

RIVERSIDE RIPPLES



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SERVICE Above Self ROTARY SURAT RIVERSIDE

*We meet every Tuesday at 8:30 p.m. at Dr. Bhacca Rotary Hall, Jeevanbharti School.
All our meets are dinner meets.*

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Cover Story

BUDGETONOMICS

It is the last week of March - the tax planning month and time to close our books of accounts for the financial year. Every year, our government declares its budget on the 28th February proposing some changes for the next financial year starting on the 1st of April. Reminiscent of last year, this time also (21st March) we had arranged for a speaker meet to discuss the implications of the Union Budget on an individual's / business income.

The guest speaker was none other than our own member Rtn. Pallav Desai who is a registered Chartered Accountant practicing at Meher Park, Surat. He is also a visiting faculty member at the Luthra Institute of Management Studies and the DBIM (Dept. of Business & Industrial & Management) at the Veer Narmad South Gujarat University. Apart from this, he has also passed out a CPA test (Certified Public Accountant) which enables him to run his accountancy practices abroad including USA.

Prez. Divyang welcomed one and all to the important meeting, although the meager attendance owing to the ongoing school exams was a disappointment. But Rtn. Pallav did not become despondent

as he circulated a well prepared compilation highlighting the Union Finance Minister's proposed changes.

Rtn. Akshay Banker recited the four way test and our guest speaker embarked on his presentation in a proficient manner beginning with the characteristics of the budget. According to him, this time there were



major changes proposed by the F.M., who just wants to allow the economy to ride the "India Rising" story, that he initiated in his previous *Dream Budgets*. Yet the implications of direct and other taxes were worth noting.

Rtn. Pallav illustrated examples to elucidate the effective taxations as regards to Direct Taxes, Business Taxes, FBT, Taxes on Non-

Profitable Organizations and Avenues available for Tax-Deductions. He went on to elaborate each and every important aspect of the changes to be monitored so as to plan one's business for the next year. His deft explanation of the matters demonstrated the insightful study and homework undertaken.

The dozen full members present in the hall were inquisitive on short/long term Capital Gains Taxes and Fringe Benefit Taxes. And the skilled CA answered all queries in his professional capacity.

It was the time for Vote of Thanks and instead of our club's custom of the P.E. fulfilling the obligations, Rtn. Jugal in his usual unique style acknowledged the presence of the members present, not forgetting Rtn. Pallav who enlightened us with the intricacies of taxation. The strawberry milkshake served as dessert will definitely urge others to be more regular in future.

And if you're still assessing our newly selected PE's role, well, he has already swung into action by introducing our speaker in his inimitable fashion at the start of the meeting itself. Well done Rajesh, you're already setting an example to follow.

In its second year, RI's image campaign offers new PR tools

Rotary International is rolling out new public relations tools as part of its ongoing global public image campaign, Humanity in Motion, which supplies clubs with print and broadcast material to promote Rotary through local media.

Last Rotary year, the effort featured the successes of the polio eradication program. For 2005-06, it focuses on Rotary's work to advance peace and understanding through the educational programs of The Rotary Foundation. Initiated in 2004-05, the campaign seeks to increase public awareness of Rotary by highlighting the social impact of Rotary initiatives. The goal is to raise awareness of Rotary and motivate potential club members to find out more about joining Rotary while inspiring greater participation among existing members.

Public service announcements, or PSAs, have been developed for the campaign. In February, CD-ROMs containing PSAs for television and outdoor displays (available in English, French, German, Italian, Portuguese, and Swedish) will be mailed directly to clubs and districts in Africa, parts of Asia, Europe, Latin America, and North America. District governors-elect will receive a copy of the CD-ROM at the International Assembly. Special newspaper supplements in Japanese and Korean will be developed and distributed to Rotary clubs and districts in East Asia. And clubs and districts everywhere are encouraged to pursue local media contacts to obtain free or low-cost placements of outdoor billboards and banners, local television and radio PSAs, and newspaper supplements about their community service projects.

