will pay, as long as the fees are high enough to support District and RI dues.
- All Satellite Club members are to be recorded in District's and Rotary International's data bases as a member of the Host Club. There is no special designation for Satellite Clubs; however, there may be a designated area in District database for Satellite Club member notation. This will enable the membership reports to be accurate for the Host Club and for dues purposes.

### RECOMMENDED BEST PRACTICES

- The Host Club should include atleast two members and preferably upto five who serve as champions and mentors to the Satellite.
- The Host Club should be responsible for all Rotary administrative functions of the Satellite including dues collection and the handling of all fundraising proceeds and grant funds.

- The Host Club Secretary will need to identify a member as being part of the Satellite Club.
- Members of the Satellite Club should be appointed to and serve on relevant committees of the Host Club.
- The Satellite Club should meet at least twice per month at which time Rotary business can be discussed.
- Satellite Clubs should also provide additional regular opportunities for service, fellowship and Rotary engagement. Clubs are encouraged to recognize the need for a substantial connection between the Host Club and its Satellite Club(s). Combined projects, service work and gatherings are strongly encouraged. The Host Club and its Satellite Club are encouraged to have shared experiences to ensure a bond remains among the members.
- Members of the Satellite Club should be eligible for management positions of the Host Club. The Host Club may elect to revisit its by-laws with possible amendment to them to make it possible for a Satellite Club member to serve in a management position.
- Satellite Club members should remain visible to the Host Club. Satellites should encourage their members to attend at least one Host Club meeting or function per quarter.
- Host Club members should attend a Satellite Club meeting and/or participate in a service project or fellowship event. Interaction and collaboration between Host Club and Satellite Club members is important for the success of the entire Rotary Club as it increase is cohesion amongst members and momentum for the Host Club and Satellite Club.



## LAUNCH OF SATELLITE CLUB, INDUCTION AND ORIENTATION:

The initial induction of Satellite Club members maybe done at the Satellite Club meeting or a Host Club meeting. Generally, this is a big celebration for the Host Club and its new Satellite Club. District leadership should be invited to join in the celebration and be there to recognize this inflection in the Host Club's history.

Satellite Clubs are encouraged to provide a regular orientation program for all new members to ensure appropriate education about the history and function of Rotary, its foundations (RI and Host Club) and the programs of the Host Club. It's upto the Host Club and Satellite Club leaders as to the format and time line of Rotary orientation.

### OPTIONS FOR A SATELLITE CLUB

A Satellite Club will always have the option of remaining a Satellite Club and part of the Host Club. A Satellite Club may also decide to apply for and charter its own new Rotary Club once its membership reaches twenty (20). Satellite Clubs may begin with the intention of later chartering as its own Rotary Club; however, this is not a requirement.



