

# IROWA NEWS

NEWSLETTER OF INDIAN OIL RETIRED OFFICERS WELFARE ASSOCIATION

## News From Units & Chapters

### Bangaluru Chapter



Our Bangaluru Chapter created history during its 16th. AGM on 17th. April, 2017 with participation of **120** members - **23** of them octogenarians who were honoured during the function.

Another feat was record donation of Rs. 1,00,000/- to IROBF by Shri S. S. Bellihal, retired GM and himself an octogenarian.

Shri K. Sidappa, presented the Annual Report.

While recalling the major activities of the Chapter during the just concluded year Shri Valerian Lobo made special mention of excursions - New Year Picnic, tour of Rudrapatna for attending the performance by renowned Carnatic Musician R. K. Padmanabha, tour of scenic Wayanad. Memorable get-together organized by ladies in October, 2016 and elaborately covered in October, 2016 Issue of IROWA QUARTERLY HOUSE MAGAZINE.

Bangaluru Chapter went a step further on 30th. March, 2017 and organized family get-together at coastal town of

Mangalore 350 kms away from Bangaluru to enable retirees from Mangalore to enjoyed the company of their ex colleagues, get first hand update on IROWA's dialogue with IOC Managent, activities of IROWA & IROBF and of Bangaluru Chapter.

### Vadodara Chapter

28th. May, 2017 was a very special day for our Vadodra Chapter when independent Director of Indian Oil Corporation Mr Parindu Bhagat joined retiree members of IROWA during their get-together. This was a rare expression of family environment in our organization. May Almighty bless our great organization.



### North-West Chapter

After the closure of Transit Camp at JanakPuri, New Delhi and in the absence of proper place for holding its monthly meeting our North-West Chapter had made make shift arrangement with a temple for using their hall for our meeting. Being a place of worship the Chapter abided by their rules necessary for maintaining sanctity of the place.

The Chapter completed its 11th year of existence and held its 131st meeting on 12th February, 2017 at Refineries Transit Camp at C - 26A, Vikas Puri, New Delhi which is a

recently assigned venue for monthly meetings of the Chapter. The number of participants crossed 50.

Mr. Kapahi, convenor of North West Chapter, while welcoming the members, profusely thanked and expressed IROWA's gratitude towards IOC Management.

Mr A. M. Mathur, called upon the members to avail of availability of magazine on our website as hardly any improvement can be expected from postal authorities in ensuring delivery of the magazine sent by BOOK POST -



# IROWA NEWS

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## IROWA News

**R. D. Mathur**, Editor  
 Ph : 26499079, 9818104851  
**Email : irowaapex@gmail.com**  
**Web : www.irowaapex.com**

## Coordinators

|  |                                  |
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## IROWA Secretariat

**J.K. Puri**, General Secretary  
 A-032, Belvedere Towers, DLF Phase - II,  
 Gurgaon - 122002 Ph: 0124-4069017, 9899206664  
 E-mail : purijk@gmail.com

## Owner

**Indian Oil Retired Officers Welfare Association**  
 A2/64 Safdarjung Enclave  
 New Delhi 110029  
 Ph.: 26184890

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## Frankly Speaking

It is an established dictum that seniors must live with dignity, honour and comfort. Humiliation, mental or physical, is regarded as a social crime. It is backed by all sections of society at large (may be some exceptions are there of shabby implementation). The highest court of this country has also put its stamp by giving various judgements from time to time.

IOC has been judged as one of the best employers. The announcement of improved medical facilities for the retirees has been delayed beyond any imagination. What is surprising is that three committed dates by those who matter have been missed. Is 'medical issue' so complicated and unsolvable that it has not seen the light of the day for the last 18 months in spite of very regular follow up with IOC management. Need it be repeated that nine thousand retirees of IOC are suffering because of this inordinate delay?

Every time the matter is taken up with higher authorities the patent argument is that medical expenses are going sky high. Let us ponder over who is the beneficiary. The ever increasing high cost of treatment is one of the major factors. The retirees certainly are neither responsible for increase of their sicknesses nor being the cause of mounting medical expenses. The real beneficiaries, in fact, are the Corporate Hospitals which are indulging in various malpractices. IOC has got its system (rules and regulations) intact yet strict compliance is needed. This tiger eating away not only a pound of flesh but much more out of our medical kitty needs to be tamed.

It is baffling what ONGC has done in the past few years IOC could not accomplish that even today. In spite of our Patron Mr Pathan having obtained in writing directions from PNG Ministry with regard to the implementation of 1.5 PBT scheme for retirees prior to 2007, nothing seems to be moving.

Should it be believed that insensitivity has penetrated into the working system of IOC? God willing it is not so. It is once again appealed by IROWA to those who matter to give a human touch to the issues pending since long.

God bless them.

Between us.

**RD Mathur**  
 Editor

C-87, Gr. Floor, **USHA SADAN**  
 Panchsheel Enclave, N. Delhi 110017  
 Ph.: 9818104851

**Email : irowaapex@gmail.com**

**Website : www.irowaapex.com**

## Disclaimer

The opinion and contents published in IROWA News Letter are of the contributor / writer.

Readers are requested to consult their physicians before starting any medicines, herbs, therapies etc. suggested in any write-up.

The publisher and members of the editorial board are not responsible for opinions and recommendations in the articles published.

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last priority at various post offices enroute.

Members appreciated the efforts of stalwarts like Mr. Kapahi and Mr H. L. Bansal who have nurtured the Chapter in all weathers.

Tambola is our favourite but we were not able to enjoy it as the meetings were held in a temple for the last 8 months. IOC Transit Camp provided perfect ambience for a long overdue round.

The meeting ended with a happy note over snacks.

## Aging With Grace

A group of guys, all aged about 40, discussed where they should meet for lunch.

Finally it was agreed that they would meet at the Ocean View restaurant, because the waitresses there were pretty.

Ten years later, at age 50, the friends once again discussed where they should meet for lunch. Finally it was agreed that they would meet at the Ocean View restaurant because the food was good and the wine selection was excellent.

Ten years later, at age 60, the friends again discussed where they should meet for lunch.

Finally it was agreed that they would meet at the Ocean View restaurant because they could dine in peace and quiet and the restaurant had a beautiful view of the ocean.

Ten years later, at age 70, the friends discussed where they should meet for lunch. Finally it was agreed that they would meet at the Ocean View restaurant because the restaurant was wheelchair accessible and had an elevator.

Ten years later, at age 80, the friends discussed where they should meet for lunch. Finally it was agreed that they would meet at the Ocean View restaurant because they had never been there before.

Contributed by  
**Vijay Sethi**

## \* For Seniors Only (.. Dadu & Nanu ..)\*

\* Some tips for staying comfortable in your old age ... \*

1. Speak less - Not at all if not required.
2. Do not get angry when you do not get anything.
3. Do not mention your wealth/ assets repeatedly.
4. Do not interfere in the work of your daughters and daughter-in-laws.
5. Do not anticipate that every little thing is done with your permission.
6. Be content with what you get for eating. Thank God and accept it as prasad from the Lord.
7. Do not try to impose your wishes.
8. Treat your daughter-in-laws, daughters and their children with love and affection.
9. Accept the pain of old age happily as the result of your deeds.

10. Do not complain about your family members to people coming to your house.
11. Do not reply if your children and daughter-in-laws speak with you arrogantly. Maintain your composure.
12. Cooperate in the work of your children according to your health.
13. Remember to pray the Lord.
14. Keep in mind that everything has been received by the grace of the Lord. You came empty handed and will go with empty hands.
15. Do not discuss family problems with outsiders.
16. Do not talk about your glorious past day and night.
17. Accept natural lifestyle.
18. Remember that you cannot decide time of your death. Live a happy life while you are alive.
19. The ways of asking for your permission change according to age of your children. As they grow up, gracefully accept when they inform you about their decisions or actions. Don't expect that they will continue to seek your prior permission indefinitely.
20. Educate your grandchildren about your family culture and traditions. Help them with their studies according to your ability.
21. Keep your presence brief when friends and relatives of your children come to your house. Excuse yourself after blessing them.
22. Focus on your health and avoid taking food harmful at your age without waiting for your family to keep an eye on you.
23. If you had to lead a tough life during initial years of your career and you feel your children are lavish in their lifestyle without any thought for saving for the rainy day better let them lead their own life.  
Do not interfere in the financial matters of your children. They may even expect you to spend money for your own comfort. Make them happy by going liberal on your spending.

