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Ajay Piramal counsels the wealthy: Learn to give like Warren Buffet and Bill Gates

Several eminent speakers have ascended the podium at the Rotary Club of Bombay to share tips about how to make money, how to hoard it, how to save it and how to increase wealth.

But few speakers have spoken about how to dispense money – and to do so by giving it away with a sense of joy.

One such remarkable talk, “The Joy of Giving”, was delivered at the last meeting by the eminent industrialist, Mr. Ajay Piramal, who is an Honorary member of the Club and who pioneered the mall culture in India through the very first super-mall, “Crossroads”, in the heart of the city.

Sabira Merchant, who proposed the vote of thanks at the end, was so inspired by his presentation that she recalled a few lines in the same vein from the Bible – “Do not store up your treasures on earth, but store them in heaven, because where your treasures will be, there will your heart be also”.

Mr. Piramal surprised members with his erudition and his well-researched talk which was aimed at arousing the philanthropic streak in



Don't deprive yourself of the joy of giving. Just give and see the difference. Mr. Ajay Piramal, Honorary member of the Rotary Club of Bombay, speaks at the last meeting on 'The Joy of Giving'

the well-off sections of society who, he said, lagged behind their counterparts in the US as far as altruism and generosity were concerned.

He virtually chided “the wealthiest 1% of people who control 16% of the national wealth... But the wealthiest in India donate much less than what the middle class donates. Statistics show that the wealthiest donate just 1.6% of their

wealth, whereas the middle class donates 2.1% of its wealth”.

In contrast, there was the classic case of the US investment wizard Warren Buffet who had donated \$41 billion to a charitable foundation run by Bill and Belinda Gates. His donation of \$41 billion was the equivalent of about Rs. 1,80,000 crores.

As for Bill Gates himself, he had so far donated about \$28 billion and had

vowed to donate the rest of his wealth, too.

He would keep just \$100 million out of \$50 billion for his children and donate the rest.

There were hundreds of such examples in the US. But in India, “I’m sorry to say, we don’t have such examples”, Mr. Piramal lamented.

He recalled the concept of trusteeship in the *Upanishads* and said that Mahatma Gandhi had also talked about trusteeship (rather, the trusteeship of a person when holding a position of power).

In spite of such a glorious tradition, in spite of the greatest Indian kings being those who were the most charitable, India appeared to have forgotten its heritage.

“If you look at what is given in India today as a percentage of the GDP, we are among the lowest in the developed world. As a percentage of GDP, India gives just 0.6% as charity or donations every year. In the US, it is 2%.

“Those of us who have been to the US and have seen the institutions there, we have seen how generous those people are... but we (in India) are not,” Mr. Piramal pointed out.

Mr. Piramal was formally introduced by (Dr.) Indu Shahani, the Sheriff of Bombay. The vote of thanks was proposed by Sabira Merchant.

The complete text of Mr. Piramal’s talk is reproduced inside (starting from Page 2). The question-answer session that ensued follows the verbatim report.

Hurry! Grab your pass, book your ads, send your cheque



Donor passes for the Club’s grand fund-raising programme are fast getting depleted.

The event, styled “Venetian Magic”, will be held at “Totes on the Turf”, Mahalaxmi, from 8 pm on Friday, April 16.

President Nandan Damani, Hon. Secretary Shivkumar Israni and Fund-Raising Chairman Manoj Israni have appealed to members to hurry with their cheques (whether for sponsorship, advertisements or donations) so that the Club continues to render outstanding service to the community in future as it has been doing for several decades in the past.

At the last meeting, an attractive, strategically placed poster (left) became the cynosure of all eyes. It described plans for the night of “Venetian Magic” and the events lined up.

Exhorting members to pick up their passes before they were sold out, Shivkumar earnestly solicited members’ active participation and generous donations, whether by way of sponsorship, donations, advertisements or donor passes.

“Just open your purse-strings and give; make generous contributions to a worthy cause,” added President Nandan Damani.

Forthcoming meetings

April 6, 2010

Mr. Nitin Gadkari, President of the Bharatiya Janata Party, to address the Club.

April 13, 2010

To be announced.

