

Connections

Bulletin of the Government Medical College Chandigarh Old Students Association (GMCCOSA)

Reunion...After 18 Years!

Navneet Majhail, 1991 batch

What are the odds ... was my first reaction when I saw Amarender.

I was on my way back to the USA after a quick trip to Chandigarh. As I settled down on the return flight to Delhi, I saw someone come up and stand next to my seat. As I looked up, he said "Navneet?"

Amarender Prakash (1991 batch) is now settled in the Washington DC area, where he practices as an anesthesiologist. He was also returning home to the USA after visiting family in Chandigarh.



We met in true Panjabi style - we were loud and were very vocal (minus any *gaalis*) and topped it off with a strong *jaffi* (minus any *pappis*). Our surrounding passengers probably thought we were *Kumbh ke mele ke bichde bhai!*

We managed to switch seats and sit together. After the initial shock of our encounter had weaned off, we started talking. Our initial exchange was a bit polite - reminiscing where we are now and how we got there. Soon we were talking about the good old MBBS times - and of all the crazy things we did when our frontal lobes were less well developed. I was really glad that his wife Connie was sitting in the row behind us and was (hopefully) not able to hear our conversation. We estimated that the last time we met was during internship, a good 18 years ago. There definitely was a lot to catch up on.

Our batchmates will appreciate the fact that we both look more or less the same as we did during MBBS. There is certainly a tinge of gray in my facial hair and Amarender's scalp hair. The photograph was strategically taken to hide the signs of prosperity that are now visible around my torso. Although Amarender continues to be fit as a fiddle (as he was then) and he had nothing to hide. For the record, this was my first ever "selfie" - which did make my daughter really proud of her father and she finally felt I could justify living in the 21st century.

We reached Delhi rather quickly. We parted ways to catch our respective flights to the USA. However brief, it was great to meet Amarender after all these years. This chance meeting epitomizes what I always say - the bonds we make in GMCH are bonds for life! Keep in touch ... stay connected!!

Euphoria 2014

Astha Arora, 2010 batch (Chief Coordinator for Euphoria 2014)



Euphoria...one small word with a simple dictionary meaning - a feeling of happiness and excitement. But for every GMCHite this word brings in a rush of adrenaline ... four days ... four days of exuberant fun ... four days which define our college life ... mere four days and yet a treasure of memories for lifetime.

When I was asked to pen down my experience of Euphoria 2014, I thought it would be quite an easy task for I had served as a Chief Coordinator and was associated with the event for at least six months. But of the zillion words in the English language I'm still not able to find suitable words to define my experience.

Euphoria - it means for me all the excitement and experience we gained in very little time but with a lot of effort ... beginning from selecting the student organizing committee, talking to seniors and seeking their guidance, making lists of potential sponsors, studying market trends, setting up meetings with sponsors, guiding the juniors and soliciting their support and help ... so much achieved in so little time.

Success of the event stands on the amount of funds raised for the event ... and trust me when I say that it is the most difficult and yet the most fun filled part was talking to sponsors, negotiating deals, getting in sync with the corporate talk, studying the marketing strategies of the companies and then realizing for the first time ever the respect GMCH tag brings with it. There was of course, the ignominy of getting kicked out from a few companies straight away as well. But in the end, with a lot of effort and some good luck we had adequate funds. I would also like to thank GMCCOSA for the financial support that our alumni extended for this venture.





But the story doesn't end here. The adequate funds at our disposal meant that there was a responsibility of spending each penny with a lot of discretion. It involved finance management, talking to the service providers to get the best quotes, negotiating till the end which made saving each rupee feel like an achievement in itself.

Star nights were quite another aspect. We spent hours deciding which star to invite while keeping in mind the cost

and affordability and the obvious need to attract crowds. And we debated this endlessly. In the end we decided on Lehmer Hussainpuri and Fakak Shabi. We thought that this would be the end but later realized that it was just the beginning: hotel accommodations, transport and what not were still to test us...

In the end I would just say that organizing Euphoria is a herculean task with our anger, faith and patience tested at each moment (with a serious risk of a nervous breakdown). Yet it was a once in a lifetime experience, where each day taught us something new about ourselves, our batchmates, about life and left us amazed as to what we can achieve.

In the end, I would like to thank all those who stood by me in this wonderful journey (see picture below for the 2010 organizing batch), for a year ago I never imagined my life the way it is today.



