

Spandan
Heartbeat of Residency Club

THE
**RESIDENCY
CLUB**
KOLHAPUR



President's Message



Shri. Amol Yedge
Collector - Kolhapur,
President

Dear Members,

Residency Club has always been more than just a place - it is a tradition of excellence, culture, and community. As the Collector of Kolhapur and the President of this esteemed club, I take great pride in witnessing its continuous growth while remaining rooted in its core values.

For over a century, the club has stood as a cornerstone of community life in Kolhapur - offering a harmonious blend of heritage, hospitality, and meaningful connections. I am honoured to lead this organization and to see how beautifully it continues to evolve while preserving its timeless charm.

The launch of Spandan - The Heartbeat of Residency Club marks a significant milestone in our journey. This magazine is more than just a publication - it is a reflection of our members, their stories, achievements, and vibrant contributions. It will serve as a platform to celebrate our culture, showcase milestones, and strengthen the sense of belonging that defines Residency Club.

I extend my sincere appreciation to the editorial team and all contributors involved in this initiative. I also encourage members to participate actively and help shape Spandan into a publication that truly represents the values and vibrancy of Residency Club.

With best wishes for the continued success of this initiative,

Warm regards,

Shri. Yedge Amol J.
(Collector - Kolhapur)
President

Hon. Secretary's Message



Shri. Sheetal Bhonsale
Hon. Gen. Secretary

Dear Members,

Residency Club has always been more than a place - it's a feeling of belonging, a community where every member adds a unique heartbeat to our shared journey. With immense excitement, we present to you Spandan - The Heartbeat of Residency Club, a magazine created to celebrate you - our members.

This publication is a space where your stories, achievements, memories, and ideas will come to life. It's not just about the past we've cherished but the vibrant present we continue to shape together. Through Spandan, we aim to spotlight your experiences, showcase the warmth of our community, and document the evolving essence of Residency Club.

As the Secretary, my constant focus is to enhance the member experience - through engaging initiatives, thoughtful improvements, and opportunities for you to connect and contribute. Spandan is one such effort, and your voice is at the heart of it.

We invite you to be a part of this initiative - share your stories, insights, photographs or anything that reflects the spirit of this club. Together, let's create something truly memorable.

Warm regards,

Shri. Sheetal Bhonsale
Hon. Gen. Secretary

Editor's Message



Rtn. Shrinivas Malu
Bulletin Editor

Dear Members,
Warm Greetings of the month,
At the outset, I would like to congratulate and compliment our newly elected Managing Committee members, taking over Club leadership positions. Wishing them all the best for their endeavors to excel further into Club Administration, Program & Activity management etc.
I am truly delighted and feel honoured, having entrusted upon me a responsibility as Club E - News Bulletin Editor. After thoughtful deliberations with committee members we together decided to publish first ever Bi-monthly Club E - News bulletin.
Through this E - News bulletin we will be able to reach out to each Club member & families and update them about happenings in various avenues, within the club.
E - News Bulletin is the first ever of its kind in the history of our Club. Bulletin is aptly captioned "Spandan... heartbeat of Residency Club."
Updates on Club programs, events and activities are aptly briefed here to give you insight in to what all you may have missed so far. These programs & activities are planned so that the members and families take part in it and have a fun, enjoyment and pleasure. Surely, with a hope that those who could not make it before, will make over in days to come.
Articles on subjects of special interest of our own Club members, namely Investments, lifestyle, health & fitness, Sports etc. are read worthy and will add up to your knowledge or update .
"KIDS CORNER", its an opportunity for KIDS to participate and send their entries on Club WhatsApp number 0231-2651477. First three

winning entries will be appropriately recognized during our forthcoming Club events.

New additions : QR codes giving information related to List of Affiliated Clubs, "RIVOLI" Restaurant Menu & Services, Room tariff and bookings, QRs of Club Social Media accounts, FACEBOOK & INSTAGRAM, QR codes for Feedback on Room booking & Services, Restaurant food & Services are new additions this year. Feedback QR codes will help us to look in to areas for growth and opportunity to met up shortcomings, if any. Our aim is that these QR will help you all to utilize club facilities often and are just Scan away.