'India is the second fastest-growing economy in the world; but is ranked 134 out of 179 countries on human development index'

I'm glad that Indu Shahani didn't introduce me in a formal manner, for you can't introduce a friend to his friends. But since she introduced me with a story, let me also relate a story. This is a story from nature.

Look at the coconut tree. Do we realise that every part of the tree is put to some use by somebody? The leaves, the branches of the tree, are often used as a roof for huts in villages. The trunk is used as a pillar. The roots are used for medicine. The coconut (water) is a drink, it is even used as a fruit. When dry, it is used to make coir (ropes and other products). And even when it does not have life, its kernel is still used, maybe as a cup.

If nature makes things which can be used by us, and for multifarious purposes by different people, isn't there some message in this for us?

Economically, India has never been more powerful in the last 300 to 400 years than what it is today. It is the second fastest-growing economy in the world and by 2015 we will be among the top three economies, along with the US and China, in terms of sheer size.

India has already been invited to the G-20, which are the top countries of the world. And now we are going even higher. There is talk that we could be among the few prominent members of the UN Security Council. The story of India can go on and on.

That's all great news, but I want to present the other side. In terms of the human development index, India today ranks 134 out of 179 countries. There are 133 countries more developed than us on the human development index.

Only 35% of the population has access to modern medicine; 300 million of our people live below the poverty line; 400 million do not have access to basic electricity – not even a single lamp – and live in darkness after 6 pm; just 65% of India's population is literate. And what is the definition of literacy? If you can sign your name, then you are literate!

Obviously, there is an issue and we need to do something about it.

Rotary has made a huge contribution, whether it is the polio programme, whether it is the Talwada Eye Centre which has been going on for years and which has been built upon by successive Presidents, whether it is *Bhavishya-Yaan*, whether it is so many other great programmes that you have implemented. But is this enough?

Isn't it just a quirk of fate and good fortune that we are what we are today? We are fortunate to have been born in the families that we have been born into, we are fortunate to have parents who brought us up, gave us education, sent us to colleges like H.R., we are fortunate that we are working and have an opportunity to create wealth for ourselves and for our families.

We could as well have been born on the streets. But we are fortunate... and we are eating the fruit of the tree that somebody else has grown for us. The coconut tree had been planted many years ago, but it is we who get the benefit.

Therefore, isn't it time for us to also plant some trees so that others get the benefit?

In Islam, during the holy month of Ramzan everybody is obliged to give charity. And to continuously give charity year after year.

Look around in Bombay and you will find so many charitable hospitals, societies and so on built by the Parsis, the Jains (who are known for their charity)... thus every religion, whether Sikhism, Jainism, Buddhism, believes in and talks about charity.

Therefore, if all religions have this one factor about compassion common to them, there must be something about it that is important. Otherwise, it is difficult to have one singular thought shared by each and every important religion. And that's another reason why we should give.

The third reason why we should give is a purely selfish matter. The only

people, taking care of them, giving them his love and compassion.

And he was one of those very few, fortunate people who escaped. He escaped along with several other people. But the difference between him and the others (there are a lot of studies and books written on him) was that he came back as a stronger and better human being, while the others had many psychological problems. That was because he had the compassion to give and because he shared his love with other human beings.

Swami Vivekananda said, "Do not stand on a high pedestal and take five paise in your hand and say, 'Here, my poor man', but be grateful that the poor man is there". By making a gift to the poor man, you are able to help yourself.



Giving ear to a plea to give. Mr. Ajay Piramal's talk at the last meeting was heard in rapt attention. Here are two sections of the audience

I have noticed one thing that is common across every religion of the world – and that is the importance that is given to compassion, to charity and to giving. Therefore, we have the *Gita* which says, "When you engage in selfless service, all your desires are fulfilled by the *devas*; but anyone who enjoys the things given by the *devas* without offering selfless acts in return, is a thief".

That's a strong word. If you do not give back what you have got, says the *Gita*, you are a thief.

The Sixteenth Chapter of the *Gita* says, "Charity is among the most sublime virtues a human being can be blessed with".

In the Sermon on the Mount, Jesus says, "Blessed are the merciful, for they shall obtain mercy". The prayer of St. Francis reads, "Lord, make me an instrument of Thy peace, for it is in giving that we receive".

reason we undertake activity is because we want to be happy. Every action of ours is in the pursuit of happiness. This was also recognised by the founding fathers of the USA and in the Declaration of Independence there are three inalienable rights granted to every human being – the right to life, the right to liberty and the right to pursue happiness.

