

ASLI NUGGETS

FOR THOSE EMBRACING THE GOLDEN YEARS

Welcome to our special edition of Heavenly Bonds

A Gratitude Edition, where we celebrate the enduring love and unwavering support shared between senior citizens and their beloved spouses. In a world often bustling with change, there's something timeless and sacred about the bonds formed over a lifetime of shared experiences, challenges, and cherished moments.

As we traverse the pages of this edition, we embark on a journey filled with heartwarming stories, poignant reflections, and expressions of gratitude that illuminate the depth of connection between partners who have weathered the storms of life together. From the quiet moments of companionship to the grand adventures that have shaped their lives, we invite you to join us in honoring the love that knows no bounds.

Through insightful articles, captivating interviews, and touching anecdotes, we'll delve into the essence of gratitude and the profound impact it has on nurturing relationships that stand the test of time. From simple gestures of kindness to profound acts of sacrifice, we'll explore the myriad ways in which spouses express their appreciation for each other, weaving a tapestry of love that transcends age and circumstance.

So, grab a cozy spot, a cup of tea, and let the stories within these pages remind you of the beauty and power of gratitude in cultivating heavenly bonds that enrich our lives beyond measure. Here's to celebrating the enduring love, profound gratitude, and cherished moments shared between senior citizens and their beloved spouses.



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Empowering Senior Living and Care in India

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EDITOR'S NOTE

Dear ASLI Members,

We are delighted to present to you a fresh new look of ASLI Nuggets, designed with you in mind for an even more reader-friendly experience. This edition brings forth a celebration of 'heavenly bonds' in our special Gratitude Edition, where we honor the enduring love and unwavering support shared between senior citizens and their beloved spouses. In a world often bustling with change, there's something timeless and sacred about the bonds formed over a lifetime of shared experiences, challenges, and cherished moments.

In addition to our special edition, this issue features an ASLI Roundup of events capturing the vibrancy of our community. Don't miss our Laugh n Learn Nuggets page, filled with quizzes, jokes, and puzzles to tickle your funny bone and exercise your mind.

Lastly, we invite you to relive the joyous moments of Holi celebrations through our photo feature, showcasing the colorful festivities at various ASLI member properties.

Wishing you all a delightful read and a joyous season ahead!

Warm regards,

On behalf of ASLI PR Committee



Praveen SN
www.priaashraya.com



Association of Senior Living India
Empowering Senior Living and Care in India

ASLI – Association of Senior Living India.

An association of like-minded service providers to the Senior living and care Industry, which aims to act as an Accreditation body for Senior Living and care in India, was founded by Mr. Dalal on 11th December 2011, along with Mr. Gupta as the Co-founder.

It is the first and only national professional trade association formed to represent senior living, care and technological partners in India and to protect the interest of seniors. The acronym ASLI coined by Mr. Dalal, meaning REAL, echoes the need for real and committed players in this nascent industry. Most of the major pan India players of this industry across all verticals are members of ASLI.

Members of ASLI share a common dream of creating a model of self-regulation and work in tandem with key stakeholders that include government on guidelines of minimum standards for attaining operational excellence by its members in particular and industry at large. Association of Senior Living India (ASLI) is an association that encourages consumer choice, quality care and accessibility for all Indian seniors needing assistance in accessing long term care. The members of ASLI exemplify the principles of choice, dignity and independence for seniors to thus enhance their quality of life. ASLI members strive to promote business excellence in providing senior care options to the seniors in India.

ASLI Elevates Senior Living Standards with ASLI Assurance Program

The Association of Senior Living India (ASLI) is pleased to announce the official launch of its groundbreaking ASLI Assurance program, setting a new standard for excellence in senior living communities.

ASLI members have willingly embraced this initiative, committing to the Standards and Compliance Framework encapsulated in the ASLI Assurance.

ASLI Assurance is designed to instill confidence among customers and residents, ensuring that developers and service providers in senior living communities endorsed by ASLI adhere to the highest standards of transparency in marketing, sales, services, and resident relations.

To support its members in achieving these benchmarks, ASLI has implemented an Association-monitored program involving regular assessments, guidance, and

compliance support. Recognizing the complexity of these crucial aspects, ASLI emphasizes the importance of seniors understanding their options and making informed choices.