Articles on various subject of member's interest are invited from our own Club members & Spouses. KIDS are invited to send Puzzles, Sudoku, Jokes, Cross Words etc. Please get in touch with Ms. Rutuja Bhosale, Mail ID residencyclub1898@gmail.com for more details They too can send it on Club WhatsApp Number 02312651477.

We expect members to take out some time to share their views / opinions, recommendations & suggestions, so that we keep improving our own E-News Bulletin.

Looking forward for your whole hearted support and cooperation in making E - Bulletin praise worthy. I am sure together we can do it.

Before I pen down, I profusely thank Club office staff Ms. Rutuja & Mr. Vijay for taking trouble to make relevant information available in time.

Rtn. Shrinivas Malu

Bulletin Editor

On behalf of Club E-Bulletin Committee

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Managing Committee



SHRI. AMOL YEDGE
Collector, Kolhapur
President



SHRI. SHEETAL BHONSALE
Hon. Gen. Secretary



SHRI. NEEL PANDIT (BAVADEKAR)
Hon. Jt. Secretary



SHRI. NARESH D. CHANDWANI
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Executive Member



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S.P., Kolhapur
Executive Member



SHRI. SHANKAR L. DULHANI
Executive Member



SHRI. SACHIT A. GANDHI
Executive Member



SHRI. SACHIN C. GHATGE
Executive Member



SHRI. TUSHAR S. GHATGE
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Executive Member



SHRI. SACHIN R. ZANWAR
Executive Member



MRS. K. MANJULEKSHMI
Commissioner, K.M.C.,
Executive Member



SHRI. KARTHIKEYAN S.
C.E.O., Z. P., Kolhapur
Executive Member

Staff and Family Get - Together



The club hosted a staff and family get-together on January 8, 2025, following the 31st party celebration. The event, graced by the presence of our Secretary, Joint Secretary, Treasurer, and Director, provided a platform for staff members to bond with their families and colleagues over lunch and refreshments. This event was a gesture of appreciation and gratitude to our dedicated staff members, acknowledging their hard work and commitment to the club.

“

“A club is only as strong as the team behind it. At Residency Club, every staff member is the heartbeat of our excellence.”

“Trust, respect, and teamwork - the pillars that bond our staff and management into one thriving community.”

“We don’t just work together - we grow together, learn together, and succeed as one club family.”

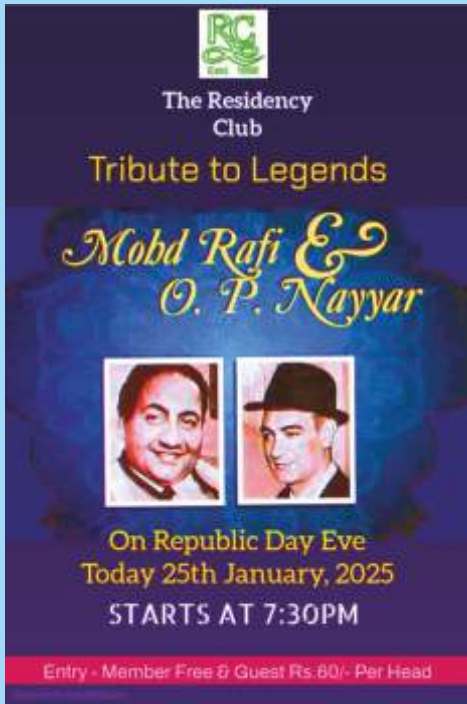
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Residency Club Premier League (RCPL)



The Residency Club Premier League, proudly sponsored by IDEAL Group, was held on January 10 - 12, featuring 10 teams in a thrilling competition. The opening ceremony was graced by the esteemed presence of Shri Mahendra Pandit, Superintendent of Police, Kolhapur, along with our Secretary, Joint Secretary, Treasurer, and Director's, amidst enthusiastic team members and club members. After an exciting tournament, Ghatge Stars emerged as the winner, while Geojit Bulls secured the runner-up position. This event was one of the biggest and most anticipated in the club's calendar, and it lived up to the hype, providing an electrifying experience for all participants and the members.

Tribute to Legends (Mohd. Rafi & O. P. Nayyar)



The Residency Club proudly hosted a captivating musical tribute to the iconic duo, Mohammad Rafi and O.P. Nayyar, on the eve of Republic Day, January 24, 2025. This event celebrated their enduring legacy, paying homage to their timeless melodies that continue to resonate with music lovers across generations.