We know that true happiness comes when you have love, when you have compassion, when you give back rather than take.

Let me tell you the story of Victor Frankel. This was in the times of the Nazi concentration camps, when all Jews were put into camps. Victor was one of them. Every day he saw people being gassed, being put to death; he didn't know when his turn would come. But he decided that rather than just sitting back and lamenting his fate he would concentrate on working with

It is not the receiver who is blessed, but the giver; be thankful that you are allowed to exercise your power of benevolence and mercy in the world and thus become pure and perfect.

Let me share a personal experience. We are associated with a foundation that recruits young people from across the country who work with headmasters in government public schools in rural areas or in the cities.

These youngsters are from some of the finest institutions in India; we have students from the IITs and other top institutions in Delhi, Calcutta and Bombay. They give two years of their life working in these areas.

During the first three months of training, they have to live either in a city slum or amongst the poor in rural India, 24x7. It's not that they go there, come back – they live right there, with no toilets, no electricity, no privacy.

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Just before the meeting, First Lady Shreelekha Damani and Hon. Joint Secretary Nirav Shah flank Alok Saxena in the first picture. In the second, it's Prakash Jotwani (left) and Mayank Kumar enjoying the company of Aziz Javeri

More donations for Talwada

Leela Deshpande has donated Rs. 25,000 towards the corpus of the Ajit Deshpande Medical Centre at Talwada.

At the last meeting

(Held on March 30, 2010)

PRESIDENT Nandan called the meeting to order and welcomed the guest speaker, the visiting Rotarians, Rotaryans, guests and others.

BIRTHDAYS

Members and Rotaryans celebrating their birthday during the week were felicitated.

ATTENDANCE

Members	157
Visiting Rotarians	3
Spouses/Rotaryans	9
Total	169
Svc. box collection	Rs. 11,000

President Nandan Damani announced at the last meeting that another sum of Rs. 25,000 had been received for the same purpose from the Nayna Parekh Charitable Trust.

Apart from the above, the Nayna Parekh Charitable Trust had made a donation of Rs. 25,000 towards the Hasanali Tobaccowala Eye Centre at Talwada.

Nandan thanked all the donors for their generosity.

Birthday donations

Generous birthday donations have been received from several members of the Club.

President Nandan Damani said at the last meeting that an aggregate sum of Rs. 13,000 was received from three members.

Joseph Koshy and Dr. Anand Somaya had donated a sum of Rs. 5,000 each, whereas (Dr.) Rajeshwar Bali contributed Rs. 3,000.



That was an excellent talk. Mr. Ajay Piramal is greeted by (from left) Renu Basu and Dr. Vandana Bulchandani



Before and after (the meeting). Honorary member Mr. Ajay Piramal at the lunch table with, from right, President Nandan Damani, (Dr.) Indu Shahani and Sabira Merchant. In the second photo, Mr. Piramal has a word with Amita Haribhakti

NOW, 'BHAVISHYA-YAAN' KIDS WILL TEACH THEIR MOTHERS. ROTARY CLUB OF BOMBAY TEACH THE



We have been taught, now we will teach. Two students of 'Bhavishya-Yaan' pledge to educate their mothers. And two mothers (at right) say they are thrilled about getting an education



The Education for All Committee of the Rotary Club of Bombay has launched an adult literacy project at the Colaba Municipal School. Under this programme, those children who have been taught to read and write at the school will now be teaching their mothers. The project was inaugurated by the Sheriff of Bombay, (Dr.) Indu Shahani, on April 6, 2010. Other important guests were Mr. Ashish Kumar, Addl. Commissioner, Mr. Gulam Vahanvaty and Pankaj Baliga, representing the Rotary Club of Bombay. Indu, followed by Gulam, Pankaj, President Alok Sekhsaria and Ms Neeta Pradhan and Mr. Nandan Deshpande, lit a traditional lamp to start the afternoon's programme. SIFE then requested the President to begin the programme. Nandan described how *Bhavishya-Yaan* had started a year ago at the Dr. Ambedkar Municipal School, which had covered 120 students.