ASLI Assured developers and service providers undergo rigorous, independent assessments against ASLI Assurance requirements on a regular basis. The dedication of ASLI's Standards Sub-Committee, comprised of senior officers from its member organizations, is acknowledged for overseeing compliance and continually enhancing the ASLI Assurance program. An independent agency, appointed by ASLI, ensures strict adherence to compliance standards.

In collaboration with Grant Thornton Bharat, a member of Grant Thornton International Ltd, ASLI Assurance reinforces its commitment to maintaining high standards in dealing with consumers and residents. Grant Thornton Bharat, a leading professional services firm, lends its expertise to enhance the program's effectiveness. ASLI Assured developers, operators, and their projects are prominently listed on the official ASLI website (www.asli.org.in).

"The ASLI Assurance program marks a significant milestone in raising the bar for senior living standards. We are proud of our members' commitment to transparency and excellence, and we look forward to continued collaboration with Grant Thornton Bharat to further enhance the program's impact." - ASLI

ASLI's Enlightening Expedition into Chennai's Senior Living Realm

Embark on a transformative journey with ASLI as they delve into the heart of Chennai's senior living landscape. Across two enthralling days from February 16th to 17th, 2024, ASLI orchestrated a unique exploration, gathering members from diverse regions for an exclusive exchange of ideas and insights. The event unfolded against the backdrop of Chennai, showcasing a rich tapestry of care formats, from independent living to geriatric care-focused hospitals.

At the core of this immersive experience was Athulya's state-of-the-art skill training center, addressing the vital need for trained caregivers and elevating the standard of care in the sector. CBRE's industry outlook presentation garnered enthusiastic reception, contributing to a vibrant exchange of insights among participants. The tour not only broadened the horizons of ASLI members but reaffirmed their commitment to enhancing the quality of life for senior

citizens. This photo feature captures the essence of ASLI's journey, highlighting the collaborative platform that fosters continuous learning and development in the senior living sector. From personalized care plans to community engagement strategies, the event showcased the transformative power of knowledge exchange in propelling positive change in India's senior living landscape. Special thanks to Ashiana Housing Ltd, Bharathi Element, Ahavaa Kites, Athulya Assisted Living, and Geri Care for their gracious participation and invaluable insights, collectively contributing to the elevation of senior care standards nationwide.



Financial Sherpa's Guide: Expressing Gratitude to Your Spouse, The Money Way

In this heartfelt exploration of financial gratitude, a seasoned Financial Sherpa shares essential steps to express love and appreciation to your spouse through prudent financial planning. From updating joint finances to embracing minimalism, discover practical ways to secure your loved one's future with a wealth of caring gestures.

The theme for this edition is **Heavenly Bonds - A gratitude edition**. This is a beautiful theme as a life well spent together one needs to express their gratitude to their spouse for all the love, support and cherished moments. Since I am a Financial Sherpa, my thoughts are as to how I can express this gratitude for the spouse in the financial form. From my perspective the financial parlance of gratitude to a spouse would consist of the following :

1. Discuss & Update all the financial matters of the couple. Usually it is only one person who is in charge of the monies, investments etc.. how the monthly cash flows are coming into the bank etc. but it would be great to update the other person about how this is being done. Also to create simple spreadsheets (physical & digital) with all the information so that in case the person handling the investments passes away the other is still equipped with the knowledge of the various investments so that he or she can carry life on thereafter.

2. Ensuring that there is sufficient funds kept in the bank for medical emergencies as also good medical insurance in place for husband & wife with adequate coverage for long term hospitalisation needs.

3. To sell / dispose off unused land, unproductive properties, and other assets which are high maintenance. Through the journey of life we pick up a lot of things, we own may

properties, land and others which may not be easy for the spouse to manage in our absence, so it would make sense for us to get rid of it and do the needful so that the spouse does not have to stress with a lot of stuff he or she is unfamiliar with. As we grow older, we need to depend on other people's help for any action and it would be better we keep a more minimalistic approach esp to hard assets like land & buildings.

4. During the working days, we would have all missed doing what we are passionate about, this is the time to take it up and fulfil it for self and spouse. So be it the world tour or the Alaskan Cruise... check with your spouse what is his or her passion and find ways to fulfil the same. We live only once and we need to ensure that we live it on our terms.

5. We have done extremely well in our life... survived and thrived to get to where we are, but we also need to acknowledge that not all we have is meant for us alone, but to give some back to the needy in society who could benefit from us. Discuss with your spouse your giving plans that both of you are passionate about. Once you have determined the quantum you need in your life, the rest can be used for your giving plans be it the Orphanage with young children who need assistance or the home for the elderly who are in need of your support.