Euphoric GMCH cricket team with the All India Medi Cricket Trophy

This is the 30th issue of Connections! Read the first ever issue of [Connections \(Jan 2004\) HERE](#)
Check out the [CONNECTIONS link on gmccosa.org](#) for archived issues



Euphoria Organizing Committee (2010 batch)

Annual Sports Meet

Shriya Dhawan (2012 batch)

The annual athletic meet comes as a redemption to the pain of Euphoria's departure. It was two days of all the sports and athletics we could cherish for the coming year.

The event was flagged off by our Director Principal, Dr. Atul Sachdev. There was the parade in which batch 2013 was declared as the winner proving that co-ordination could be maintained even with a huge army of 100 students. After the march past, various events were kicked off for all the students, teachers and staff. It was an event which showcased human effort and skill in a whole new light. The senior batch students unveiled a new level for the amateurs to achieve. Nevertheless, Himmat defended his title of the past 3 years and was declared the best male athlete of GMCH. This time we had a new student, Mannat Giran who did spectacularly well in whichever event she participated. She went on to win the most coveted best female athlete trophy. The team events were another chunk of the program. The matches had been going on for a while; these included inter batch matches of football, cricket, basketball and volleyball. Not to forget the things that kept our spirits up ... the badminton, lawn tennis and table tennis tournaments.

Actually, there was more to it as the organizing batch. Writing and giving huge piles of certificates, dealing with stuff like huge bags, misplaced keys, abducted jackets and phones, management of the proportional distribution of the oranges, arranging for adequate amount of drinking water and first aid, quarreling for announcement turns, and having more sun exposure than we could ever hope to experience. All of it made it a memorable experience. Considering the overall scores from the positions backed by the students of various batches, batch 2012 was declared as the winning batch and received a beautiful trophy.

The last day was graced by the Arjuna and Dronacharya award winner, Mr. S. Rajendra Singh. Ultimately the lovely bhangra performance by batch 2013 followed by the unfurling of the flag marked the closure of the annual athletic meet 2014.

Convocation 2014

Congratulations Graduates!



Graduates from the
2004 batch

Graduates from the
2005 batch





Graduates from the 2006 batch



Graduates from the 2007 batch



Graduates from the 2008 batch



Brothers in arms (left to right): Akash Bansal (2008 batch), Naveen Bansal (2006 batch) and Yashik Bansal (2004 batch) at the convocation together



Convocation for PG Residents at the Panjab University

A Humble Guide to Investing

Sandeep Kochar (1993 batch)

Editors: Sandeep is an avid blogger, photographer, public health activist, social entrepreneur and a devoted father and husband - practicing medicine is his hobby. He has recently forayed into the stock market and has graciously shared his wealth (of knowledge) with us. He has 'donated' this article from his blog "Life Calling: A Blog about Life, Calling and Initiative" (sandeepkochar.blogspot.com)

Over the last few weeks, I wanted to do some more research on how to be a savvier investor. I read a few books and distilled what I learnt into these few points.

Start early.

Even if it is with small amounts of money. Put money in your retirement account regularly, say every month. Because, to allow your money to grow, you need time, patience, and the power of compound interest. Therefore you must start early.

Most of us would be best off with a low cost index fund. An index fund is basically a type of mutual fund that tracks the broader market or an established index maintained by a reputable organization. A S&P 500 index fund, for instance, is made up of a portfolio of stocks that includes all the largest 500 hundred companies that trade on US exchanges and make up the Standard & Poor's 500 (S&P). Others index funds may track the stocks of all publicly traded companies in the US, large and

small, such as the Wilshire 5000 Total Market Index. There are index funds for bonds, international stocks, and real estate as well.

Because they track a given market index and must include all securities in that index, they involve less trading and usually have smaller fees (usually 0.15% to 0.20%). Actively managed funds have higher fees that cut into your returns. Additionally, the majority fund managers - after trading and commission fees- are barely able to match or beat the index funds. And the few who do consistently beat a given index are only identified in retrospect. And what's more, past performance is no guarantee of future results.

So park your money in a low cost index fund and be patient. Even the genius Oracle of Omaha, Warren Buffet, has ordained that 90% of the money he leaves his wife (and he has consistently been ranked in the top three-to-five richest people in the world for several years) be parked in a low cost index fund. When a messiah proclaims so, why should mere mortals tread any other path?