Republic Day Celebrations at Residency Club



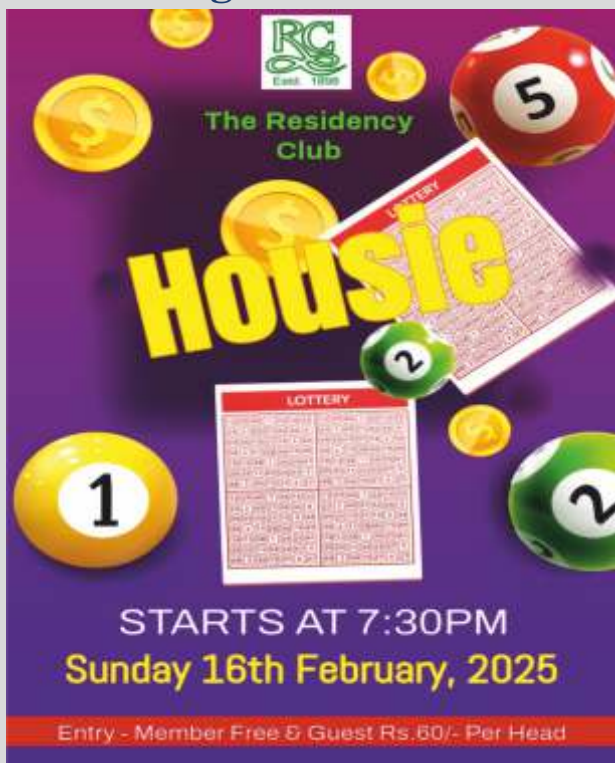
The Residency Club proudly celebrated Republic Day with flag hoisting ceremonies on its premises. Our Secretary and Director led the event, joined by special guest Shri. Padmakar Sapre. The ceremony was followed by a delightful breakfast, fostering unity and pride among members and guests.

Interactive Session On Decoding the Budget 2025



The Residency Club hosted an engaging interactive session on February 10, 2025. Featuring esteemed speakers CA Kedar Kumbhojkar and CA Gangadhar Haldikar. The event provided valuable insights into the Budget 2025, offering expert analysis and perspectives. The session was followed by a delightful Hi-Tea, facilitating networking and discussion among attendees.

Housie Night



The Residency Club's Housie Night was a thrilling experience, with members eagerly participating and cheering for prizes. The event was filled with excitement, laughter and entertainment.

Updates

Club Activities and Events

Pan - Asian Food Festival



Rivoli, the Residency Club's restaurant, successfully hosted a Pan-Asian Food Festival on February 23. The event featured an exquisite spread of authentic Asian dishes, offering members a culinary journey across the continent. With its rich flavors, aromas, and warm ambiance, the festival was a truly memorable experience, enjoyed by all members.

ICC Champions Trophy Final : India vs New Zealand

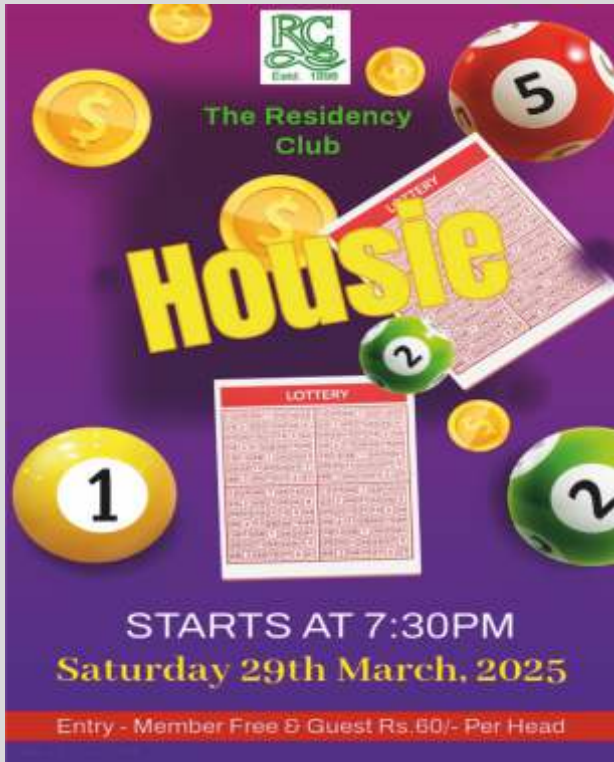


The Residency Club hosted a live screening of the ICC Champions Trophy 2025 final match between India and New Zealand on March 9, 2025, in the lawn. Members gathered to cheer on their favorite team, enjoying an electrifying atmosphere and thrilling commentary.