## We Will Miss Them

|     |                          |            |       |
|-----|--------------------------|------------|-------|
| 1.  | Shri AK Bhuchar          | Gurgaon    | 12028 |
| 2.  | Shri OP Malhotra         | Delhi      | 7371  |
| 3.  | Shri Prafful Shah        |            |       |
| 4.  | Shri P K Walecha         | Delhi      | 935   |
| 5.  | Shri Jaspal Singh        | Delhi      | 81044 |
| 6.  | Shri P K Sikdar          | Delhi      | 7672  |
| 7.  | Shri B K Bhandari        |            | 6359  |
| 8.  | Shri Pranay K Chatterjee |            | 70117 |
| 9.  | Shri S K Siddh           |            | 75737 |
| 10. | Shri UN Pathak           |            | 75089 |
| 11. | Shri Sanjiva Kumar       | Lucknow    |       |
| 12. | Shri M. S. Jaiswal       | Chandigarh | 8763  |

## Back Pain: Common problem but poorly understood



**Dr. Kartik**

Indian Spinal Injuries Centre, New Delhi

Low Back Pain (LBP) is one of the commonest orthopedic problems. It is generally accepted that between 60% and 80% of the adult population can be expected to experience LBP at some point during their lifetime, and that between 20% and 30% are suffering from it any given time. By the age of 30 years, almost half of adults have experienced a substantive episode of low back pain. Most symptoms are short-lived.

LBP is most commonly treated in primary health care settings. Pain can originate from several anatomic structures within the spine making it difficult for the patient and the physician to localize. Moreover, clinical management of acute as well as chronic LBP varies substantially among health care providers. Also, different primary health care professionals are involved in the management of LBP, such as general practitioners, physical therapists, chiropractors, osteopaths, manual therapists, and others. There is a need to increase consistency in the management of LBP across professions. Also, there is a need for general public to understand that this is a problem which is best handled by early intervention under the guidance of a specialist.

Low back pain is self-limiting, and the pain improves substantially by about 80% in 6 to 12 weeks. In most people the pain and associated disability linger on for months and only 25% of the patients who sought consultation for low back pain had fully recovered within 12 months. For those whose pain does resolve completely, recurrence during the next 12 months is not uncommon.

### Risk factors:

Sedentary Lifestyle

Change in Job Profile : Shifting of job profiles from field work to office or desk

Static postures

Previous history of back pain

Heavy physical work

Frequent bending, Twisting & Lifting

Pulling and pushing

Repetitive work

Psychosocial risk factors include stress, distress, anxiety, depression, cognitive functioning, job dissatisfaction and mental stress at work.

Smoking

Obesity

### Tips to keep your spine healthy:

Patient Education

Assurance about recovery

The change in lifestyle from sedentary to active

Meditation and relieving Stress

Conditioning exercises: which includes brisk walk of about 45mins to 1 hour to swimming or dancing or playing an outdoor sport or aerobics.

Stretching exercises and Yoga

Diet also plays an important role in maintaining the muscle mass of the body.

An active lifestyle, regular exercise program, a healthy diet, maintenance of good posture and knowledge about the ailment can help preventing the back pain. So, our goal is to explain the illness to the patients so that they are able to prevent any further episodes of back pain and are also able to manage their back pain and ultimately come out of the long standing back pain as a winner.

## Do we know actual full form of some words?\*

1. \*News paper =\* North East West South Past and Present Events Report.
2. \*Chess =\* Chariot, Horse, Elephant, Soldiers.
3. \*Cold =\* Chronic Obstructive Lung Disease.
4. \*Joke =\* Joy of Kids Entertainment.
5. \*Aim =\* Ambition In Mind.
6. \*Date =\* Day and Time Evolution.
7. \*Eat =\* Energy and Taste.
8. \*Tea =\* Taste and Energy Admitted.
9. \*Pen =\* Power Enriched in Nib.
10. \*Smile =\* Sweet Memories in Lips Expression.
11. \*etc. =\* End of Thinking Capacity.
12. \*OK =\* Objection Killed
13. \*Bye =\* Be with You Everytime.
14. \*PAN =\* Permanent Account Number.
15. \*PDF =\* Portable Document Format.
16. \*SIM =\* Subscriber Identity Module.
17. \*ATM =\* Automated Teller Machine.
18. \*Wi-Fi =\* Wireless fidelity.
19. \*GOOGLE =\* Global Organization Of Oriented Group Language of Earth.
20. \*YAHOO =\* Yet Another Hierarchical Official Oracle.
21. \*WINDOWS =\* Wide Interactive Network Development for Office Work Solution.
22. \*COMPUTER =\* Common Oriented Machine Particularly United and Used under Technical and Educational Research.

Contributed by  
**J.C. Budhiraja**

## Chemotherapy is not the only way to try ('try', being the key word) eliminating cancer, Johns Hopkins to tell you there is an alternative way

### Cancer Update from Johns Hopkins:

1. Every person has cancer cells in the body. These cancer cells do not show up in the standard tests until they have multiplied to a few billion. When doctors tell cancer patients that there are no more cancer cells in their bodies after treatment, it just means the tests are unable to detect the cancer cells because they have not reached the detectable size.
2. Cancer cells occur between 6 to more than 10 times in a person's lifetime.
3. When the person's immune system is strong the cancer cells will be destroyed and prevented from multiplying and forming tumors.
4. When a person has cancer it indicates the person has nutritional deficiencies. These could be due to genetic, also to environmental, food and lifestyle factors.
5. To overcome the multiple nutritional deficiencies, changing diet to eat more adequately and healthy, 4-5 times/day and by including supplements will strengthen the immune system.
6. Chemotherapy involves poisoning the rapidly-growing cells and also destroys rapidly-growing healthy cells in the bone marrow, gastrointestinal tract etc., and can cause organ damage, like liver, kidneys, heart, lungs etc.
7. Radiation, while destroying cancer cells also burns, scars and damages healthy cells, tissues and organs.
8. Initial treatment with chemotherapy and radiation will often reduce tumor size.  
However, chemotherapy and radiation do not result in more tumor destruction.
9. When the body has too much toxic burden from chemotherapy and radiation the immune system is either compromised or destroyed, hence the person can succumb to various kinds of infections and complications.
10. Chemotherapy and radiation can cause cancer cells to mutate and become resistant and difficult to destroy. Surgery can also cause cancer cells to spread to other sites.

11. An effective way to battle cancer is to starve the cancer cells by not feeding them with the foods they need to multiply.

### \*CANCER CELLS FEED ON:

- a. Sugar substitutes like NutraSweet, Equal, Spoonful, etc. Which is made with Aspartame and is harmful. A better natural substitute would be Manukka, honey or molasses, but only in very small amounts. Table salt has a chemical added to make it white in color Better alternative is Bragg's aminos or sea salt.
- b. Milk causes the body to produce mucus, especially in the gastro-intestinal tract. Cancer feeds on mucus. By cutting off milk and substituting with unsweetened soy milk cancer cells starve.
- c. Cancer cells thrive in an acid environment. A meat-based diet is acidic. Meat also contains livestock antibiotics, growth hormones and parasites, which are all harmful, especially to people with cancer.
- d. A diet made of 80% fresh vegetables and juice, whole grains, seeds, nuts and fruits help put the body into an alkaline environment. About 20% can be from cooked food including beans, fresh vegetable juices provide live enzymes that are easily absorbed and reach down to cellular levels within 15 minutes to nourish and enhance growth of healthy cells. To obtain live enzymes for building healthy cells try and drink fresh vegetable juice (most vegetables including bean sprouts) and eat some raw vegetables 2 or 3 times a day. Enzymes are destroyed at temperatures of 104 degrees F (40 degrees C).
- e. Avoid coffee, tea, and chocolate, which have high caffeine. Green tea is a better alternative and has cancer fighting properties. Water-best to drink purified or filtered water to avoid known toxins and heavy metals in tap water. Distilled water is acidic, avoid it.
12. Meat protein is difficult to digest and requires a lot of digestive enzymes. Undigested meat remaining in the intestines becomes putrefied and leads to more toxic buildup.
13. Cancer cell walls have a tough protein covering. Refraining from meat frees more enzymes to attack the protein walls of cancer cells and allows the body's killer cells to destroy the cancer cells.
14. Some supplements build up the immune system (IP6, Flor-ssence, Essiac, anti-oxidants, vitamins, minerals, EFAs etc.) to enable the body's own killer cells to destroy cancer cells.. Other supplements like vitamin E are known to cause apoptosis, or programmed cell death, the body's normal method of disposing of damaged, unwanted, or unneeded cells.
15. Cancer is a disease of the mind, body, and spirit. A proactive and positive spirit will help the cancer warrior be a survivor. Anger, unforgiveness and

bitterness put the body into a stressful and acidic environment. Learn to have a loving and forgiving spirit. Learn to relax and enjoy life.