The teacher and the taught. Principal Indu Shahani has both an attentive audience and an eager batch of students. The adult literacy programme is being conducted at the Colaba Municipal School



The successful World Literacy Project had been successful in the past at the school in partnership with the NGO "Vidya" and the Rotary Club of Bombay. With Rotary International having marked Maharashtra's 60th anniversary, it was a happy occasion that the students of *Bhavishya-Yaan* had grown up to be able to teach their own mothers. He pointed out that the women would be taught to read and write in Marathi and English. The software developed by TCS. They would also be able to use computers. He wished them all success.

Two students then went up to the stage and sang a song in Marathi and Hindi – how the *Bhavishya-Yaan* project had given them the confidence to address an elite audience. They also sang a song in English.

And then it was time for the mothers to take the stage. The first mother spoke in Marathi and said she was happy to be a part in the adult literacy programme. She was able to converse in English. She said she knew how to read and write in Marathi. Once she had had her say, the second mother spoke in English. All that it could help her achieve. Her sentiments were shared by the other mothers.

Addressing the gathering, chief guest Indu Shahani stressed the importance of education and how it could help the women. The Rotary Club of Bombay, which had made such a difference in education – came in for praise.

She recalled an unusual experience when she had been a member of the *Anganwadi* staff. These 300 teachers had learned to read and write in Marathi and had developed the confidence to teach their children in English.

In a brief speech, PDG Gulam Vahanvaty stressed the importance of the project and the help that "Vidya" and the SIFE had provided to the project being replicated in municipal schools.

Pankaj Baliga, who provided the software for the *Yaan* project from TCS, explained how it worked. The children would self-learn and there was no need for a teacher. Indu, flanked by Pankaj and Nandan, switched the lamp on.

A token of appreciation was presented to the staff by Gulam by Nirav Shah; Pankaj Baliga by Priyanshu Deshpande; Pradhan by Manoj Kumar Patodia.

Education for All Chairman Alok Sekhsaria stressed the importance of education and how it could help the women. At the conclusion of this programme, another token of appreciation was presented to the staff by Gulam by Nirav Shah; Pankaj Baliga by Priyanshu Deshpande; Pradhan by Manoj Kumar Patodia.

The library was formally inaugurated by Manoj Kumar Patodia. The library was formally inaugurated by Manoj Kumar Patodia.

Rotaryann Mona, spouse of Gaurav Nevatia



Here is a rose for you. And this one is for you. Education for All Committee member Manoj Kumar Patodia presents mementoes to Ms Neeta Pradhan (left) and Ms Pratibha Pai (right)



All the best seats are taken. PP Arun Sanghi (front row in the first picture) is seated next to PDG Gulam Vahanvaty. In the second photo, Chairman Alok Sekhsaria (left) finds only standing room



'BHAVISHYA-YAAN' TO EDUCATE MOTHERS AND CHILDREN IN ENGLISH

Rotary Club of Bombay launched an unusual adult school on Saturday, March 20.

They have trained under the umbrella of *Bhavishya-Yaan* to impart literacy to their mothers so that they, too,

Dr. Indu Shahani was the chief guest at the inauguration. Other guests included Additional Municipal Commissioner, PDG Gulam Nabi Khan, project partner and donor TCS.

Dr. Nandan Damani, Education for All Chairman of SIFE, Prof. Pratibha Pai, both associated NGOs, lit the lamp. Students of H.R. College's enthusiastic participation in the proceedings.

The school had been scaling greater heights ever since it was launched at Municipal School at Worli with 40 students. It now

has been successfully replicated at the Colaba Municipal School and SIFE of H.R. College.