Updates

Club Activities and Events

Housie Night at Residency Club



The Residency Club hosted a fun-filled Housie Night on March 29 in the Conference Hall, hosted by Mr. Neel Pandit- Bavdekar and Mr. Naresh Chandwani. Members gathered for an evening of excitement and entertainment, enjoying the thrilling game of Housie. The event was a huge success, with attendees cheering and competing for prizes.

Weekend Dining at Lawn



The Residency Club's Weekend Dining event in the lawn was a culinary triumph! Our chefs' special menu showcased exquisite flavors, presentation and creativity. Members savored each dish amidst a warm and enchanting ambiance, making it a truly unforgettable experience. The event epitomized the perfect blend of food and atmosphere.

Continental Salads and Starters Workshop



Continental Salads & Starters Workshop

Let's learn something new and exciting to cook!

Join us on **Friday 18th April**
with Chef Deepak
Time: 03pm to 06pm

Starters

- Cheese Cigar Roll
- Chicken Cigar Roll
- Veg Bruschetta
- Chicken Bruschetta

Salads

- Macaroni Chicken Salad
- Broccoli Salad
- Watermelon Feta Cheese

For registration contact to the club office on 8421227948 between 11am to 06pm



The Residency Club hosted a Continental Salads and Starters Workshop, led by Chef Deepak. The workshop focused on creating delicious starters and salads, providing participants with hands - on experience and expert guidance. Specifically designed for women, the event was a huge success, empowering attendees with new culinary skills and confidence in the kitchen.

Updates

Club Activities and Events

Housie



The Residency Club's Housie Night on April 19 was a thrilling experience! Members enthusiastically participated, cheering and competing for prizes in a lively atmosphere. The event was filled with excitement, laughter, and entertainment, making it a memorable night for all the members.

Ek Haseen Sham



The Residency Club's "Ek Haseen Sham" on April 26 was a huge hit! Mahesh Hiremath's soulful singing of Hindi and Marathi songs mesmerized the audience. The evening was filled with music, magic, and memorable moments.

Summer Camp Highlights



SUMMER CAMP

Game of Your Choice:

- Squash
- Table Tennis
- Badminton
- Lawn Tennis
- Chess

Camp Starts From
1st May 2025
Timings: 2 Hours Daily
Age Group: 06 years and above

For More Details Contact
Club Office On
8421227948
Time: 11.00am to 06.00pm

Subject to sufficient Entries



The Residency Club's Summer Camp was a resounding success! From May 1st to 15th, kids aged 6 and above had an absolute blast engaging in various activities like badminton, lawn tennis, squash, table tennis, and chess. The camp fostered teamwork, sportsmanship and friendships, making it an unforgettable experience for all young participants.

Updates

Club Activities and Events

Unlock the Secret to Living Your Best Life



Residency Club Presents

IT'S TIME TO THRIVE, NOT JUST SURVIVE!

UNLOCK THE SECRET TO LIVING YOUR BEST LIFE.

Join Vinita Wadhvani, trained nutrition consultant & health and well being coach, for an insightful session on how to achieve vibrant energy, optimal health, and a healthier, fuller life.

Real Results, Real Impact

- Reversed Type 2 Diabetes & PCOS
- Trained Microbiomes & Immune Participants
- Lifestyle Improvement & Self-care Coaching

Certifications

- Postgraduate in Clinical Nutrition (University)
- Diploma in Sports Nutrition (KIT)
- Advanced Courses in Gut & Hormone Health (Chauhan University)

🕒 5:30 PM onwards
📅 Today, 10th May
📍 Residency Club, Kolhapur

Guest should be accompanied by member.



The Residency Club's "Unlock the Secret to Living Your Best Life" session on May 10, 2025, was a huge success, attracting a large and engaged audience of members. Vinita Wadhvani's expert guidance and valuable insights resonated with the crowd, making it a memorable and enriching experience for all the members.

Jamming Session



Residency Club Presents

MUSIC JAMMING SESSION

Featuring **CALM SE KAAM** Live Band

HAPPY HOURS
@ Club's Retreat Bar

With Amazing Offers!