To support these outreach efforts, the RI Board of Directors has approved funds for grants to assist clubs and districts. The grants, ranging from US\$1,000 to \$5,000, have been allocated for projects during the current Rotary year. Assistance will be available until the funds are depleted. To download a grant application, go to www.rotary.org and click Club-District Support, then Effective Public Relations.

TONGUE TWISTERS

A Challenge for you all. Read the following without getting stuck!!!

- Peter bought a butter, The butter Peter bought was bitter, So Peter Bought A better butter, To make the bitter butter better.
- Peter Piper picked a peck of pickled peppers. Did Peter Piper pick a peck of pickled peppers? If Peter Piper picked a peck of pickled peppers, where's the peck of pickled peppers Peter Piper picked?
- Betty Botter had some butter, But," she said, "this butter's bitter. If I bake this bitter butter,it would make my batter bitter. But a bit of better butter-that would make my batter better." So she bought a bit of butter, better than her bitter butter, And she baked it in her batter, and the batter was not bitter. So 'twas better Betty Botter bought a bit of better butter.
- A big black bug bit a big black bear, made the big black bear bleed blood.
- The sixth sick sheik's sixth sheep's sick.
- She sells sea shells by the sea shore. The shells she sells are surely seashells. So if she sells shells on the seashore, I'm sure she sells seashore shells.
- Shy Shelly says she shall sew sheets.
- A flea and a fly flew up in a flue. Said the flea, "Let us fly!". Said the fly, "Let us flee!". So they flew through a flaw in the flue.
- Which wristwatches are Swiss wristwatches?
- Lesser leather never weathered wetter weather better.
- A bitter biting bittern Bit a better brother bittern, And the bitter better bittern Bit the bitter biter back. And the bitter bittern, bitten, By the better bitten bittern, Said: "I'm a bitter biter bit, alack!"
- Mr. See owned a saw. And Mr. Soar owned a seesaw. Now See's saw sawed Soar's seesaw Before Soar saw See,Which made Soar sore. Had Soar seen See's saw before See sawed Soar's seesaw, See's saw would not have sawed Soar's seesaw. So See's saw sawed Soar's seesaw.But it was sad to see Soar so sore Just because See's saw sawed Soar's seesaw!
- How much wood would a woodchuck chuck if a woodchuck could chuck wood? He would chuck,he would,as much as he could,and chuck as much wood as a wood chuck would if a woodchuck could chuck wood.
- Which witch wished which wicked wish?

RI Theme for 2006-07



PETS - SETS

Friends, our young and dynamic President Elect Rtn. Rajesh Patel has already swung into action by introducing our last meeting's speaker Pallav Desai.

He along with his secretary for R.Y. 2006-07 will soon attend the President Elect's Training Program and the Secretary Elect's Training Program. The PETS and SETS (as the program is popularly known among Rotarians) is to be held during the second weekend of next month, i.e. on the 8th and 9th of April, at The Royal Resort Club, Dumas Road.

I'm sure the program will groom Rtn. Rajesh and Rtn. Kuldeep into true leaders and they will return armed well to take our club to newer heights than ever before.

Best of luck to you both.!!!

Extract from doug copp's article on the "TRIANGLE OF LIFE"

My name is Doug Copp. I am the Rescue Chief and Disaster Manager of the American Rescue Team International (ARTI), the world's most experienced rescue team. The information in this article will save lives in an earthquake.

I have crawled inside 875 collapsed buildings, worked with rescue teams from 60 countries, founded rescue teams in several countries, and I am a member of many rescue teams from many countries. I was the United Nations expert in Disaster Mitigation for two years. I have worked at every major disaster in the world since 1985, except for simultaneous disasters.