Dr. Indu Shahani, in her third term as Sheriff of Bombay, launched the adult literacy software, gifted by TCS and Pankaj Baliga, which will benefit innumerable women

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Turning on the floodgates of literacy. (Dr.) Indu Shahani, in her third term as Sheriff of Bombay, launches the adult literacy software, gifted by TCS and Pankaj Baliga, which will benefit innumerable women



In the season of giving, a library is the best possible gift. This one has been donated by Rotaryann Mona Gaurav Nevatia. At right, Pankaj welcomes Mr. Ashish Kumar, Additional Municipal Commissioner



The same young students. The same confidence. Interacting is easy for them. In the second picture, Ramesh Narayan, the brain behind 'Bhavishya-Yaan', in conversation with Mr. Ashish Kumar



One for the album. Young members of SIFE of H.R. College (front) with guests at the inaugural function. In the second picture, Indu snapped with (from right) Sidharth Punshi, Vikram Daiya and Bipin Kapadia



THE ONLY HOPE FOR THE FUTURE IS THE YOUTH OF INDIA, SAYS AJAY PIRAMAL

(Continued from Page 2)

Please remember, in rural India there is no privacy. Whether you are male or female, there is just no privacy. And these youngsters are people from backgrounds like ours... they could be any of our children; they are the children of doctors and of other successful people.

When you meet them and see the work that they do... I can say frankly, without exaggeration and in all honesty, that it gives me more joy than looking at any of my review meetings. You may have had a great year or a great month in your business, but that is not the same. You need to experience that joy. It is so moving that it can move you to tears.

Sudhir Merchant was with me on one of our visits, I'm sure he will confirm what I've said. It's a very moving experience.

Therefore, who is it that gains more? Is it you or is it the person who is doing (the work) who gains? That's the question that we need to ask, to understand.

Mahatma Gandhi listed seven sins of society and one of the sins is that you have wealth without work.

In India, all of us know what we do to plan for our children, for our grandchildren, for our great grandchildren. We say, "No, I need to have at least so much, so that I can look after five generations..." I include myself in that.

But according to Gandhiji wealth without work is one of the seven sins. If we don't want to commit those sins, perhaps we need to think what we should do with our wealth.

Now, what are the different modes of charity? There are four.

The first is when you give charity in the mode of ignorance. This is the lowest mode, that of ignorance or *tamassic* charity, when you give charity to the wrong person for the wrong cause. If you give charity and if he were to use it on drugs, that's an example of *tamassic* charity.

The next mode is the charity given in the mode of passion, or *rajgun*. You give charity but the main purpose of giving charity is you want your name in big letters. Or you may want some tax benefits. It may be a good cause, but the real intent is something else.

The third type of charity is of the *sattvic* type, where you give something with selflessness. You give for a good cause, not because you want name, fame and recognition, but because you want the good of others. That is a higher mode of charity.

But the highest form of charity is that in which you look at yourself as a trustee, where you look at all the wealth that you have got as wealth which has been given by the divine and which you are returning back in the service of the divine in whatever way you do it.

In fact, this concept of trusteeship is what the Upanishad talks about. It says, "Everyone is only a trustee or custodian of the wealth lying with oneself from God... you cannot enjoy all of it". This was the same concept that Mahatma Gandhi talked about, of trusteeship when you are in a position of power.

But on the one hand we have all these glorious traditions in India where the greatest kings were those who were the most charitable. And where are we today?

If you look at what is given in India as a percentage of the GDP, we are among the lowest in the developed world. As a percentage of GDP, India gives just 0.6% as charity or donations every year. In the US, it is 2%.

Those of us who have been in the US and have seen the institutions there, we have seen how generous those people are... but we (in India) are not.

In India, the wealthiest 1% of people control 16% of the national wealth. But the wealthiest in India donate much less than what the middle class donates. Statistics show that the wealthiest donate just 1.6% of their wealth, whereas the middle class donates 2.1% of its wealth.

Just look at what is happening in the US. The classic case is that of Warren Buffet who has donated \$41 billion, which is about Rs. 1,80,000 crores; it's not a small amount. And to

whom has he donated it? To a foundation which is run by Bill and Belinda Gates.

That's the ultimate level of charity, the fourth level.

Apart from Buffet, also look at what Gates has done. Till now he has donated about \$28 billion – and he is going to donate the rest, too. He is going to keep just \$100 million out of his wealth of \$50 billion for his children and donate the rest.

There are hundreds of such examples in the US. In India, I'm sorry to say, we don't have such examples.

But I have hope for the future. Indu Shahani was telling me about the enthusiasm among the students in her college. She was talking about a project under which they want to take electricity to the villages. We are also connected with a lot of youth activities.