16. Cancer cells cannot thrive in an oxygenated environment. Exercising daily, and deep breathing help to get more oxygen down to the cellular level.

Oxygen therapy is another means employed to destroy cancer cells.

Contributed by  
**V. V. Jain**

## Eyes : God-given gift

Talk by Dr. Sheetal of Sharp Sight centre



During our Second Saturday get together on 8 July 2017 we had invited Dr Sheetal from Sharp Sight Centre. We have earlier shared about sharp sight centre and Dr Sameer Sud son of our colleague Shri R. N. Sud in IROWA QUARTERLY HOUSE MAGAZINE January 2017 Issue.

Dr Sheetal elaborated about four diseases of the eye which senior citizens are prone to. According to her body check up is common but eye check up is mostly not done unless there is some problem with vision.

1. **Cataract** causes opacity in lense which is otherwise clear - no medication or exercise can cure it . It is age related. Don't delay. Bladeless cataract removal uses laser. You cannot get your lense replanted so go for the best doctor, best lense and best hospital.

2. **Diabetic Retinopathy ( DR)** - Diabetes affects retina. If the problem is diagnosed in initial stages Laser can be used, during next stage injection can work But prolonged neglect necessitates surgery.

Eye examination is a must once a year for those above 40 years of age.

3. **Glaucoma** - it is not kala motia. It is actually fluid pressure in the eye which compresses the optic nerve. Optic nerve sends signals to the brain. **Glaucoma has no symptoms.**

Anyone in 40s and above can develop Glaucoma. Damage to the eye caused by glaucoma cannot be reversed.

Treatment only stops further vision loss - medication, therapy (lifelong) and last is Surgery.

4. **MACULAR DEGENERATION ( ARMD)** is age related. If one has family history then check after 50

years of age.

Dr Sheetal clarified doubts of our members about floaters, use of lubricants, color blindness and types of lenses - tri-focal and multi-focal lense while removing cataract. These lenses are equivalent of progressive lenses which adjust focus automatically for distance vision and near vision for reading.

**FLOATERS** - Some will be there with aging but 20-25 is alarming.

Lubricants - do not harm eyes.

Color blindness is hereditary and lifelong.

Trifocal and multifocal - glare is not in all cases Those driving at night should not go for multi or tri-focal.

Dr Sheetal updated members about **ROBOTICS IN OPHTHALMOLOGY (Femtosecond Laser Technology)**

In the modern world, nobody wants to wear glssses, neither at 18 nor at 80. People suffer from diseases like refractive error and cataract which reduce their vision and compromise quality of life. To rectify this, they wear glasses, contact lens or undergo lasik surgery or cataract extraction.

With the invention of Femtosecond laser technology, this task has become more safe and predictable. So robotics in ophthalmology has its role mainly in lasik surgery and cataract surgery.

Robotics doesn't mean that a robot operates on you, it simply means that the most advanced Femtosecond laser platform is used to do the surgery. This technology has minimized the job of a surgeon.

### What is a Femto Cataract Surgery ?

- It is a 100% blade free cataract surgery.
- Any openings/ entry ports are made with femtolaser , use of mechanical blade is obsolete.
- Incisions are computer programmed leaving no scope for error.
- It does not cause any damage to cornea.
- It heals on its own, minimizing any scope for post surgery infecton.
- Reduces post operative astigmatism.
- It aids in dealing even the most complicated cases with utmost ease and precision.
- Thus Robotic Femtolaser technology has brought new levels of safety, accuracy and predictability to cataract surgery thereby minimizing discomfort to the patient . This is by far the most advanced and best technique for correction of cataract surgery.

### Benefits of Lasik Laser Eye Surgery

- Immediate removal of glasses or contact lens that gives you perfect 20/20 vision.

- Painless procedure that takes 10-15 min for both the eyes.
- Easy, hassle free life with improved vision.
- Boosts confidence
- In a standard LASIK procedure, a surgeon uses a handheld oscillating blade to cut the corneal flap, whereas in a FEMTOLASIK (blade free procedure), the steel blade is replaced with femtosecond laser which definitely improves visual outcome and postop comfort for the patient..

## Eye Floaters - their importance

Eye floaters are usually reported as small floating shadows (like a mosquito or fly) that continuously keeps coming and going out of the field of vision. This phenomenon is particularly seen in bright background or staring at long distances. Even if one tries to hold them back or keep them still they continuously move in random directions (most commonly opposite to line of sight.

download (1)

What are the causes of eye floaters?

Eye floaters are most commonly due to vitreous degeneration. Vitreous is a gel like substance that fill the eyeball behind the natural lens. Sometimes this vitreous gel starts to liquefy and the small non liquid gel particles start floating in these liquid areas giving rise to floaters. Most common cause the natural degeneration giving rise to posterior vitreous detachment (PVD) leading to a ring like floater called Weiss ring. Other causes like Inflammation, vitreous hemorrhage or Retinal detachment can lead to floaters. One can also perceive flashes when the retina gets irritated.

Should I be worried if I see Eye floater(s)?

It's advisable to meet the ophthalmologist so that he can take in detail to ascertain cause of floaters. Most commonly it is because of PVD as described earlier, and does not require any treatment. But if the floaters are due to Hemorrhage or Retinal detachment appropriate treatment is recommended at the earliest.

I see floating things after cataract surgery, though my vision is perfect?

Floaters are relatively common after undergoing cataract surgery. Increased clarity of vision and Post Vitreous detachment leads to early detection. Its advisable to get detailed retina evaluation done once you start to perceive floater/floaters.

To conclude, Eye floaters are very common and most of the time don't cause any harm and don't require any treatment. On the other hand one should get examined by an ophthalmologist to rule out serious but treatable causes so that appropriate treatment can be started immediately.

## Free Hearing Check

Some of the international brands selling hearing aids have entered Indian market in a big way. They are offering free hearing check-up at their chains of showrooms.

The check ups are conducted scientifically. This is an excellent opportunity for our members to ascertain their hearing capabilities and go in for premium hearing aids where required.

One such brand is Amplifone. Free check-up is offered by other big brands also.

Contributed by  
**V. P. Gupta**

## Household Appliances Risks

I recently came across case of rusting inside a hand blender which happens to be the most frequently used in middle and upper middle class Indian households.

While making a mug of cold coffee for myself I just ran the blender in a glass of tap water for cleaning the blender before using it. When I noticed rust color dirty water in the glass I refilled the glass with tap water and ran the blender once more to find similar type of water in the glass. When the color of water remained same I realized that the inside of blender must have rusted as there is no way to clean the rod of the blender except by running the blender in tap water after use. One cannot see the rod.

Had I used the blender without cleaning rust would have got mixed in my cold coffee causing serious health risk.

With this experience I have learnt the importance of using branded home appliances and care and hygiene in their use.

Contributed by  
**Anand Mohan Mathur**

## Performing a Spiritual Audit at the End of the Day

Self evaluation at the end of the day is vital to one's progress and development. More so, during silver years where you get excellent opportunity to make spiritual progress.

A useful exercise in this regard is keeping a daily chart for 3 personality traits or points and filling it up every night. Less than 3 is also fine, but not more, because you might feel lazy in keeping the long chart after a few days and also you might lose focus. As a result the personality traits may not transform as much as you want.

You could either evaluate yourselves with a yes or no or perform a percentage wise evaluation like 50% or 90%.

We have mentioned below, some of the common traits from which you could select the traits to keep a daily chart for.

In the entire day, today; not only in my words and actions, but also in my thoughts:

- Did I see everyone's specialties and keep good wishes for each one, in spite of obvious weaknesses being visible?
- Did I remain free from all forms of anger like irritation, frustration, grudge, revenge, etc.?
- Did I ensure that I neither gave nor take sorrow, hurt and pain from anyone?
- Did I remain free from wasteful and negative thoughts?
- Did I remain egoless?
- Did I remain untouched by name, fame, praise and insult?
- Did I remain stable?
- Did I remain free from judgments, criticism, jealousy, comparison, hatred, etc.?
- Did I remain conscious of serving each one whom I met?
- Did I spend the day with self-respect and give respect to everyone?
- Did I practice being soul-conscious in actions and interactions?
- Did I take a one minute break every hour to reflect, meditate and control the traffic of thoughts in my mind?

Contributed by  
**Gulshan Rai Malhotra**

## Why do some people have all the Luck ?\*

Study by Professor Richard Wiseman of University of Hertfordshire.

\*Why do some people get all the luck while others never get the breaks they deserve?\*

A psychologist says he has discovered the answer.

Ten years ago, he set out to examine luck. He wanted to know why some people are always in the right place at the right time, while others consistently experience ill fortune.

He placed advertisements in national newspapers asking for people who felt consistently lucky or unlucky to contact him!