6. Create a Will assigning your assets to your children and others to whom you owe something back it could be your house help of over 20 years or your relative or friend who may need your financial support due to their circumstances. In fact recently some one I know willed some of their monies to Blue Cross (for the animal welfare) in memory of their lovely pet. Take sometime to think this through as this would help distribute your wealth after your time.

In my Opinion Gratitude is an Attitude, and from a Financial / money standpoint these are practical aspects that one must take care for the well being of the spouse.



Babu Krishnamurthy
www.finsherpa.com

Heavenly Bonds: A Journey Through Love Story Beyond Time



In 1970, Shipra Chattopadhyay embarked on an unexpected marital journey at eighteen. Facing challenges, joys, and the loss of her husband in 2021, she reflects on a marriage seemingly destined in Heaven. Shipra's resilience, support for elders, and passion for art define her inspiring Kolkata tale.

It is said that someone's birth, death and marriage are made in Heaven. Looking back, I have begun to think that maybe this is true. I got married in 1970, at a very young age. I was only eighteen and a half years old then and studying in second year of college. I was not at all prepared for marriage at that time...but now I think that it must have been fixed in Heaven.

My husband supported me and helped me complete my graduation. Unfortunately, due to his transferable job, I could not study further. After four years my son was born. We had other responsibilities as well and we shared them willingly. We had to look after both sets of parents.

After my son grew up, I completed a course in training special children and worked in a school for mentally-challenged children. My husband supported my decision. I also gave him mental support when he had any problem in his workplace. I was interested in painting and acting. He never stopped me from doing anything. Like every other couple, we too had our fair share of fights.

Though it was an arranged marriage, we were able to share our problems very soon. Actually, if there is understanding and warmth between husband and wife, then

there is not much of a problem. He had a very responsible job and I knew how much it takes to do a job with honesty and dignity. He was a very responsible and honest person and I never asked for anything that could adversely impact his career in any way. We inculcated the same values in our son, who has also become a responsible person.

My husband enjoyed gardening. After his retirement, he took up this hobby and spent hours on it. He had a green thumb and could grow lovely flowers-which were liked by one and all. We celebrated our golden jubilee wedding anniversary in 2020. We had come a long way and shared many ups and downs in life.

But in 2021, he left us for his heavenly abode. I was shattered in the beginning. After some time, I thought that maybe that too had been fixed in Heaven and tried to move on. And time is a great healer. Though the void can never be filled, the pursuit of my hobbies, like painting and writing, helps me go on. I have to go on my way till I meet him in Heaven.

As written by *Shipra Chattopadhyay*, Support Elders, Kolkata

10 Tips for Healthy Aging



Be active



Eat well



Practice prevention



Know your health status



Sleep well



Cultivate relationships



Engage your brain



Reduce stress



Use your time wisely



Embrace aging

A Timeless Love Story: 50 Years of Unbreakable Bonds and Companionship



Step into the heartwarming journey of Mrs. Anita Maitra, as she reflects on five decades of love, understanding, and unwavering support in her enduring companionship with Pradeep. From unconventional beginnings to quiet moments, their story resonates with timeless love and mutual respect, creating a legacy for generations to come.

I stood on a stool, on tiptoe, peering through a small roshan-daan, straining my neck to catch a glimpse of my future husband. The year was 1974. I had seen him only once before this. Like many others of that generation, ours too was an arranged marriage. He sensed something and looked up, and I saw a look of amusement flash in his eyes. At the Pheras, I could not help noticing his mismatched red socks. Who wears red socks with dhoti kurta? I thought to myself, but he seemed oblivious to his unorthodox choice in socks. Besides, it was winter, and he had no intention of getting 'cold feet' on his wedding day! In that moment, perhaps we had understood one another. I knew he couldn't be bothered about appearances, and he knew that his wife too was not someone who toed the line. Today, fifty years later, it is an unbreakable bond that began from this understanding and individual space that we gave one another.

Pradeep has never questioned me on anything nor told me what to do. We share an equal relationship of trust and respect, and I know that he always has my back. Pradeep and I have grown up together, both literally and metaphorically. From eating cheap Chinese food at hawker stalls in South Extension and impromptu road trips with the kids, to now living here in this beautiful seniority living community, enjoying the quiet companionship we share, with coffee, books, and listening to old film songs of the 60s and 70s.