- 📅 Sunday, 18th May
- 🕒 12:00 PM to 03:00PM
- 📍 Club's Retreat Bar

Entry: Member Free, Guest Charges Apply



The Residency Club's Jamming Session, held on May 18, 2025 at Retreat Bar, was a huge success. The event featured a live performance by Band Calm Se Kaam, which had everyone grooving to the music. The energetic atmosphere and infectious beats made it an unforgettable experience for all the members.

Updates

Club Activities and Events

Housie Night



Housie Night
Starts At 07.30 PM
Date: Sunday 25th May

BINGO

Looking for an exciting way to spend your evening?
Join us for Housie Night at Residency Club for Night of Fun, Friends, Family & Big Wins!

Entry: Member Free & Guest Rs. 60/- Per Head



A fun-filled evening of Housie was enjoyed by our members on 25th May 2025. The event saw enthusiastic participation and exciting wins. The evening was filled with laughter and thrilling moments.

Sizzlers Fiesta



Residency Club Presents

SIZZLERS FIESTA

Join us for a sizzling celebration filled with mouth-watering appetizers, veg and non-veg main courses, and irresistible desserts

Time: 7.30 PM to 10.30 PM
Date: 26th, 27th & 28th May 2025

Our Sizzlers Fiesta was a huge success, featuring a range of delicious dishes and desserts. Members thoroughly enjoyed the culinary experience and the warm ambiance. The event showcased an array of flavors and cuisines, making it a treat for the senses.

Article

Capital Markets : An Amazing Journey of 100 x Growth

Article By : **Mr. Samir Kulkarni,**
Co-Founder TRADENET WEALTH

Understanding Market Cycles

India's remarkable rise in the global economic landscape is nothing short of inspirational. India is poised at the cusp of a transformative era. The projected nominal GDP of \$4.19 trillion in 2025 is not just a number - it is a testament to decades of resilience, reform, and remarkable entrepreneurship.

My own journey with the capital markets began back in 1989, as a curious youngster intrigued by the numbers reading in the newspapers. The Sensex then was a modest 800 points. Fast forward to today, the Sensex is now 81,000 points a fantabulous return of 100x. We find ourselves amid a market that has multiplied manifold - I have personally witnessed this incredible journey from 800 to 81000. However, this journey has not been smooth.

Sensex from 800 to 81000 - 100 X

The path to wealth creation is riddled with uncertainty. The Harshad Mehta scam, Y2K, Lehman Brothers collapse, COVID-19, Gaza disputes, to India-Pak wars, I've seen it all. Events come and go. Returns are never guaranteed. The success mantra lies in discipline, patience, and long-term commitment.

Only Long Term Pays Off

Markets move in cycles: Bullish, Bearish & Consolidation. Many investors fall into the trap of trying to time the market. In reality, consistently doing so is near impossible. The smart investor understands that real returns are earned by staying invested. Behavior plays a pivotal role in investment outcomes.

Only 2 people can buy at bottom & sell at

the top - one is God & other is Liar

During downturns, panic is a common reaction. But often the best move is to do nothing.

As Warren Buffet aptly stated:

"The stock market is a device for transferring money from the impatient to the patient."

The Power of SIPs and Compounding the concept of compounding is a miracle of the financial world. Systematic Investment Plans (SIPs) are one of the most effective tools to harness this. Small, regular investments can grow into significant wealth over time. History shows us that the longer the investment horizon, the lower the probability of loss. Over the time, market volatility flattens out, and the power of compounding takes center stage.

1 LAC PER MONTH @ 15% OVER VARIOUS INVESTMENT TENURE'S

Tenure	Valuation
3 yrs	45 lacs
5 yrs	89 lacs
10 yrs	2.78 cr
15 yrs	6.75 cr
20 yrs	15 cr
25 yrs	32.84 cr
30 yrs	70 cr
33 yrs	110 cr

"Compound interest is the eighth wonder of the world. He who understands it, earns it; he who doesn't, pays it." Investing in Equity: Embracing Ownership and Patience



Investing in equity is becoming a part-owner of a company. When you invest in a business—you are making sure its leadership, the promoter, MD, and CEO, are working towards enhancing shareholder value. Your interests align with the company's success, making patience a vital virtue.