Hundreds of extraordinary men and women volunteered for his research and over the years, he interviewed them, monitored their lives and had them take part in experiments.

He carried out a simple experiment to discover whether this was due to differences in their ability to spot such opportunities.

He gave both lucky and unlucky people a newspaper, and \*asked them to look through it and tell him how many photographs were inside. He had secretly placed a large message halfway through the newspaper saying : "Tell your experimenter you have seen this and win \$50."\*

This message took up half of the page and was written in a way, that was more than two inches high.

\*It was staring everyone straight in the face, but the unlucky people tended to miss it and the lucky people tended to spot it\*.

\*Unlucky people are generally more tense than lucky people, and this anxiety disrupts their ability to notice the unexpected.\*

\*Lucky people are more relaxed and open, and therefore see what is there rather than just what they are looking for.\*

His research eventually revealed that \*lucky people generate good fortune\* via \*four principles.\*

They are skilled at \*creating and noticing chance opportunities\*, make lucky decisions by \*listening to their intuition\*, create self-fulfilling prophesies via \*positive expectations\*, and adopt \*a resilient attitude that transforms anything into good.\*

There is a \*great difference between 'worry' and 'concern',\*

A worried person only sees the problem and a \*concerned person solves the problem..!\*

**May luck be your side !**

## Senior Citizen Quota in Trains



These days one has to plan train travel well before the date of travel to ensure confirmed reservation. Here is a good news for senior citizens. When you check up on internet about availability of train reservation when you plan to travel you may find RAC or Waiting. This status is applicable to others - not to you because you may still get confirmed lower berth when you actually book a ticket as senior citizen.

The above photos make this fact amply clear.  
Best of journey dear senior citizens.

Contributed by  
**Ashok Sachdeva**

## When To Be Silent :

1. Be silent - in the heat of anger.
2. Be silent - when you don't have all the facts.
3. Be silent - when you haven't verified the story.
4. Be silent - if your words will offend a weaker person.
5. Be silent - when it is time to listen.
6. Be silent - when you are tempted to make light of holy things.
7. Be silent - when you are tempted to joke about sin.
8. Be silent - if you would be ashamed of your words later.
9. Be silent - if your words would convey the wrong impression.
10. Be silent - if the issue is none of your business.
11. Be silent - when you are tempted to tell an outright lie.
12. Be silent - if your words will damage someone else's reputation.
13. Be silent - if your words will damage a friendship.
14. Be silent - when you are feeling critical.
15. Be silent - if you can't say it without screaming.
16. Be silent - if your words will be a poor reflection of the Lord or your friends and family.
17. Be silent - if you may have to eat your words later.
18. Be silent - if you have already said it more than one time.
19. Be silent - when you are tempted to flatter a wicked person.
20. Be silent - when you are supposed to be working instead.

"WHOEVER GUARDS HIS MOUTH AND TONGUE KEEPS HIS SOUL FROM TROUBLES".

## Letter to Editor

Dear Sir,

Issue No.26 (April 2017) of IROWA NEWS contains good and informative reading material as usual, especially "Hurry, Curry & Worry!", "Different parts of our body age at Different Times".

Your Editorial observation about the pathetic financial condition of retirees of 70s, 80s and 90s is true and realistic. Though this not the case with post 2000 retirees, the day is not too far for them because just as "Time and Tide wait for non", galloping inflation would not wait for anybody as well ! Knowingly or unknowingly and unfortunately this aspect has lost sight while framing the present LIC Pension (Annuity) Scheme. Had it been linked with Dearness Allowances in the case of government employees, who get the benefit of DA increase even after retirement, the condition of IOC retirees would have been certainly better.

Contributed by  
**M V Bhavkar**

## Zen Story - Monkey Grip

A wounded snake, almost on its deathbed was crawling on the floor meandering here and there.

A baby monkey saw this. Amused over the scene, the monkey caught the snake in its hand. The snake too held the hand of the baby monkey tightly. It hissed intensely with rage, showing its poisonous teeth.

The monkey got a little jittery. In a moment, a troop of fellow monkeys gathered around the baby monkey. But no monkey was coming forward to help the baby monkey.

The troop of monkeys started saying 'Alas! This is a poisonous snake. A bite by this snake will immediately result in death. The moment the baby monkey releases the hold of the snake, It will bite the monkey. The monkey can never escape.

Having said this, the monkey troop started dispersing one by one.

The distress from the situation in which the fellow monkeys ditched the baby monkey, the poisonous snake that was ready to bite and kill at any moment and the fear of death — all these grappled the baby monkey with enormous fear.

The monkey started screaming, "Alas! Foolishly I got caught into this death trap myself."

The monkey started screaming and crying in full pitch.

Time was elapsing. Without water and food, the monkey was becoming tired and weak. It almost fainted and its eyes started dimming.

A saint came by that way. He grasped the situation, on looking at the condition of the monkey. He approached the monkey. As the monkey saw the saint approaching him, he felt a sign of hope, whereas all the fellow-monkeys had abandoned him.

The saint came near the monkey and said, 'How long will you hold the snake in your hand? Drop it.'

The monkey started screaming again. 'Alas! If I drop the snake from my hand, it will bite and kill me.

The saint said to the monkey again, "It is quite some time since the snake has died. So drop it. The monkey with a sigh of relief released the grip of his hand on the snake and dropped it, only to find that the snake had really died.

Finally, the monkey was back to normalcy and looked at the saint with gratitude. The saint went away saying to the monkey, don't be so foolish hereafter".

Similarly, many people among us hold the dead snake in our hands and scream - cry without knowing how to drop it. We tend to carry worthless past emotions on to our head and cling on to them, without knowing how to drop them down, thereby losing our energy completely and going to the extent of fainting and falling down.

The moment, we come to know that we have got such a feeling within us, the feeling ends and dies. Only when we give energy to the dead emotions, these emotions

get life and start manifesting.

The moment we get clarity and understand Enlightenment, we get rid of the overall clutches of emotions and attain the freedom called Liberation.

Understanding leads to Liberation.

## Teachers' Innovate

Now a days teachers are not allowed to say or write anything negative... A few interesting letters from teachers to get around this. I am sure you will love them:

Dear Parent,

We are delighted to inform you that your child displays remarkable initiative. Not for him the simple-minded obedience to teachers. We refer to his admirable refusal to do homework. We have, however, humbly requested him to stoop to our level and condescend to do his homework. Your support is appreciated.

Yours anxiously,

Teacher

Dear Parent,

Your child's distaste for mundane subjects such as mathematics shows an imaginative mind. Why, he wonders, does the square of the hypotenuse have to be equal to the square of the other two sides in a right-angled triangle? It is no wonder that he has scored a splendid zero in his math exam. Unfortunately, even brilliant students have to pass exams. Could you gently break that news to him?

Yours entreatingly,

Teacher

Dear Parent,

We are pleased your child has one of the same qualities that Henry Ford, the founder of the Ford Motor Company, possessed. Like him, your son believes that history is bunk. But it may be best to disabuse him of the notion that the Mughal emperors were Amar, Akbar and Anthony.

Yours beseechingly,

Teacher

Dear Parent,

Your child submitted a blank paper for last week's science test, influenced perhaps by Albert Camus who said 'Whether the earth or the sun revolves around the other is a matter of profound indifference'. Your son shares that profound indifference, undoubtedly for philosophical reasons. But could you inform him that in order to study philosophy, he has to pass class eight first?

Yours plaintively,

Teacher

Dear Parent,

Your son has obviously read Friedrich Nietzsche's Beyond Good and Evil, which is why he was copying from the boy next to him during yesterday's test. Like Nietzsche, he believes that Supermen like him have little use for conventional notions of morality. The teacher who caught him copying is a conventional type who gave him a zero.

Yours desperately,

Teacher

Dear Parent,

We are impressed by your child's knowledge of martial arts. In the past month, he has broken two legs, four arms and three noses. He also shows prudence while fighting, taking care to pick on weaker boys. For some reason, however, the fathers of the boys who were beaten up are planning to go to your home with hockey sticks.

Yours wretchedly,

Teacher!

Contributed by  
**N. M. Sethi**

## Wishing Good Morning on Social Media through a Forwarded Message could cost dearly for the Recipient of Your Wish

Shanghai News recently sent an SOS - a third reminder that experts advise & recommend: Please don't send Good morning, good night, or festivals greetings such as pictures, movies. A lot of people reported that hackers designed the pictures, movies perfect for hiding phishing; when everybody forwards and sends those, they will go and steal personal information. If you would like to greet one another, type your own to protect yourself, as well as protecting friends! (Review 57 Eastern Financial reported consecutively 5 sets of invited victims, described the fraud process), victims of some 200,000 people!!! (Very important). Reminder: make sure delete all early and late and exquisite designs, films of the new year's greetings (really really necessary to do so even though reluctantly) for self safety, and that of friends to avoid hackers phishing. Afraid that yours and mine personal data would be stolen. Losses, harm and damage result more than gains. So, from now on, all Good morning, afternoon, evening and highlights of new year's greeting, or pictures, movies - please delete all. Greet each other by typing own words or use completely self made picture, completely self produced film, video. Self creation is completely safe. Warning above for your reference.

