**SUGGESTIONS TO SENIOR CITIZENS: -** Hobbies enables a retired person to begin a new life, a life of the mind and spirit by getting an interest through a hobby. Develop good constructive hobbies like gardening, music, painting etc. It will combat the loneliness of living in one room and the unwanted feeling. Above all, it keeps one younger, more alert and by relegating one’s ailments to the background, improves health. Social work is one such field. It is so vast and varied that one can always choose doing or participating in something close to one’s heart. Educate your wife and children about your properties, loans and corresponding records. Most important is write a will. You should not give all the money to the children. You should save money from the middle age itself for the retirement. Don’t share your family and property details with strangers.

**AWARENESS TIPS ON TIMELY ACTION:** The knowledge, experience and expertise should be utilized by the society, voluntary agencies etc. for mutual benefits. Most of them are willing to offer their talent and time at either no cost or at a nominal fee. The consultancy should be very cost-effective and mutually satisfying. Special schemes should be released by govt. which will have the right mix of returns, security and 100 % income-tax relief.

**AWARENESS TIPS ON FOOD:** Take judicious diet. Avoid overeating, fried foods, tea, coffee, soft drinks etc., eat fresh seasonal fruits. Eat green and leafy vegetables in boiled or steamed form, for calcium deficiency drink buttermilk, curd,
milk, amla juice etc. take soups everyday at least once, eat slowly and in moderation, reduce salt, prevent smoking, long walks, mild exercises, sound sleep and abstaining from alcohol.

HEALTH AWARENESS TIPS: Reduce food intake compared to young and middle age. Absence of health makes a person a burden to himself as well as to other family members and the society particularly in the old age. Poor health is a self imposed punishment. Periodic, check up is must. Early detection of any disease can be treated in time, prevent complications and costly treatment. Do some pranayama, sun bath and air bath.

OTHER AWARENESS TIPS: Play with children, engage in social and spiritual pursuits as per your interest, keep the mind calm and free of anxiety. Some people will have inferiority complex due to less protection, economic condition, isolation, less respect, mental fear etc. They easily get angry and hatred. For them psychologist counseling is necessary.

SECURITY AWARENESS TIPS: If elders live alone, they should install Security equipments to check the intrusion of strangers through windows or doors and ring the alarm loudly as well as communicating the nearest security or police station. Video door phones are available to check the strangers before opening the door. Never entertain strangers (salesmen and women). Keep handy a pepper spray and chili powder. Interact with your neighbors. Register your name address with the nearest police station so that they visit periodically. Elders employing maids must check their antecedents, collect their photos and addresses and provide the details to the nearest police station. Agencies are there to provide servants.

AWARENESS TIPS ON REVERSE MORTGAGE LOAN: - A senior citizen pledges a property he owns for which the lender gives series of cash flows for a fixed tenure. They need not sell their assets to meet their living expense. In the event of demise of the senior citizen, his spouse is allowed to live in the house. After the demise of both, the banker will provide the legal heirs the opportunity to clear the outstanding loan and take possession of the property. (If the heirs are not interested, the bank sells the house and settles the outstanding loan. Any excess amount from the sale of the property is duly remitted to the borrower’s heirs.) A national board for the care of the aged should be set up to improve the elders’ all round well-being; Govt. should prepare a scheme to provide part-time jobs for the retired people. Basic Income tax to the senior citizen should be reduced to 5.0 Lakh.

CHILDREN’S DUTY: Section 125 of the criminal code, 1973, enforces a duty on every person with sufficient means to maintain his or her parents / adoptive parents. If any person refuses or neglects to maintain their parents, a magistrate may order such a person to make a monthly allowance for the maintenance of his or her father or mother at a monthly rate not exceeding Rs. 500. This law has been already implemented in Himachal Pradesh and Maharashtra plans to implement it too. To give social security to the elders, all other states should come forward to enforce this law. The Senior Citizens’ Bill, passed by the Parliament in December 2007, stated that complaint against children by an aged person could result in 3 years rigorous imprisonment followed by a fine of Rs. 5,000.

AWARENESS TIPS ON SENIOR’S FRIENDLY ORGANISATIONS: - Helpage India has initiated steps to sensitize the Government to the importance of including ‘care for elders’ in the school curriculum. DIGNITY FOUNDATION: - Operating in Mumbai and Chennai, publishing ’Dignity Dialogue’ and ‘Senior Heritage Selections’ magazines, Help Line gives all the necessary information, guidance and help for relieving them from the torture of relatives. Anybody above 50 yrs. can join.

HELPLINE: 1090, elders’ helpline to attend to the emergency calls, reconciliation, arbitration, counseling and settling financial disputes. The elders’ helpline and BSNL have now entered into an agreement wherein if one has a BSNL connection he or she could register with the elders’ helpline along with their neighbor’s number. The idea is, whenever in trouble, the person could keep the phone off the hook for 20 minutes, if not responded this will automatically alert the elders’ helpline which will in turn alert the neighbor as well as the nearest police station.

Nothing sacrifices like love. No alternative for affection. All laws only to wipe tears. Who have sacrificed their entire life only for the sake of family particularly and for society in general, it is the prime responsibility of the family, society and governments to stand by and support the senior citizens who are at the fagend of their life, to keep them healthy, happy, stress and worry free and ever peaceful to make their life as ever memorable, colorful, playful picnic rather than, painful, pitiable punishment.

LIVE HAPPILY          GROW GRACIOUSLY

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