He is someone with whom I can be the truest version of myself, sans fetters. Pradeep's unwavering support has been the cornerstone of my achievements. He's my silent cheerleader, my anchor in the tempests of life. I could not have had the successes and achievements that I did if he had not given me the space to shine and grow as an individual. He never says it

because that is simply not his style, but I know that he is my biggest fan and my best friend. Some nights, when I wake up with stomach cramps, he's up to get me a hot water bag and sits holding my hands till I fall asleep.

He is still the lighthouse to my hurricane and the wind in my sails, and because we are together, all is well with the world. If there is anything on earth that I am grateful for, it is that I have Pradeep in my life, and together we have created a life that speaks of our love. Our children and theirs bear testament to our bond that has only grown stronger with each passing year. Pradeep and I, companions of the heart, continue to navigate the golden years of our story. On some evenings as we sit out on the balcony watching the sunrise and set with a sense of quiet companionship, he reaches out and lays his hands over mine. Words are superfluous when a lifetime of love resonates in this simple act. We say nothing and yet a thousand words are spoken!

As written by **Anita Maitra**,
Antara Senior Care



“He is still the lighthouse to my hurricane and the wind in my sails, and because we are together, all is well with the world. If there is anything on earth that I am grateful for, it is that I have Pradeep in my life, and together we have created a life that speaks of our love...”

Maitreyee's Transformative Journey: From a Strained Marriage to Rediscovering Love

Maitreyee, feeling trapped in a lackluster marriage, contemplates leaving until a fateful accident brings unexpected revelations. Jayanto's unwavering support during her hospital stay sparks a renewed connection, prompting Maitreyee to reassess their relationship and find unexpected warmth in rekindled affection.

Maitreyee has been feeling like being in a dead-end marriage for quite some time. Her husband Jayanto, twelve years her senior and past sixty-five now, has long since started to bore Maitreyee. He has put on a lot of extra kilos, tells the same stories over and over, passionate only about the Sensex and the rest of the time, is a fixture before the TV. When they first met, he was such an interesting man, with dashing looks, charming manners and artistic disposition. Maitreyee was swept off her feet. He was her biggest inspiration for her works. Now, he barely looks at her paintings. There seems to be no attachment between them. They seldom sit and chat, they hardly spend time together. At times, Maitreyee thinks of leaving this sham life and build a life of her own, no more bindings, responsibilities, adjustments; where she can just sit and paint

and focus on fulfilling her dream project; a solo exhibition!

She was drowned in her thoughts while returning from the gym that morning, and a loose tile on the sidewalk made her trip and fall down. People passing by helped her onto a stool at a nearby store, from where she desperately calls Jayanto, her body trembling, voice shaken. Jayanto comes rushing immediately and takes her to the hospital. They run several X-rays and thankfully, finds no fracture. The doctors still decide to keep her under observation in the hospital for a day. Jayanto has to return home alone. The dark windows look deserted and cold from outside. He never felt so lonely before. After a bad, sleepless night, he visits Maitreyee early next

morning, and attends to her like an affectionate father. The staffs joke and tease Maitreyee about it. Next day, Maitreyee is released from the hospital with nothing more than a sprain in the right ankle. They

both return to their apartment, where Jayanto waits on Maitreyee devotedly, making her cringe with shame inside. Is this the Jayanto against whom she was so disgusted? Is this the man whom she wanted to leave?

A couple of days later, Maitreyee is back to her earlier form, taking hold of the reins of house, managing the house, overlooking the staff, serving breakfast. She had asked the maid to make alu paratha and raita, Jayanto's favorite breakfast. Earlier she would have seen it as Jayanto's gluttony; today she felt a sense of affection, almost a motherly feeling, when Jayanto smacked his lips while putting the last piece of paratha in his mouth. Well, well, enjoy your parathas today. But tomorrow it's going to be only fruits, mind you!

Its evening. Jayanto sits on his usual sofa in the drawing room. Maitreyee had gone to meet a friend in the next wing. She is the more social one. Jayanto hardly knows his neighbors, while Maitreyee is on such good terms that they even exchange cooked dishes now and then! Jayanto feels lonely, a distant ache keeps rumbling somewhere in his heart. When was the last time they did something together? Did he ever tell her how helpless he feels when she is not around? He closes his eyes and thinks of Maitreyee, of all the care she has given him and the kids in the past, all the sacrifices she has made on the way. He feels incredibly lucky.