But did I remind you to start early? And contribute regularly.

Once you contribute regularly, you do something called 'dollar cost averaging', a fancy term that means that when you contribute a fixed sum of money to your retirement account at regular intervals - say monthly -then you buy into the market whether it is doing great or not so great, thus limiting the impact of fluctuations and volatility in the market. You get less when the market is high, but get great bargains when the market is low.

Which leads to the next maxim: buy low, sell high. Which is exactly the opposite of what the unwary or unsophisticated investor does: he charges into the market when it's soaring, ensuring that he pays too much; and he jumps ship when the market sentiment is negative and panic prevails, thus selling his stocks and funds at a loss. The smart investor waits for the market to fall or swoon, and then picks up bargains.



When it comes to individual stocks, we are in even more treacherous territory. If you belong to any of this group: day traders, someone who holds stocks for just a few days or weeks, takes stock tips from the postman or the bartender, has an indestructible faith in his or her 'gut' feeling, wants to get rich very fast, then you might as well take your money to gamble in Macau or Las Vegas. At least you will have fun losing this money rather than developing a peptic ulcer and a slow bleed.

If you still want to proceed, ask yourself this: why do we spend more time researching what kind of toilet paper to buy than we do the stocks that we buy? Our wellbeing depends, to a decent extent, on our financial health. Research the companies you buy. Read important financial periodicals. Keep an eye on the market. Educate yourself.

Buy low. Sell high.

Have a time frame of holding on to your stocks for months, if not years. Your retirement portfolio should be weighted almost entirely towards stocks the younger that you are. When we are young, we have a stronger appetite and capacity for risk and are better able to withstand gyrations in the market since time is on our side - retirement is still far away. Historically, the stock market has yielded 7-8% per year. It may vary over a year to two, or even over several years, but stay in the game long enough and you will match that yield. Bonds have yielded half of that return, and sometimes less. As you get older, your portfolio should gradually have lesser exposure to stocks and shift towards bonds.

Have person with financial expertise (analyst, banker, fund manager) to look over your portfolio once a year, and sometimes twice, just to make sure you are on the right track. Don't you take your car to the mechanic every few months? And this is your retirement savings we are talking about.

All said and done, you don't have to listen...
To all that I have said and implied.
Your own research should be your mission...
This is after all just a humble guide.

Appendix: Some readings that I found helpful - The Intelligent Investor by Benjamin Graham, A Random Walk Down Wall Street by Burton Malkiel, One Up on Wall Street by Peter Lynch, The Wall Street Journal, Barron's, and The New York Times.

Residency, Fellowship & PG Updates

Editors: The list is up to date till 30th April 2014. Our sincere gratitude to Sorab Gupta for his help in compiling a part of this list.

Suchit Khanduja (2002 batch), Anesthesiology residency, Henry Ford Hospital, Detroit, Michigan, USA.

Aditya Gupta (2003 batch), Internal Medicine residency, Mount Sinai/Bronx VA Hospital, Bronx, New York, USA.

Supreet Sethi (2003 batch), Nephrology fellowship, Duke University, Durham, North Carolina, USA. She is presently Chief Medical Resident at the University of Arkansas, Little Rock, Arkansas, USA.

Ribhu Jindal (2004 batch), MD Anesthesia, GMCH, Chandigarh.

Sumant Arora (2005 batch), Internal Medicine residency, University of Alabama Medical Center, Montgomery, Alabama, USA.

Tribhav Goel (2005 batch), MS Orthopedics, KGMC, Lucknow.

Aditi Singhal (2006 batch), MD Pulmonary Medicine, GMCH, Chandigarh.

Munish Ashat (2006 batch), Internal Medicine residency, John H Stroger Hospital of Cook County Program, Chicago, Illinois, USA.

Shruti Aggarwal (2006 batch), Ophthalmology residency, University of Virginia, Charlottesville, Virginia, USA.

Sorab Gupta (2006 batch), Internal Medicine residency, St Barnabas University, New York,

New York, USA.