In 1996 we made a film which proved my survival methodology to be correct. The Turkish Federal Government, City of Istanbul, University of Istanbul Case Productions and ARTI cooperated to film this practical, scientific test. We collapsed a school and a home with 20 mannequins inside. Ten mannequins did "duck and cover," and ten mannequins I used in my "triangle of life" survival method. After the simulated earthquake collapse we crawled through the rubble and entered the building to film and document the results. The film, in which I practiced my survival techniques under directly observable, scientific conditions, relevant to building collapse, showed there would have been zero percent survival for those doing duck and cover. There would likely have been 100 percent survivability for people using my method of the "triangle of life." This film has been seen by millions of viewers on television in Turkey and the rest of Europe, and it was seen in the USA, Canada and Latin America on the TV program Real TV.

The first building I ever crawled inside of was a school in Mexico City during the 1985 earthquake. Every child was under their desk. Every child was crushed to the thickness of their bones. They could have survived by lying down next to their desks in the aisles. It was obscene, unnecessary and I wondered why the children were not in the aisles. I didn't at the time know that the children were told to hide under something.

Simply stated, when buildings collapse, the weight of the ceilings falling upon the objects or furniture inside crushes these objects, leaving a space or void next to them. This space is what I call the "triangle of life". The larger the object, the stronger, and the less it will compact.

The less the object compacts, the larger the void, the greater the probability that the person who is using this void for safety will not be injured. The next time you watch collapsed buildings on television, count the "triangles" you see formed. They are everywhere. It is the most common shape, you will see, in a collapsed building. They are everywhere.

TEN TIPS FOR EARTHQUAKE SAFETY

1) Most everyone who simply "ducks and covers" when buildings collapse are crushed to death. People who get UNDER objects, like desks or cars, are crushed.

2) Cats, dogs and babies often naturally curl up in the fetal position. You should too in an earthquake. It is a natural safety/survival instinct. You can survive in a smaller void. Get next to an object, next to a sofa, next to a large bulky object that will compress slightly but leave a void (space) next to it.

3) Wooden buildings are the safest type of construction to be in during an earthquake. Wood is flexible and moves with the force of the earthquake. If the wooden building does collapse, large survival voids are created. Also, the wooden building has less concentrated, crushing weight. Brick buildings will break into individual bricks. Bricks will cause many injuries but less squashed bodies than concrete slabs.

4) If you are in bed during the night and an earthquake occurs, simply roll off the bed. A safe void will exist around the bed. Hotels can achieve a much greater survival rate in earthquakes, simply by posting a sign on the back of the door of every room telling occupants to lie down on the floor, next to the bottom of the bed during an earthquake.

5) If an earthquake happens and you cannot easily escape by getting out the door or window, then lie down and curl up in the fetal position next to a sofa, or large chair.

6) Most everyone who gets under a doorway when buildings collapse is killed. How? If you stand under a doorway and the doorjamb falls forward or backward you will be crushed by the ceiling above. If the door jam falls sideways you will be cut in half by the doorway. In either case, you will be killed!

7) Never go to the stairs. The stairs have a different "moment of frequency" (they swing separately from the main part of the building). The stairs and remainder of the building continuously bump into each other until structural failure of the stairs takes place. The people who get on stairs before they fail are chopped up by the stair treads - horribly mutilated. Even if the building doesn't collapse, stay away from the stairs. The stairs are a likely part of the building to be damaged. Even if the stairs are not collapsed by the earthquake, they may collapse later when overloaded by fleeing people. They should always be checked for safety, even when the rest of the building is not damaged.

8) Get Near the Outer Walls Of Buildings Or Outside It is much better to be near the outside of the building rather than the interior. The farther inside you are from the outside perimeter of the building the greater the probability that your escape route will be blocked

9) People inside of their vehicles are crushed when the road above falls in an earthquake and crushes their vehicles; which is exactly what happened with the slabs between the decks of the Nimitz Freeway. The victims of the San Francisco earthquake all stayed inside of their vehicles. They were all killed. They could have easily survived by getting out and sitting or lying next to their vehicles. Everyone killed would have survived if they had been able to get out of their cars and sit or lie next to them. All the crushed cars had voids 3 feet high next to them, except for the cars that had columns fall directly across them.

