



POONA SERVICE WHEEL



SERVE TO CHANGE LIVES



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DIWALI CELEBRATIONS

To inaugurate the festivities for Diwali, President Bharat and First Lady Madhvi are personally conducting some surprise fun-events today. The idea is to give all our members the opportunity to sit back and enjoy themselves, instead of a large team working hard to rehearse and prepare an entertainment program for the enjoyment of the rest.

We wish all our Rotarians and Anns and their extended families a very Happy Diwali and a safe and successful year ahead.

Dr Shashikala Shirgopikar

On 18th October, was a presentation on 'PUNYA SWAR YATRA' by Dr. Shashikala Shirgopikar.

Dr. Shashikala retired as an HOD Dept of Zoology and has a PhD in music. She has been donning many hats.

In her presentation she brought out the transition of Marathi music since the time of the Peshwas. After conquering and annexing Northern Territory, there were different influences on music; of particular mention were the Jaipur, Agra, Gwalior and Mewati Gharanas. She also explained the importance of various styles like Dhrupad, Tappa, Thumri and Gazal.

Art and music are a reflection of an enlightened society. We are proud residents of the cultural capital that is Pune which has given us stalwarts like DV Paluskar, Pandit Jitendra Abhisheki, Bal Gandharva, Vasanttrao Deshpande and Bharat Ratna Pandit Bhimsen Joshi.

Dr. Shashikala also elaborated on the different types of Bhavgeet, Bhaktigeet, Natyageet and Lavani in Marathi music. She also explained the different types of Kirtans and Bhajans and Abhangs.

With the talk being educational as well as entertaining, as she sang a few lines of each genre. It was an enjoyable program.

..... Contributed by R/Ann Vrinda Kirpekar



Investing Insight: Importance of Risk Management

Every time these days you ask for your statement of investment you will find value higher than the previous time. It feels good when things are going your way in the markets. Investors tend to think their intelligence has risen and they become overconfident. It is important to know whether we are in the midst of a bull market and if that is the case it has got nothing to do with anyone's intelligence. On the contrary it can turn detrimental when the music stops playing.

The danger in allowing a bull market to increase your confidence as an investor is that it can lead you to take unnecessary risk or avoidable mistakes. Risk management gets thrown out of the window by many during a bull market. You begin to forget how you reacted the last time stocks got crushed. You assume that the good times will last forever and who cares as long as I am making money.

Bull markets can force investors to abandon a good process.

Signals, guidelines, and policies that were put in place before stocks began their upward climb get pushed to the wayside because it feels dumb to manage risk when things just keep going up. The temptation from the markets to change your strategy when things are going well can become intense if you don't have the discipline to stay the course. One of the hardest parts about investing is staying true and disciplined to a consistent process when others around you are not. The fear of missing out during a bull market can quickly turn into the fear of being in during a bear market. Both of these feelings can get you into trouble as extreme stances in the markets rarely end well.

During a bull market, you will never want to sell anything just like you will never want to buy anything during a bear market. It's the Murphy's Law of investing.

No one knows how the future will play out and when will this bull market end. Predicting the future is damn-near impossible. There are many investors who sold out during the last crisis and never had the courage to buy and are still sitting on cash. It is important to stay the course. Stick to your plan and be disciplined. While not always easy, keep reminding yourself that the good times will not last forever. They will be followed with the bad times i.e. bear or sideways market as well.

..... Contributed by Rtn PP Jaideep Parekh



Rtn PP Jaideep Parekh



Perhaps a Fifth Test: ‘Is it fun’?

We all know and love The Four-Way Test. In many ways, it’s an improvement on the age-old golden rule that you should treat others the way you wish to be treated. It’s a guide for living, a tool for decision making, a moral code. While Rotary has been served well by these four questions, they may not be enough in an era in which Rotary is trying to appeal to more people and have a broader impact.

There is another crucial question that we as Rotary members must always ask ourselves, and it is this: Is it fun? This is the question I ask myself with everything I do. If it isn’t fun, I don’t do it. Some people may scoff at that mentality, but in my mind, life is too short to waste on things I don’t enjoy. There are a hundred other organizations I could be a part of. If Rotary isn’t fun, why should I join? And if I am already a member, but I’m not having fun, why should I stay?