2007 Batch

Aaush Singhal, MD Internal Medicine, PGIMER, Chandigarh and RML Hospital, New Delhi

Aditi Agarwal, MD Obstetrics/ Gynecology, GMCH, Chandigarh

Akanksha Kaushik, MD Obstetrics/ Gynecology, GMCH, Chandigarh

Anubhav Malhotra, MS Orthopedics, GMCH, Chandigarh

Anil Kapoor, MS General Surgery, GMCH, Chandigarh

Ankur Gupta, MD Anesthesia, PGIMER, Chandigarh

Anuj Sharma, MS General Surgery, SGSMC KEM Hospital, Mumbai

Avinav, MS ENT, GMCH, Chandigarh

Bushu Harna, MS Orthopedics, MAMC, New Delhi

Dinesh Sandal, MS Orthopedics, GMCH, Chandigarh

Divya Mehta, MD Anesthesia, GMCH, Chandigarh

Dixit Chauhan, MD Radiodiagnosis, Pt.BD Sharma PGIMS, Rohtak

Harveen Sodhi, MD Pediatrics, DMCH, Ludhiana

Harsimran Tiwana, MS ENT, PGIMER, Chandigarh

Ishita Jindal, Pediatric residency, John H Stroger Hospital of Cook County Program, Chicago, Illinois, USA

Itika Garg, MD Dermatology, GMCH, Chandigarh

Jincy Rajan, MD Obstetrics/ Gynecology, GMC, Khozikode, Kerela

Kanwar Bhinder, MD Internal Medicine, GMCH, Chandigarh

Madhur Kalia, MS ENT, GMCH, Chandigarh

Manpreet Kaur, MD Obst/Gyne, VMMC Safdarjung Hospital, New Delhi

Meenakshi, MS Ophthalmology, GMCH, Chandigarh

Navni Garg, DNB Radiodiagnosis, Medanta Medicity, New Delhi

Parul Goyal, MS Ophthalmology, PGIMER, Chandigarh

Preeti Mathur, MD Obstetrics/ Gynecology, GMCH, Chandigarh

Preeti Sharma, MD Obstetrics/ Gynecology, LHMC Sucheta Kriplani Hospital, New Delhi

Shailja Shrivastav, MD Obstetrics/ Gynecology, KGMU, Lucknow

Sheetal Aatrai, MD Psychiatry, GMCH, Chandigarh

Shimona Garg, MS Ophthalmology, GMCH, Chandigarh

Shivani Goyal, MD Pathology, GMCH, Chandigarh

2008 Batch

Aditi Jain, MD Anesthesia, GMCH, Chandigarh

Aditi Mehta, MD Anesthesia, GMCH, Chandigarh

Aman Hooda, MS General Surgery, GMCH, Chandigarh

Archit, MS General Surgery, GMCH, Chandigarh

Karan Jindal, MS Orthopedics, GMCH,
Chandigarh

Nav Kiran, MD Obstetrics/Gynecology,
GMCH, Chandigarh

Sushmita Bhattacharya, MD Psychiatry,
GMCH, Chandigarh

Weddings & Engagements

Adarsh Jindal (2001 batch) got engaged
Sukhtej Sahni (2003 batch) married Satinder
Kaur
Bhawna Gupta (2003 batch) got married
Aman Gupta (2003 batch) got married to
Megha Garg
Shilpa Tomar (2004 batch) got married to
Swapnil Barai

Tribhav Goel (2005 batch) and Bhavya Gupta
got engaged
Nikhil Bansal and Nidhi Thakur (both 2005
batch) got engaged
Leeza Nayyar (2005 batch) got engaged to
Devendra Patel
Shagun Singh (2009 batch) got married to
Rohit

Babies

Niyati (2000 batch) and Ashish
Khanna (1998 batch) were blessed
with a son, Anay (*Pictured*)
Ekawali (2003 batch) and Sankalp
Sharma were blessed with a
daughter, Adiva
Shailja Aggarwal (2004 batch) was
blessed with a baby boy
Kashish Dutta (2006 batch) and
Pankaj Verma were blessed with
a baby girl, Trisha.



EDITORS: Navneet Majhail ('91), Cleveland, USA; Hemender Vats ('91), Kansas City, USA; Sandeep Kochar ('93), Brooklyn, USA; Charanjeet Singh ('99), Houston, USA; Divyanshoo Kohli ('03), Washington DC, USA; Anuj Sharma ('07), Chandigarh, INDIA; Urvi Kapoor ('10), Chandigarh, INDIA; Siddharth Sood Duggal ('11), Chandigarh, INDIA

Contact us: gmccosa@yahoo.com