A word on Options Trading

Options trading may seem glamorous, but it is best left to professionals. Data shows that 95% of traders in options markets incur losses. It requires technical knowledge, sharp discipline, and the temperament to absorb setbacks. For most investors, this path is too risky. A good investor is not necessarily a good trader.

"How to make 1 Cr in trading? Start with 5 Cr." –Author Unknown. "

Make your Money Work Harder For you. Here is a look at some annualized returns
Savings Account: ~3% v/s Liquid Funds: ~6%

Fixed Deposits: ~6 v/s Government Securities Funds: ~6.5% v/s Tax free bonds ~ 5% Current Account:~ 0% Overnight Funds: ~6%

Idle Money lying in the bank Account is good for the banker.

Opportunity in Crisis

Investors often hesitate during downturns - exactly when the best opportunities lie. Consistently earning 15% CAGR can generate extraordinary wealth. Index funds or flexi-cap funds are excellent vehicles for this - they automatically remove under performers and include emerging leaders. Keep it Simple, Stay Consistent & un-complicate Investing .The goal isn't to outperform every quarter or chase elusive star performers. Instead, aim to be an average investor with above-average consistency.

“The stock market is the only market where

things go on sale and all the customers run out of the store.”- Cullen Roche,

“An intelligent investor does exactly the opposite to those of the crowd”

Guidelines for Smart Investing

The Don'ts :

Don't confuse investment with insurance.

*Avoid schemes that promise guaranteed returns.

Avoid cash based transactions

Avoid products with long lock in periods and poor liquidity.

Soch kar Samajh Kar Invest Kar

Secure a robust health insurance policy & choose a term insurance plan to protect your family

The Do's:

Start a SIP to build long-term wealth.

Engage a competent financial advisor for personalized guidance.

Advisor Jaruri Hai!

Resilience Through Crisis

Indian markets have weathered scams, wars, and global crises. Yet, they've continued to rise, proving that patience and a long-term view often win over panic and fear.

Lifelong Learning & Legacy

The market is a great teacher. Stay humble, curious, & never stop learning. Teach your children the value of money. True wealth lies in consistent habits.

Investment is a journey not be become rich but stay wealthy

This article penned on 28th May 2025

Article

Strong Bones, Stronger You : Why Exercise is Your Best Defense !

Article By : Dr. Deepak Joshi

We all know that exercise is great for toning muscles and boosting heart health - but did you know it's also vital for strong bones?

As we age, our bones naturally lose density. Conditions like osteoporosis (bone thinning) and sarcopenia (muscle loss) increase the risk of falls and fractures, especially in older adults. But here's the good news : regular exercise can slow - or even prevent - bone loss!

Just like muscles, bones respond to stress. Weight-bearing exercises such as brisk walking, jogging, dancing, stair climbing, and racquet sports strengthen bones by making them work against gravity. Strength training, like lifting light weights or using resistance bands, adds extra benefit by building both bone and muscle mass.

Not all exercises build bones - activities like swimming or cycling are great for the heart but don't help bone density. However, they can still improve balance and flexibility, which help prevent falls, especially in seniors.

Start small : even 10-minute walks three times a day can make a big difference.

Don't forget : your bones also need calcium, Vitamin D and a healthy lifestyle to stay strong.

So, whether you're 18 or 80, lace up those shoes ! Your bones will thank you for every step.

Move more today - for a fracture - free tomorrow ! Strong Bones, Stronger You : Why Exercise is Your Best Defense !

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So, whether you're 18 or 80, lace up those shoes ! Your bones will thank you for every step.

Move more today - for a fracture-free tomorrow !

Article

“Unlock the secret to living your best life”
‘It’s time to thrive, not just survive’

Article By : Mrs. Vinita Wadhvani

Thriving is your natural state, we were never meant to just get through the day, our body is designed to thrive with clarity, strength, vitality and joy, that doesn't come from quick fixes or will power alone, it come from daily conscious choice to honor our health.

We are what we eat; good food will improve our energy, our vitality, our well being, while bad food like ultra processed, junk food will affect our physical and mental health. Start making conscious choices about food.

Respect bio - individuality meaning every body type is different, one food which work like medicine for some, can be poison for others, don't just get influenced with social media or your friends, understand your body type and eat accordingly. Here are few of my Daily Dozen which we all should be doing, and Dirty Dozen which we need to avoid, building our immunity and improving our health.