Of course, I speak for myself, and perhaps I can also presume to speak for other young people. But I imagine that how I feel is also how many Rotary members feel all over the world. We all want to have fun while serving the sick, the impoverished, the embattled, and the hungry. And in my experience, Rotary can be the most fun part of my life.

But often, clubs become so entrenched in their habits that they forget to have fun. If Rotary isn’t fun, how can we light a fire in the hearts of our members? How can we increase our membership? How can we survive? We must constantly ask ourselves: Is what we are doing fun?

This may not be a question fit for enshrining in the codes of Rotary, and perhaps it doesn’t even warrant recitation at weekly meetings. However, it’s probably the most important question we can ask ourselves when making decisions in our clubs. What we do in Rotary is not primarily for our own benefit, but people must enjoy Rotary if it is to survive. This is the real golden rule of Rotary clubs: If what we do isn’t fun, then it’s not worth doing.

..... *By David Postic, a member of the Rotaract and Interact Committee and a past president of the Rotaract Club of Norman, Oklahoma, USA. Posted on June 24, 2015.*



Reminiscences of a Services Wife

Though I was brought up in an Army background (my father was an Army officer) I found that being a service officer's wife, was not only challenging but also very satisfying.

A service officer's wife is shown a lot of respect, as the Services still retain that old world charm, a case in point being, however senior the officer is he will stand up, the moment a lady enters the room.

The unit where your husband is posted is like a large family and you are welcomed with open arms. Life is not always easy as most of the time you are alone bringing up the kids, attending to sick kids, school functions, all alone. Not to mention packing and moving to a new place, constantly having to make new friends, getting admissions for the children in new schools.

You may be posted to the smallest of places where it snows for four to five months in a year with negligible heating, no water in taps (water is brought by a water trailer) and stored in buckets which freezes in the winter months and to top it all, there's dry sanitation and electricity from a generator for two hours in a day with very low voltage!

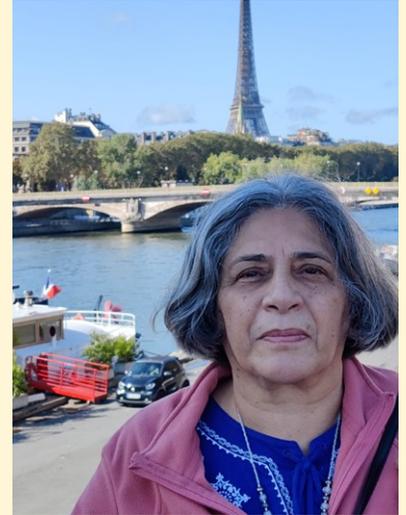
The camaraderie in the services is unique. Everyone pitches in for anyone who needs help. Since everyone is in the same boat, you understand each other better and hence have lots of friends who are ever willing to help you in your time of need.

You have duties too, and one important one is to look after the welfare of the families of the men, and help solve their problems. Whether it is admission in schools or a sick child in need of a specialist or any other matter. I can never forget the time when we had just been posted to a new place, where we didn't know anyone; suddenly I developed a leaky appendix and had to be operated on immediately. The unit officers and wives made sure that my young kids were taken care of. Someone took care of them after school, while others sent food for the family; they even made their tiffin for school. When I regained consciousness after the emergency surgery, the First Lady was standing by my bedside with my husband in the middle of the night in the ICU.

The children who are from a service background also have to struggle, frequently change schools, make new friends, but they acquire native intelligence, poise, and the ability to get along with others. We see a lot of our children doing very well in every field of life.

To sum it up, life in the Services is a life well lived and I've loved every moment of it!

..... *Contributed by R/Ann Hufreez Jambusarwalla*



Upcoming Programs

**08 November 2021 - Talk by Rtn NPS Bakshi on
'Health Insurance'**

Birthdays and Wedding Anniversaries

01-Nov	Rtn Rohit Mittra
01-Nov	Rtn PP Ramgopal Rao
04-Nov	Rtn Milan Darda
04-Nov	Rtn PP Prakash Telang & R/Ann

Thought for the Day

**'If I have seen further, it is by
standing on the shoulders of
Giants'.**

Isaac Newton, 1675

Attendance Report

25 Oct 21

Rtns	28
Anns	11
Spouse	01
Guests	02
TOTAL	42