REQUEST YOU NOT TO SEND ANY GOOD MORNING GOOD NIGHT MESSAGES WITH PICTURES ESPECIALLY GIFs AS THEY CONTAIN EMBEDDED PROGRAMS WRITTEN TO BROADCAST YOUR DETAILS INCLUDING BANK AND CREDIT CARD DETAILS, CONTACTS, ETC..

Contributed by  
S. R. Kate

## A calmer you

### Hamara Zamana to Aur Hi Tha

Dear parents, all of you who over exploit the above-mentioned phrase to point faults in your kids' lifestyle.

Please stop being annoying nags.

Life was so hard for us so you should suffer too.

Last week, I accompanied a cousin to her friend's house to drop something off. What I ended up dropping was my jaw. And this is why.

My cousin's friend Krish (name changed - marna hai kya?), was in the loo. So we waited in the living room, talking to his dad. Krish came out, and before he could greet us, his dad said, "Did you flush twice?. I have been telling you it gets plugged if you don't flush TWICE".

Krish is 17. And at that moment, he looked embarrassed enough to do Sita and disappear in the lap of mother Earth. His dad actually went on to elaborate, it but I won't spoil your breakfast because I am sure you have got what I am saying. I then struck a conversation with his dad about the 'young generation', just to confirm what I knew he would say.

In the next few minutes, he spoke all about how reckless youngsters are, how they are alien to the importance of hard earned money, how they are wasting away their life Facebooking and competing over materialistic stuff. And, of course, how things were so very different 20 years back.

Well you are right, Krish ke Papa (sorry for sounding like his wife, but I don't know their surname!) Things were indeed very different 20 years back and would be very different 20 years later. Just I don't see your son having been responsible for the process of evolution, and not sure why he should be bugged to insanity.

You know I give due credit to those who remember their own Zamana with much nostalgia and pride because it is indeed true that we have turned more vain, materialistic and spoiled in the past decades. But I don't know if it serves any purpose to keep

reminding youngsters about that, except to make you come across as naggers and worrywarts in their eyes.

So, if you are a parent whose blood pressure is climbing mountains because of the worrisome ways of Gen-X or a youngster who curses God every night for being born to annoying nags, here's what may help.

**1. Inhale, Exhale.** OK I'm just kidding. A deep breath never hurts though. Flash back to the time when today's nagging parents were teenagers.

I know you are itching to tell me how well behaved you were. That you got 10 bucks as pocket money....and you used to save even that. And how dad was so strict that you could'nt look him in the eye, let alone answer back to him.

But tell me honestly, are you really proud of the distance between parents, especially fathers maintaining with children at that time? Yes, you were way more obedient, but to me it smacks more of fear than respect.

Anyhow, that's not even the point. When it comes to money and spending pattern, you have got to remember that it gets dictated by societal and technological evolution, which are beyond your child's control. You can't keep taunting your teenager over mobile phone bills, narrating stories about how you had to wait for years to get even the Landline connection. Those stories are damn interesting but I am telling you Graham Bell and his dead ancestors will haunt you in your dreams if you will continue to be sarcastic.

Of course, you have every right to question and curb excessive expenses, but there is no way you should give a free hand to your Pappu because he will talk All Night with girls and you will go bankrupt. Set limits but don't include a 'taana about your Zamana' in every conversation. It's not your child's fault yaar, that your zamana was different. Pick your battles carefully. While there may be no compromise when it comes to crucial things - like paying attention to studies or every outfit that your teenager wears may not be worth making a point about. Right?

**2. And for you youngsters** who are grinning ki aaj to parents Ki vaat Lag Gayi. Wipe that silly smile off your pimpled face and understand that it doesn't take much to please the set of people who worked hard (haha) to bring you into this

world. You will not be excused for behaving like morons just in the name of generation gap. Yes, in their day, your dad, too grew sideburns and your mom wore skinny jeans to be 'without it's. But that's no justification for you to compete with your friends who wear designer labels and who have more Facebook friends. And yepp it's not cool to rap abuses as if Satan himself has decided to enter your body and perform live. It's plain stupid.

Set your own limits and be patient when parents gripe about things. Because their expression may be annoying, but there is no disputing the fact that they want nothing but your good.

3. **Finally**, to both parents and youngsters - it is possible to find ways to co-exist peacefully and sometimes even to enjoy the generation gap debates. While parents will have to curb the urge to go on and on and on and on and on (see how annoying it is when I write it like that, you actually DO it. Youngsters will have to act responsible.

If your parents object to you not telling them enough before going out with friends every other day, why not do it? Here's a tip. Make a word file in your laptop that has fields like 'I am with.....' 'We will be going to.....' .My friend's phone number, case you can't reach me'. When you go out take a print, fill it up and stick it on the fridge. Your parents will faint at how responsible you have become, and there will be no scope for nagging later. Try it. And hey Krish, flush it twice.

*Sonal Kalra thinks life's too short and what we want to remember is our parents' love and not showdowns with them. Will they please help us?*

Contributed by  
**Ms Sonal Kalra**

## Importance of writing a Will



**(This write-up refers to Hindu Succession Act, 2005, succession Acts applicable to non-hindus are different)**

Many people will know the importance of having a Will in place, there are still an alarming number of people nationwide who do not have one in place, either because they see it as something that they will do when they get older, or because they can't see the importance of writing one.

Let us take a look at some of the most important reasons you need a Will.

### What is a Will?

In simple terms, a Will is a legal document that dictates how you want your assets to be distributed after you die. It's a fluid document because it has no effect until you die— you can change it whenever you want. To be valid, however, the document must comply with several requirements under law— the number of witnesses, whether it must be typed or handwritten, and others— all of which are very easy to satisfy. The witnesses are witness to your signing the Will and not expected to know what is written in it.

A Will includes specific directions on how you wish your estate to be distributed after your death, including provisions for any tangible personal property that you may own – jewelry, furniture, and the like, as well as naming guardians for any minor children. It also indicates what sources will be used to pay any estate taxes and debts that are due, and it names an Executor who will be responsible for the settlement of your estate. It ends with your signature and the signatures of required number of witnesses.

### Why do I need a Will?

Virtually every person— married, divorced, single, childless, parent, in good health, in bad health— should have a Will for the simple reason that without one, you cannot determine who should receive your property.

Furthermore, even if you die with no living relatives, the law will not permit distribution to a friend, a favorite charity, or any non-related person. Instead, the property will most likely end up going to the government.

### Protecting your own wishes:

Should you die without a valid will, distribution of your assets will be governed by Hindu Succession (Amendment) Act, 2005. This Act may not reflect your wishes.

Hindu Succession

(Amendment) Act, 2005 will decide where your money goes, which can be upsetting for those left behind, who see assets passed on perhaps to estranged family members and even former spouses (fortunately not common in our country) who will have a claim if there is no Will in place.

For those who have no relatives, it can be an even more worrying situation. In these cases, unless long lost relatives can be located, all assets pass to the government, when it could have been left to charities or very dear friends, if only there had been a Will.

### Protecting your family:

In most cases, people write a Will because they want to know that their family will be looked after when they die. However, this can get complicated when no Will is actually left behind.

For example, if you have a partner who you are not married to, even if you have been together for many years and were living together, they would have no legal

right to your assets if you should die intestate (without leaving a will). In many cases, this can leave people with nothing.

Even for those who are married or in civil partnerships, dying without leaving a will may mean that your spouse or civil partner does not inherit the whole of your estate. In these cases, the amount that a spouse will be entitled to will be restricted, and some money can even end up going to people that you feel are underserving, leaving your immediate family with less than they would have felt they were entitled to and less than you would have wanted to leave them.

### **Is your will correct?**

Of course, it's not all just about having a Will either. It needs to be both up to date and completely legal as well.

Will can be written by anyone in sound mental health. With brain related diseases on the rise it is important that Will is written by our members when they are in good physical and mental health.

This is why it's important to have your will written by a solicitor with specific expertise in this area. There have been many cases where people have written their own Wills, for example, and have ended up leaving behind a legal dispute that rages on for months or years.

Many people own leasehold flats or bungalows built on leasehold land. It is better to have these converted to freehold at the first opportunity to make transfer of property simple after your death.