Dirty Dozen	Daily Dozen
Sugar	Nuts & Seeds
Bakery	Fruit - (1-2)
Refined Oil	Good Fat Like Ghee or Coconut Oil
Fruit Juices	Rainbow Color Vegetables
Alcohol	Fermented Foods
Smoking	Whole Grains
Carbonated Drinks	Lentils & Lean Meats
Packaged Food	Herbs Like Ginger, Garlic, Turmeric
Refined Flour	Sun Exposure
No Sun Exposure	Deep Breathing
Excessive Screen time	Sit Less, Move More
Sitting More, Moving Less	Having Home Cooked Meals.

Let’s make sustainable changes if we cannot follow 100%, Lets follow a rule of 80:20.

So today, ask yourself is this choice helping me survive or helping me thrive, then make a shift your body, mind and soul will.

Thank You.

Activity

Cooking Workshop 2025

Meet Chef Deepak P. Joshi

Chef Deepak P. Joshi, currently working at Residency Club, is a culinary expert with over 22 years of experience in global cuisine. His passion for food and deep knowledge of diverse culinary traditions make every dish he creates both authentic and innovative.

As part of our recent cooking workshop, we're excited to share two of his refreshing and easy-to-make recipes with you!

WATERMELON FETA SALAD



Ingredients :

- 4 cups diced watermelon
- ½ cup crumbled feta cheese
- ¼ cup chopped mint
- ¼ cup chopped basil
- 2 tbsp olive oil
- 1 tbsp lemon juice
- Salt and pepper to taste

Instructions :

- Combine watermelon, feta, mint, and basil in a bowl.
- Drizzle with olive oil and lemon juice.

- Gently toss and season to taste.
- Chill before serving.

Variations :

- Add cucumber, red onion, or grilled chicken.
- Replace lemon juice with balsamic glaze for richness.



Benefits :

Hydrating, refreshing and rich in flavor - ideal for summer meals or picnics

MACARONI CHICKEN SALAD



Ingredients :

- 1 cup macaroni
- 1 lb cooked chicken, diced
- ½ cup mayonnaise
- ¼ cup chopped onion
- ¼ cup chopped celery
- ¼ cup chopped boiled egg
- Salt and pepper to taste
- Optional : parsley or dill

- Optional : mustard sauce or cream for added flavor

Instructions :

- Cook macaroni al dente, rinse, and cool.
- Combine all ingredients in a mixing bowl.
- Stir well and adjust seasoning.
- Chill before serving.

Variations :

- Add bell peppers, carrots, bacon, or pickles.
- Swap mayo with Greek yogurt for a lighter option.

Serving Ideas :

- Serve as a chilled salad, filling for wraps, or sandwich spread.