Frankly, the determination, the passion and the compassion that the young people show is such that sometimes I feel ashamed when I see them; I feel humbled by the amount of dedication in them. I know of (young) people who are willing to work in villages where there is no power... in 50 degrees centigrade temperatures, without air conditioning. I think that is the future for us.

The other hope is in terms of innovation and technology, which can make a real difference. At the time of Independence in 1947, our longevity was in the 30s; today, the average lifespan is 65 and that's because of technology.

My son is involved in a project that is trying to reach health care to rural India. As I said, only 35% of India has access to modern medicine because doctors don't want to go to rural areas. It's not their fault; there isn't enough of a market there.

But can we use technology? Yes, and that's where there is hope. With a combination of information technology, software and mobile telephones, he (my son) is trying to reach modern medicine to the farthest village.

Take water... today, 80% of the diseases in rural India are because of water. You will be shocked to see the quality of water. We are working to see how we can improve the water, how we can reduce the fluoride content through technology and take reliable water to the people.

I am also involved with *Pratham* which is India's largest NGO; its mission is to see that every child up to the age of 12 is in school and studying. It has limited resources but it is using technology to reach 300,000 villages and millions of children.

Yes, I say that there is hope. If you think innovatively, if you use technology, then you can tackle some of the problems of India. And every one of us can make a difference. We need to give our time, our knowledge and some of our wealth.

Often, people say, I can give my wealth, but I don't have time, I can't share my knowledge; or the other way around. Other people say, no, my wife does it, my mother does it, my father does it, I don't have time. That is not the answer. The answer is that each one of us has to spend the time.

Between a rain-bearing cloud and the ocean, who has more water? The ocean, of course. But which is higher up? The rain-bearing cloud is in the sky and the ocean is here, on the surface. So who is higher in life? The rain-bearing cloud – because it gives away whatever limited water it has.

I want to ask, can we be that rain-bearing cloud?

We shouldn't see how much we have, or say that so and so has much more wealth.

I came across an interesting quotation of Eknath Iswaran who advises us, "Don't be a beggar from life". What does he mean? He means, don't keep asking from life to give you more, more this, more that... that's being a beggar – and life has only contempt for beggars.

On the other hand, if you tell life, I don't care what you bring me so long as I have an opportunity to give, then I think life will treat you better. Rather than asking life for this and that, can we not ask to be given an opportunity to give?

The Rotary Theme says, "The Future of Rotary is in Your Hands".

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Why are we the way we are? Perhaps it has to do with 'mindset of scarcity' still prevalent in most people. Mr. Ajay Piramal and (Dr.) Indu Shahani at the last meeting

Ajay Piramal agrees with Sitaram Shah that the act of giving is a kind of enlightened selfishness

(Continued from Page 6)

We must, one by one, learn to light the lamp of compassion. Then, slowly but surely, the night will be filled with glowing lamps. And once we have lit the lamp, let us keep it burning.

There is no one else who is going to do this job. Each one of us has to do his or her job. We often make excuses, that we don't have the time, that somebody else is doing it. But that won't work because when we go before our Maker, or at the time of judgment, we are going to be on our own, alone.

I will leave you with another quotation from Chapter Three of the *Gita*: "How behaves the best of men, so behaves the rest of men; his example they will show, saying, he did so, we do so."

Rotarians and Rotaryans are the leaders in society; let us set the example.

Mr. Piramal then responded to the questions posed to him from the floor of the house.

The ball was set rolling by Mudit Jain who pointed out that India's major "exports" were yoga and meditation. Wouldn't India do much better on the world economic stage if these (yoga and meditation) were imbibed and inculcated by the people?

Mr. Piramal agreed wholeheartedly, pointing out that yoga meant the union of a person, of the body with the mind and with something

more superior. "And if you do better economically, I hope you will give a little more."

Sitaram Shah felt that the selfishness involved in the act of giving was a kind of enlightened selfishness. As for giving, he said it would be even better to instil a feeling of dignity for labour. This was because a majority of the people of India were abused and the wealthy did not appreciate the dignity of labour.

Agreeing with the suggestion, Mr. Piramal said that appreciation alone was not enough. It was incumbent upon those who were better off to share time, money and knowledge with the rest of the people who were not well off.