Making sure your Will is updated regularly will be important too. You don't want to have an old will left behind that leaves a large chunk of your money to an ex-spouse, for example, or does not comply with current regulations, as again this could potentially leave your money and assets being distributed in ways that you would not have wished.

It's important to review your Will every five years to ensure that it's up to date and still reflective of your future wishes.

Virtually everyone postpones writing a Will. Maybe it's because we don't want such a tangible reminder of our mortality. Or perhaps we view the process as relinquishing the ownership of our property. Whatever the excuse may be for putting off the drafting of a Will, many people do not realize that writing one actually prevents what is feared. In fact, a Will may be the most important document that you ever write, because it allows you to select the persons who will receive what you own when you die. If you don't have one in place, you cannot select the recipients of your property and the law in force will determine how your property is divided.

When you have rented properties and leave no Will the properties will pass on to several successors who may not take much interest in managing / maintaining the properties or collecting rent and it's distribution among co-owners. This could even result in the properties going to tenants because of physical possession being with

them. There could be disputes among the successors about who should keep the property papers.

Writing your Will is even more important where in the absence of your own house you live in a rented house. Without a Will it becomes easier for the landlord to get the premises vacated as all the successors become party to the civil suit and none may be inclined to incur litigation cost and attend court on behalf of all. You being the original tenant will not be there to contest. This is even more important in case of commercial properties taken on rent or erstwhile residential area now having commercial value on account of commercial activities around the house.

### **What is probate?**

If you die with a Will in place, the Executor named in the Will typically presents the Will to the local clerk of court and asks the court to authorize the Executor's administration of the estate. This process of presenting the Will and administering the estate is called the "probate" process. The probate process generally is fairly informal – the Executor presents the Will, is authorized to administer the estate, determines the beneficiaries and creditors entitled to the money or other property, makes the distributions, files any tax or probate documents with the various government entities, and closes the estate, all within the proscribed and monitored time frame. If the Executor sees potential problems with the Will or foresees a will contest, he or she may request a more formal process, but this rarely is needed.

If you die without a Will – known as intestate— the local court must monitor the estate's administration even more closely. This is because the court—not a Will—provides all of the authority to act. The administration and closing of the estate generally requires more court involvement, often more publicity, and definitely more red tape.

A relative or friend may not be "honored" to be named Executor if it causes loss of sleep from worry or he or she is incapable of conducting the job effectively.

A Will's importance is clear regardless of your personal situation. Without a Will, you have no input about the distribution of your property after your death or the persons involved in administering the estate. Court makes those decisions, and it has no authority to deviate from the law. In essence, the state steps into your shoes and makes all of the decisions for you.

This can be easily avoided with proper planning. By creating your Will now, you can always add to the provisions or alter the document as your life evolves.

Such write-ups motivate us to take early action but the motivation is short-lived and we quickly go into 'postponement mode.'

Don't postpone writing or updating your old Will as old Wills are mostly as good as a bunch of waste paper.

## Great advice probably lost on the school kids?

US Chief Justice John Roberts:

“From time to time, in the years to come, I hope you will be treated unfairly, so that you will come to know the value of justice. I hope you will suffer betrayal because that will teach you the importance of loyalty. Sorry to say, but I hope you will be lonely from time to time, so that you don't take friends for granted. I wish you bad luck again, from time to time, so that you will be conscious of the role of chance in life, and understand

that your success is not completely deserved, and the failure of others is not completely deserved either. And when you lose, as you will from time to time, I hope every now and then your opponent will gloat over your failure. It is a way for you to understand the importance of sportsmanship. I hope you will be ignored, so you know the importance of listening to others, and I hope you will have just enough pain to learn compassion. Whether I wish these things or not, they're going to happen. And whether you benefit from them or not will depend upon your ability to see the message in your misfortunes.”

Contributed by  
**A. P. Verghese**

## Corrections for next Directory of Members

11206  
Sh. Bangera B S  
Smt. Pushpa Bangera  
B - 1803, Skylark Est., Hoodi Road,  
Nr. Muni Kadirappa Layout, Hoodi  
Bangalore 560048  
9819857790  
bangera\_bs@yahoo.co.in

60241  
Sh. Jaiswal Hari Ram  
Smt. Krishna Devi Jaiswal  
377, Purdilpur, M G P G College  
Gorakhpur 273001  
9415321903, 9956912268  
hrj515@gmail.com

55480  
Sh. Bhatt R.C.  
Pushpaben (Expired)  
A-5, Raj Laxmi Park Society,  
New Sama Road, Nizampur,  
Nr. Akshatnagar, New Sama Road  
Vadodra 390024  
6552448, 9428303903

705839  
Sh. Raghavendra Rao Y  
Smt Varalakshmi Rao  
No. 7-6-711A, Yermal House  
Matadakani Road,  
Mangalore 575006  
0824-2459680, 8496001867  
raoyrin@yahoo.com

12591  
Sh. Kalra Vinod Kumar  
Smt Rani Sukanya  
GH - 12 / 193, Paschim Vihar  
New Delhi 110087  
9891375555  
vinodkalra@gmail.com

82143  
Sh. Bhugra O P  
Smt Shashi Bhugra  
2B/49, Ramesh Nagar  
New Delhi 110015  
25419475, 25436711, 9811225211  
op\_bhugra@yahoo.co.in

700238  
Sh. Khedlekar Pramod Vasant  
Smt. Madhuvanti P Khedlekar  
B / 1003, 10th Floor,  
'Sarvodya Trilok Bldg. No. 1',  
CHS Ltd., Kanchangan,  
Behind Laxmi Park  
Near Thakurli Kalyan Road,  
Thakurli East, Dist. Thane 421201  
0251-2439336, 9022254199  
30.6.2009

18483  
Sh. Kishore Nand  
Smt Kamal Kishore  
C - 162, Shastri Nagar,  
Nr. Two Water Tank  
Ghazizbad 201002  
9818006498  
31.8.2013

4405  
Sh. Bhaumik P K Das  
Smt Nilima Das Bhaumik  
Avidipta Housing Complex, Flat No. 1301,  
13th Floor, 401 Barakhola, Kolkata 700099  
24168853, 9831789119  
pkdb2004@hotmail.com  
31/10/1993

## New Members - IROWA

14790  
Sh. Padmanaban M  
Ambujam Padmanaban  
"Prasanna Nivas", Site No. 8  
I Main Road, 5th Cross, Subramanya Layout  
Ramamurthy Nagar, Bangalore - 560016  
9900785230  
padmanabanm49@gmail.com

15157  
Sh. Venkatasubramanyam K Vasudha V  
3525/13/1, Ist Cross 'C' Block, 7th Cross  
Gayatri Nagar, Rajaji Nagar, IInd Stage  
Bengaluru - 560021  
23129590, 9448289906  
venkuvasu@gmail.com

15256  
Sh. Neelakantan N  
Malar Koodi, No. 8, Govindappa Road  
Kammanahalli Main Rd, Ramaswamy Palaya  
Bengaluru - 560033  
25480488, 8951177860  
neelakantan2060@gmail.com

14983  
Smt. Mahalakshmi R  
W/o Late Ramamrutham S  
B1-306, SJR Luxuria, 456 K Cross Road  
Arekere MICO Layout, Bengaluru - 560076  
66168711, 9482069529  
ramamrutham@gmail.com

15046  
Sh. Muni Swamy  
Mangala Gowramma, No. 11 Obalaswara Nilya  
Nr. Raily Gate, Setty Halli, Jala Halli  
West Post, Bengaluru - 560015  
9845046758  
muniswamy042@gmail.com

17251  
Sh. Nagaraj K P, Sujaya M H  
3rd Main Road, Shri Krishna Nagar  
Baddi Hally Extn., Kyathasandra PO  
Tumkur - 572104  
9448285578, 8762925578  
kpnagaraj2000@yahoo.co.in

81093  
Sh. Vishweswara K P, Sudha V  
F-2, Sai Madhura Niwas, 135 / 16  
14th Cross, J P Nagar, 3rd Phase  
Bengaluru - 560078  
080-26582875, 9538230414  
vishweshkp@gmail.com

15533  
Sh. Thirugnanam M, M Ramanipratty  
No. 106, 3rd 'A' Cross, R R Layout  
Vijnapura, Bengaluru - 560016  
25661252, 9448285510  
tmira15533@gmail.com

700416  
Sh. Pillai AA  
Smt. Neena Devi  
508 'C' Wing, Kumaradhara Block  
NGV Complex, Koramangala  
Bengaluru - 560047  
25701440, 9497201790  
aapillai1955@gmail.com