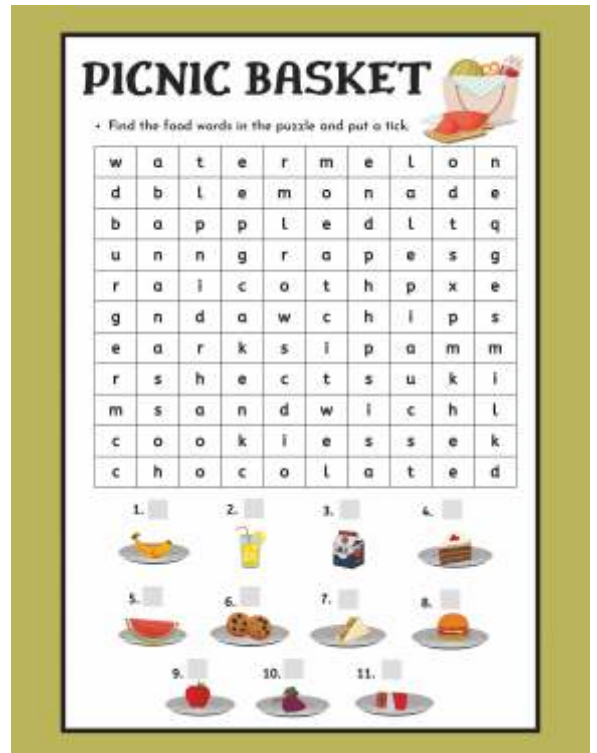
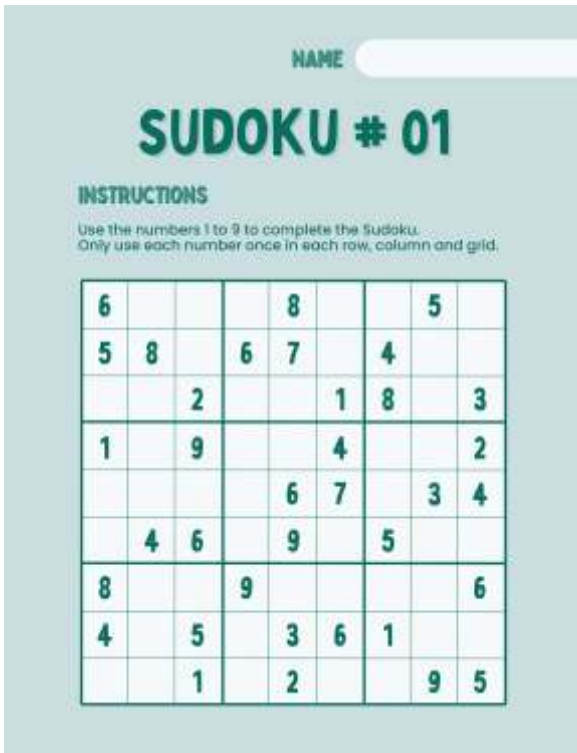
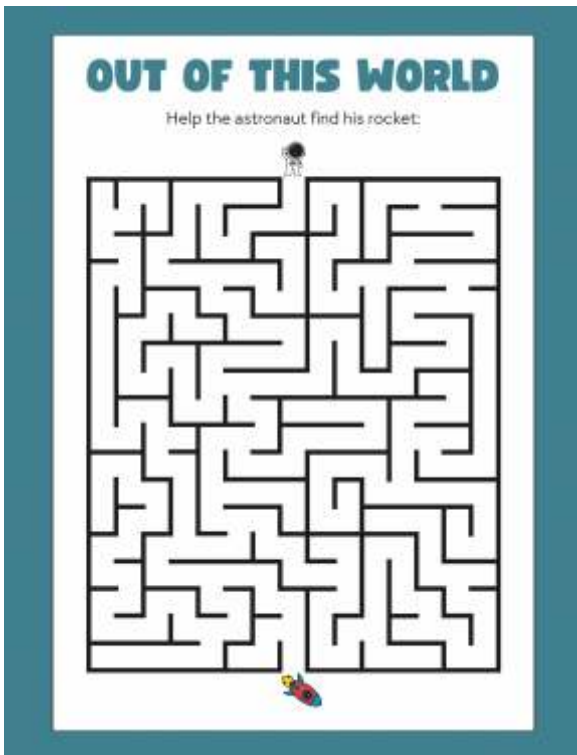
Activity

Upcoming Events of 2025



Activity

KIDS CORNER



An appeal :

Kids, age group 6 to 14 are invited to participate in Kids Corner - Sudoku - Challenging Word Puzzles & Picnic Basket and send their entries on club whatsapp number 0231-2651477. First three correct entries will be recognised and appreciated in Club's forthcoming appropriate program/event.

Activity

QR Codes for Club information

You are just Scan Away



At Residency Club, we are constantly striving to improve convenience and service for our members. To make information more accessible, we have now introduced a dedicated Club QR Code. Members can simply scan the code to access club updates, event details and more - anytime, anywhere!

Additionally, we have recently launched room and restaurant feedback systems through digital forms. This initiative aims to gather valuable insights from members to help us enhance our hospitality and ensure an even better experience for all.

Your feedback matters - thank you for helping us grow and serve you better!

Disclaimer :

The content, views, and information presented in this E-bulletin are contributed by individual club members and do not necessarily reflect the official stance of the Residency Club Management. All information is intended solely for community engagement, informational purposes, and entertainment purposes. Submissions involving minors (e.g., artwork, photos, or written content) are published with prior parental consent. Personal details of minors are not disclosed unless explicitly approved. While every effort is made to verify content accuracy and originality, the editorial team or club management is not liable for any errors, omissions, or unauthorized use of third-party materials. Images and articles are used with permission and are not to be reproduced or redistributed without consent. This bulletin is for private circulation amongst club members and their families. This cannot be shared fully or partially in any form on any other platform.