10) I discovered, while crawling inside of collapsed newspaper offices and other offices with a lot of paper, that paper does not compact. Large voids are found surrounding stacks of paper.

Spread the word to everyone YOU care about and save someone's life!

-Contributed by Rtn. Dr. Akshay Banker

HOWZZAT!!!

In the recently concluded cricket test match played between England & India at the Wankhede Stadium, Bal Thackrey was sitting in the balcony watching it. He was very happy that the Pakies were not there.

Suddenly Sachin hits a sixer to Flintoff (remember this is a joke) and the ball lands up just next to Bal Thackrey's seat.

Flintoff shouts, 'Hey! Gimme the ball.'

Thackrey shouts back, 'Yey, Marathit bol.'

Flintoff doesn't understand a thing & repeats his statement. This gets The same reply from Thackrey. Now, a security official standing at the Boundary goes to Flintoff & tells him, 'Sir, He is Bal Thackrey.'

Now Flintoff is excited, (he has heard about him) and shouts, 'OH! BALL TAK REY.'

Bal Thackrey is happy and throws the ball back to him.

Jai maharashtra.....

This one REALLY packs a punch...

I was in my car during a traffic jam, and I could see a man walking between the cars, apparently asking something to everyone as he passed.

The man walks up to my car and knocks on the windshield. I open the window and he asks: "Hey, Did you hear the news? The Indian Cricket team is being held hostage, and they ask Rs 100 crore for their release. If they don't pay it, they threaten to put petrol on the players, and light them!".

"Oh god!" I said, "This is just unbelievable". "That's why I'm walking from car to car, to collect", said the man.

While I was getting my wallet out of my pocket I asked the man how much most people usually give, and the man said: "Well, about 5 litres!"

SECRET 'UN'REVEALED

At a dinner party, several of the guests were arguing whether men or women were more trustworthy.

"No woman," said one man, scornfully, "can keep a secret."

"I don't know about that," huffily answered a woman guest. "I have kept my age a secret since I was twenty-one."

"You'll let it out some day," the man insisted.

"I hardly think so!" responded the lady. "When a woman has kept a secret for twenty-seven years, she can keep it forever."

BUSHISM

George Bush was out jogging one morning along the parkway when he tripped, fell over the bridge railing and landed in the creek below.

Before the Secret Service guys could get to him, three kids, who were fishing, pulled him out of the water. He was so grateful he offered the kids whatever they wanted.

The first kid said, "I want to go to Disneyland."

George said, "No problem. I'll take you there on Air Force One".

The second kid said, "I want a new pair of Nike Air Jordan's."

George said, "I'll get them for you and even have Michael sign them!"

The third kid said, "I want a motorized wheelchair with a built-in TV and stereo headset!!"

Bush is a little perplexed by this and says, "But you don't look like you are handicapped."

The kid says, "I will be after my dad finds out I saved you from drowning"

QUESTION & ANSWER

The teacher scolded a girl who was talking to a boy near her in class. "I was just asking him a question" the girl replied.

"If you have any questions, you should ask me", the teacher said.

"OK", the girl responded "Will you take me to the movies on Saturday night?"

WHY WOMEN TALK SO MUCH

A husband was trying to prove to his wife that women talk more than men. He showed her a study that reported that men use an average of 15,000 words a day, but women use 30,000 words a day.

The wife promptly told him that women use twice as many words because they have to repeat everything they say to men.

Looking stunned, the husband said, "What?"

"Women use twice as many words because they have to repeat everything they say to men!"

FORTHCOMING ATTRACTIONS

FELLOWSHIP MEET

"Let's beat the heat this coming Tuesday" is Divyangbhai's mood for our next meeting. Our President wants to let everybody settle down with the school exams before we host some important speaker meets. So we gather for a *Riverside Special Fellowship* on the coming Tuesday!!!

Date : 28th March, Tuesday

Time : 8:30 p.m.

Venue : Dr. Bhacca Rotary Hall, Jeevabharti