15439  
Sh. Jagadeesh Kumar B  
Smt. R C Manjulamma  
Akshara', 21, Ist Cross, Ilird Main  
BCC (M/CO) Layout  
Bengaluru - 560040  
23397842, 8904105705  
bjkumar58@gmail.com

12168  
Sh. Venkatachalan P R  
Smt. Janaki Venkat  
G - 2, Sreevari Heritage, Ist Main Road  
B Block, Vinayaca Nagar  
Bengaluru - 560017  
25238542, 7760494158, 9449014605  
prv\_1798@yahoo.com

16159  
Sh. Anantharaman S  
Smt. Pratibha Anantharaman  
E-1003, Rohan Vasantha Apart.  
Varthur Main Road, Maratahalli  
Bengaluru - 560037  
48505108, 9433036004  
anant14@gmail.com

15608  
Sh. Gunasekaran S  
Late Smt G S Shanthakumari  
6B Selva Vinayagar Koil Street  
Arumbakkam, Chennai - 600106  
23635125, 9444085725  
gunasekaran.iocl@gmail.com

225477  
Smt. Punj Veena, Shri J K Punj  
House No. 475, Sector - 11 D  
Faridabad - 121007  
9958973638  
punj52@gmail.com

500961  
Sh. Butola R S, Meera Butola  
B-2 / 2277, Greenglade Part.  
Vasant Kunj, New Delhi - 110070  
41058832, 9868282301  
rsbutola1954@gmail.com

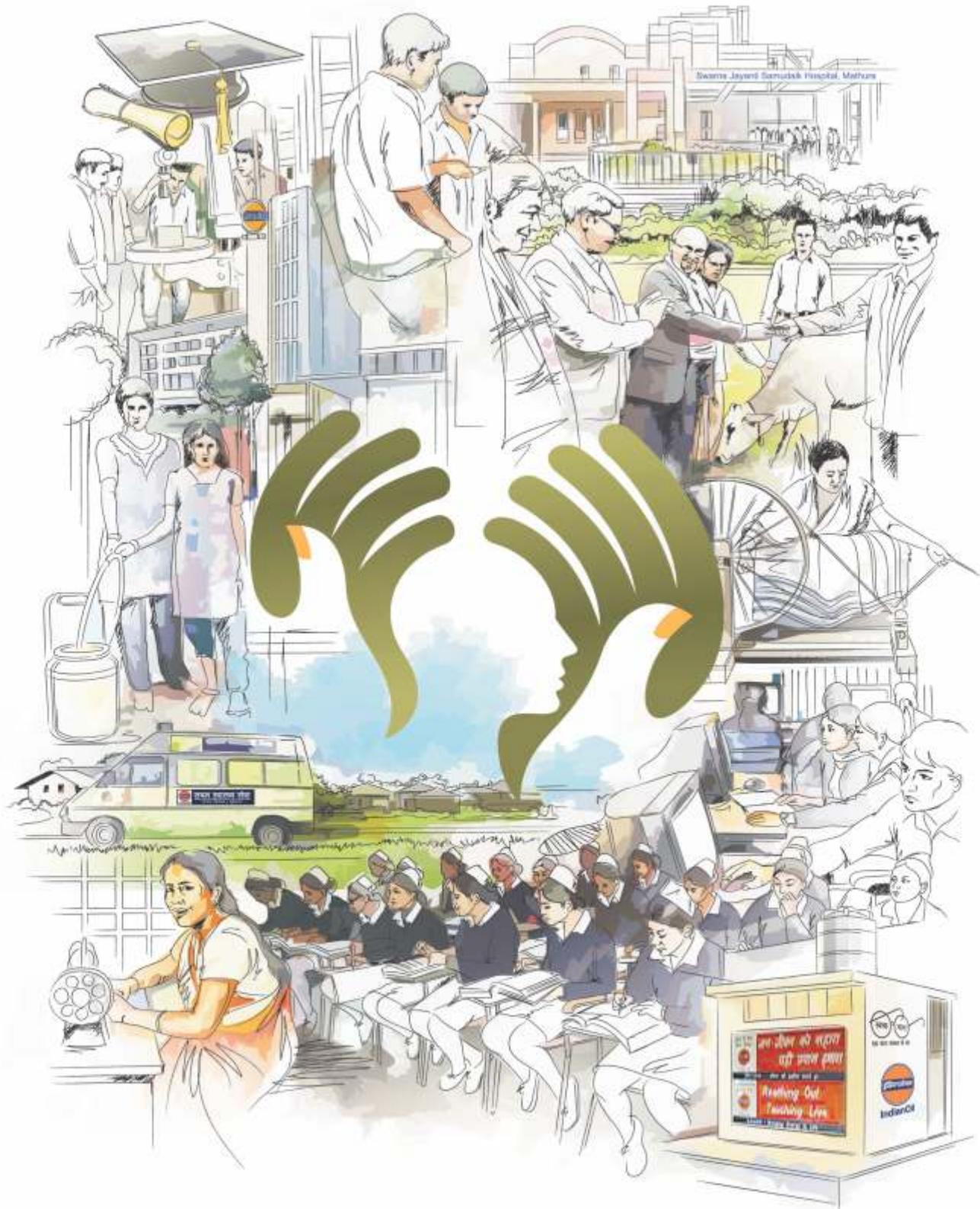
12589  
Sh. Gupta Vinod Kumar  
221-B / DG - II, Vikas Puri  
New Delhi - 110018