He also agreed with Sitaram on the selfishness involved in the act of giving being a kind of enlightened selfishness. After all, everything that one did on earth was in pursuit of happiness. But true happiness would only come through giving rather than asking for more.

Who is poor, Mr. Piramal asked and answered the question himself: "The difference between my desires and what I have, that is the definition of poor. Most of those who have a lot of wealth actually want much more. Thus, they are poorer than most other people – and I include myself in that."

Dr. Nayna Dastur took the mike to quote Khalil Gibran who had said that

"Giving of your self is the most important thing for everyone". He had meant the giving of one's time, knowledge, abilities, talents and compassion. This awareness would arise only when a person sat by himself and meditated or contemplated on the meaning of true giving.

Rotaryann Amita Haribhakti recalled the saying that "When you earn, you make a living; but when you give, you make a life". However, she asked, how could one ensure that the money donated was not used to pay administrative charges? Secondly, starting a trust had become a daunting task because of the paperwork involved and the number of rules and regulations that had to be followed.

Mr. Piramal said there were several organisations in India which suggested whom to give donations to. One of these was "Give India", which assessed several charitable causes all over the country and conducted a thorough and rigorous audit. It had a list of over a hundred dependable charities.

As for keeping overheads in check, this was a crucial task. Although most people believed that it was better to recruit the best persons to run a charitable organisation and to pay them the best salaries, as far as he was concerned, he favoured the recruitment of those who had a "sense of service".

"You can't make it a purely commercial transaction. In the case of Pratham, the NGO with which I am

involved, even though its budget is over Rs. 120 crores a year, the overheads are only 3% and yet it is spread over 300,000 villages.

"As for your second question, the best person to ask would be Shailesh! He (Shailesh Haribhakti) would be the best person to simplify (the procedures)."

PP Sandip Agarwalla chipped in here to suggest that Amita "look no further than The Rotary Foundation; it has won several accolades, it has withstood scrutiny by the best of organisations in the US and is considered a well-governed, transparent and low-cost foundation; proof of that is the huge donations to it (in millions of dollars) by Bill and Melinda Gates".

Mr. Piramal agreed with Nanik Rupani when he recalled that Dada Vaswani had urged that "if we call ourselves trustees, then the ego comes in; we are not trustees but slaves to God".

Indu Shahani wondered why other Indian companies had not followed the example of the Tatas who had organised their giving in a very systematic manner.

Mr. Piramal said "the mindset of scarcity" still prevailed among many people. Most Indians had endured several difficulties in life hence the concept of giving was not prevalent here. He lauded the Tatas for doing an outstanding job.

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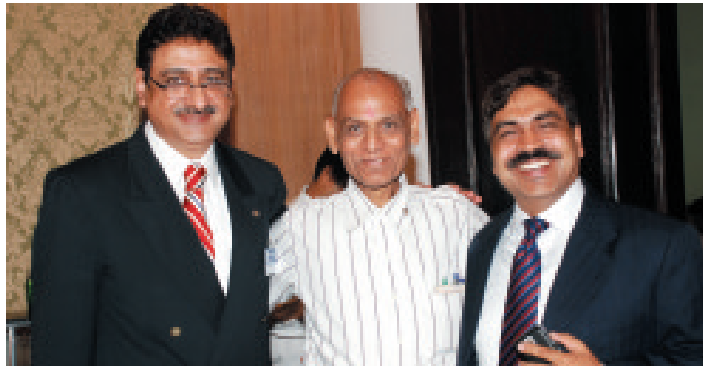
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Tall, taller, tallest. In ascending order, from right, are Satya Bansal, Sitaram Shah and President Nandan Damani



And where have you been all this while? President-Elect Pradeep Saxena greets Vasant Manohar before a recent meeting

Happy Birthday



Suresh Goklany
April 6



Kalpana Singhania
April 6



Shanta Chatterji
April 7



Ghanshyam Sheth
April 7



Ramesh Dhir
April 10



Prof. Rohini
Chowgule
April 11



Mahakurshid Byramjee
April 12

Spouses/Rotaryanns

- Avan Gidwani
April 7
- Kokila Modi
April 7
- Mehroo Bali
April 9
- Vandana Sinh
April 9
- Rachna Agarwal
April 11
- Veena Shah
April 12

**He Profits
Most Who
Serves Best**