## New Members - IROWA

|   |  |   |  |   |
|---|--|---|--|---|
| 12985<br>Sh. Taneja Ashok Kumar<br>Smt. Kanta Taneja<br>65 New Pragatisheel Apart.<br>Vasundhara Enclave, Delhi - 110096<br>22633465, 9711075258<br>tanejaak@outlook.com      | 12878<br>Sh. Sharma Arun Kumar<br>Smt. Lata Sharma<br>C - 502, Park View Apart.<br>E-10B, Sector - 61, NOIDA - 201307<br>0120-4266088, 9810427696<br>arunsharma3009@gmail.com                                  | 76683<br>Sh. Siya Ram<br>Viii-Basgawan, PO Basrehat<br>Dist Etawah, Etawah - 206253<br>9457487951<br>siyaram1357@gmail.com  | 19538<br>Sh. Arora L D<br>House No. 48, Vijay Park<br>Near Laxmi Bazar, Gurgaon - 122001<br>9811687771   | 57199<br>Sh. Desai Vasav S<br>Smt. Bindi Desai<br>Suman Lata-1, Pragatinagar<br>B/H Arunachal Soc., Shubhanpura<br>Vadodara - 390023<br>9979709223<br>vasavbindi@yahoo.com                            |
| 76331<br>Sh. Kandpal Ashok<br>Deepal Kandpal<br>A-102, Sangrilla Apart., Opp. Gotri Lake<br>Vadodara - 390003<br>9409306108<br>kandpal@gmail.com                              | 92118<br>Sh. Bhavsar V R<br>Bhavsar Ramesh<br>C-22, Saurabh Soc., B/H Arayakanyalay<br>Vidhyalaya, Karelibag, Vadodara - 390018<br>9898577634<br>vanlalarbhavsar@gmail.com                                     | 18364<br>Sh. Sharma Madan Gopal<br>Shashi Sharma<br>101 / 188, Patel Marg,<br>Mansarovar, Jaipur - 302020<br>9413316322<br>mgsharma2058@gmail.com   | 53550<br>Sh. Goel Arvind Kumar<br>Smt. Kiran Goel<br>Flat No. E-104, Indianoil Apartments<br>Plot C-581 / 23, Sector - 62<br>NOIDA - 201301<br>0120-4103190, 9582227083<br>arvindkumar.goel@gmail.com                | 15652<br>Sh. Ramalingam K, Minnalkodi<br>No. 7, 7th Street, Gandhi Nagar,<br>Kodungaiyur, Chennai - 600118<br>9500013205<br>ramkey.iocl@gmail.com   |
| 16631<br>Sh. Janakiram A, Nirupama<br>K/80, 'Guru Krupa', P T Rajan Saalai<br>K K Nagar, Chennai - 600078<br>43501110, 9940463137<br>ajar1357@hotmail.com                     | 15727<br>Sh. Abdus Salam U<br>Smt. Najitha Salam<br>55-B, Old Pandian Street, Subramaniapuram<br>Chennai - 620020<br>0431-2333561, 8547860554<br>uasalam57@gmail.com   | 700419<br>Sh. Sankar S<br>Smt. S Rajeswari<br>New No. 4 (Old No. 12) "Sri Paramakalyani"<br>Umapathy Street Extn., West Mambalam<br>Chennai - 600033<br>7338799415<br>subramaniamsankar41@gmail.com | 15630<br>Smt. Rohini P<br>Sh. K Srinivasan<br>New No. 11 (Old No. 5/A-1), 6th First Cross Street<br>Sri Venkateswara Apts., Sarva Sakthi Kadaksham<br>Dr. Subbarayan Nagar, Chennai - 600024<br>24728200, 9442139944 |   |
| 15649<br>Sh. Elumalai C<br>Smt. E Daisy Rani<br>4/4, 5th Cross Street, Kamarajar Road<br>Gandhi Nagar, Kolathur<br>Chennai - 600099<br>8902497749<br>elumalai4357@yahoo.co.in | 22655<br>Smt. Pushpa K<br>Sh. Ramachandran V<br>A3, "Anugraha", No. 9 Thiru-Vi-Ka First Lane<br>Nr. Samskritam College, Mylapore<br>Chennai - 600004<br>24986505, 9445903208<br>ur.prp1@gmail.com              | 71548<br>Sh. Parmar Nikhil Kumar<br>Smt. Gauri Nikhil Parmar<br>B - 307, Royal Towers<br>C - 54/A, Sector - 61<br>NOIDA 201301<br>9953033344<br>parmarnk@gmail.com                                  | 76830<br>Sh. Raghav Satendra Singh<br>Smt. Neerja Satendra Raghav<br>704 Sharad Kunj, C - 58 / 18<br>Sector - 62 NOIDA 201307<br>0120-4114764, 9873195955<br>satenraghav@yahoo.com                                   | 25357<br>Sh. Bhatowa Moti Ram<br>Smt. Madhu Bhatowa<br>House No. 616, Sector - 9<br>Faridabad 121006<br>0129-2292812, 9811907877<br>motiramhatowa   |
| 76449<br>Sh. Nandwani Om Prakash<br>Smt. Sarita Nandwani<br>House No. 893, Sector - 16<br>Faridabad 121002<br>9818495860<br>nandwaniop@gmail.com                              | 225497<br>Sh. Mohan Prabhu K Dr<br>Smt. Sujatha Prabhu<br>House No. 55-A<br>Sector - 11 C<br>Faridabad 121006<br>0129-2265183, 9818338577<br>kuvettu@hotmail.com   | 7628<br>Sh. Sabharwal Chander Mohan<br>Smt. Surekha Sabharwal<br>53 / 26, Ram Das Road<br>Karol Bagh, New Delhi 110005<br>28722263  | 82189<br>Smt. Verma Durgesh<br>Shri Harish Kumar Verma<br>41 Madhav Kunj Apart.<br>Sector - 9, Rohini<br>Delhi 110085<br>9958581407<br>vermad@gmail.com  | 18385<br>Sh. Batra Ved Prakash<br>Smt. Neelam Batra<br>Flat B-303, Plot 5B, Sector - 11<br>Apni CGHS Ltd<br>Gokul Apart., Dwarka<br>New Delhi 110075<br>9711588385, 8586986303<br>vpbatra83@gmail.com |
| 15191<br>Sh. Harsha Sivaji P<br>Smt. Bharathi Sivaji<br>No. 3, 3rd Cross Street<br>West CIT Nagar<br>Chennai 600035<br>9920900581<br>phs0305@rediffmail.com                   | 15767<br>Sh. Gandhinathan A<br>Smt. G Velammal<br>Flat No. 4-B, Block-F, Tranquil Acres,<br>Phase-II, 200 Feet MMRD Road<br>Kovilambakkam, Chennai 600117<br>49527249, 9840513833<br>gandhinathanioc@gmail.com | 15462<br>Sh. Inbaraj N<br>Smt. I Vijayalakshmi<br>No. 40 Nynan Street<br>Gururpuram, Chennai 600018<br>24611656, 9445861413   | 57712<br>Sh. Kapadath Vijay<br>Smt. Hymaja Vijay<br>Y-202, Amrapali Sapphire, Sector - 45<br>NOIDA 201303<br>9899345550<br>vijayk1706@gmail.com  | 57337<br>Sh. Gupta Sunil<br>Smt. Anita Gupta<br>B - 182, Yojana Vihar<br>Delhi 110092<br>47534274<br>sunil.guptas@gmail.com   |

## New Members - IROBF

|   |  |  |   |
|---|--|--|---|
| 225477<br>Smt. Punj Veena<br>Sh. J K Punj<br>House No. 475, Sector - 11-D<br>Faridabad, 121007<br>9958973638<br>vpunj57@gmail.com   | 500961<br>Sh. Butola R S<br>Smt. Meera Butola<br>B-2 / 2277, Greenglade Apart<br>Vasant Kunj, New Delhi - 110070<br>41058832, 9868282301<br>rsbutola1954@gmail.com                                     | 705167<br>Sh. Haridas D S<br>Smt. A V Shobha<br>Flat No. 201, Poonam Asha Niketan<br>Nr. Sanga Niketan, Pratapnagar<br>Mangalore - 575003<br>9448286657, dsharidas56@gmail.com                           | 10413<br>Sh. Acharya Jayaraja S<br>Mangalore  |
| 16400<br>Sh. Rebello Cyprian  | 3087<br>Sh. Bellihal S S<br>Nr. Spring Wood Apprt., Flat 201<br>2nd Floor, 10th Cross, Mcechs Layout<br>Dr Shiram Karanth Nagar, Bengaluru - 560077<br>28465386, 9448917009                            | 62589<br>Sh. Tandon Subash Chander<br>Smt. Vijay Tandon<br>44 SFS, Siddarth Enclave, Near Ashram<br>New Delhi - 110014<br>9811222105, tandon_sc@yahoo.co.in  | 19538<br>Sh. Arora L D<br>House No. 48, Vijay Park,<br>Nr. Laxmi Bazar, Gurgaon - 122001<br>9811687771  |
| 15215<br>Sh. Eipe Koshy<br>Flat No. 307, Ansa Krishna - I<br>Audugodi, Hosur Road<br>Bengaluru - 560030<br>9481026552   | 18364<br>Sh. Sharma Madan Gopal<br>Smt. Shashi Sharma<br>101 / 188, Patel Marg, Mansarovar<br>Jaipur - 302020<br>9413316322<br>mgsharma2158@gmail.com  | 19032<br>Smt. Bhupinder Kaur<br>Sh. Tejpal Singh Sodhi<br>Flat No. 662, sector - 6, Plot No. 33,<br>Princess Park Apart., Dwarka,<br>New Delhi - 110075<br>9555753876, 8802914265<br>bkaur0803@gmail.com | 18705<br>Sh. Pal Joginder<br>Smt. Preeti Channana<br>3 / 107, Subhash Nagar<br>New Delhi - 110027<br>9999516194<br>joginderchannana@gmail.com                   |
| 225328<br>Smt. Mukherjee Suman<br>Sh. Ranjan Mukherjee<br>House No. 81, Sector - 9<br>Faridabad - 121006<br>0129-2280723, 9810483449<br>sumanm819@rediffmail.com                  | 53550<br>Sh. Goel Arvind Kumar<br>Smt. Kiran Goel<br>Flat No. E-104, Indianoil Apartments<br>Plot - C 58 / 23, Sector - 62<br>NOIDA - 201301<br>0120-4103190, 9582227083<br>arvindkumar.goel@gmail.com | 15171<br>Sh. Kulkarni Chidambar K  | 71548<br>Sh. Parmar Nikhil Kumar<br>Smt. Gauri Nikhil Parmar<br>B-307, Royal Towers,<br>C-54/A, Sector - 61<br>NOIDA 201301<br>9953033344<br>parmarnk@gmail.com |
| 76830<br>Sh. Raghav Satendra Singh<br>Smt. Neerja Satendra Raghav<br>706, Sharad Kunj, C-58/18,<br>Sector - 62, NOIDA 201307<br>0120-4114764, 9873195955<br>satenraghav@yahoo.com | 225497<br>Sh. Mohan Prabhu K Dr<br>Smt. Sujatha Prabhu K<br>Flat No. 55-A, Sector - 11<br>Faridabad 121006<br>0129-2265183, 9818338577<br>kuvettu@hotmail.com  | 25357<br>Sh. Bhatowa Moti Ram<br>Smt. Madhu Bhatowa<br>House No. 616, Sector - 9<br>Faridabad 121006<br>0129-2292812, 9811907877   | 57337<br>Sh. Gupta Sunil<br>Smt. Anita Gupta<br>B - 182, Yojana Vihar<br>Delhi 110092<br>47534274<br>sunil.guptas@gmail.com                                     |
|   |  | 57712<br>Sh. Kapadath Vijay<br>Smt. Hymaja Vijay<br>Y-202, Amrapali Sapphire<br>Sector - 45 NOIDA 201303<br>9899345550<br>vijayk1706@gmail.com   |   |



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