He misses his wife, Maitreyee. Maitreyee unlocks the door with her keys. This is their arrangement so as to not disturb each other, to give each other space. Jointly they cultivated a vast Sahara between them. Enough space indeed! It was dusk outside and the room had become dark. Maitreyee puts on the light and is startled to find Jayanto sitting in the hall, with the TV turned off, for once! Jayanto looks at her and smiles. That same old smile, that which had generated a fountain of emotions in Maitreyee, long ago. Suddenly life seems content and harmonious. The room throbs with pleasant vibrations. Maitreyee goes and sits beside Jayanto.

As written by *Anjanaa Chattopadhyay*, Support Elders, Kolkata



Love Beyond Eternity: Mallika's Journey with Paulettan

In the enchanting tale of love and loss, Mrs. Mallika Paul Chirayath reminisces about her extraordinary journey with Paulettan. From a love sparked at first sight to navigating a life filled with shared passions, the story unveils the profound impact of their enduring love, artistic pursuits, and the resilience found in the face of illness. As Paulettan's health declined, Bless Retirement Living became a haven, offering solace, camaraderie, and unexpected friendships. The poignant narrative encapsulates a love that transcends time and a bond that remains unbroken, even in the face of inevitable goodbyes.

The first time I met Paul Chirayath was arranged by our families with the intention of marriage. It was a moment of instant connection, a love at first sight. We found an immediate liking for each other, and as we spoke, I knew in my heart that Paulettan was the man meant for me. When my father later asked if I wished to spend my life with him, my response was an immediate and resounding yes.

Thus began the love story that would shape my life. We spent years together, supporting and loving each other. Paulettan was a man of few words, reserved and to the point, while I was the opposite - talkative and emotional. I loved cracking jokes with him to just see him smile. Everyone in my family adored him; my sisters often remarked that they wished to marry someone like Paulettan.

He possessed every quality one could desire in a partner - supportive, caring, and always by my side. Paulettan stood by me throughout my artistic journey, encouraging my passion for painting. When I expressed a desire to learn sugar craft, he wholeheartedly supported my decision to study abroad.

Paulettan possessed a wide array of interests, finding joy in painting,



photography, electronics, and immersing himself in music. Through his career, he was fortunate to collaborate with numerous legends of the film industry, including the unforgettable experience of recording the

legendary Muhammad Rafi. His friends from the industry still keeps in contact with me, remarking on what an excellent guy he was. His ventures took us across various parts of India, and later to Muscat and Dubai. Upon retirement, we moved to the USA to be closer to our children.

However, as he entered his seventies, Paulettan's health began to decline. He was diagnosed as a Chronic Kidney Patient, and his battles with illness led us to Bless Retirement Living. He still remained supportive, particularly when I took over the art classes for our fellow residents. Yet, the toll of his health and medications altered his once calm demeanor into occasional bouts of anger. To all who met him at his worst, it was not who he was and he couldn't help it, his emotions were altered by his failing health and medications.

During his time at Bless, which spanned 2.5 years, he often remarked that he liked this place very very much, shocking me further with his usage of two verys. He enjoyed and looked forward to engaging conversations with Mr. Gijo Antony, the MD of Bless, who would visit him and chat about anything and everything. I found solace and comraderies with my fellow residents at Bless and Mrs. Lija Gijo, ED of Bless.

Sadly, towards the end of July last year, Paulettan fell severely ill and eventually passed away. His loss left me devastated and lonely. Thankfully, I found solace and support from my two sons, our family, and Bless. They took care of everything, easing my burdens during that difficult time.

Following his passing, I spent six months in the USA with my sons, slowly coming to terms with his absence. There are moments when I dearly miss him; his presence always brought me happiness and unwavering support. Our mutual love for art was what bonded us together, sharing the same passion, we lived harmoniously with our priceless gems- our children!

Paulettan was a great dreamer and most of his dreams were fulfilled! His mother was his true inspiration and he was my inspiration which placed me what I am in society. If given another chance at life, I can only wish to be married to Paulettan once again.

As written by **Mallika Paul Chirayath**,
Bless Retirement Living

Sacred Union: A Doctor's Gratitude for Lifelong Bliss and Partnership

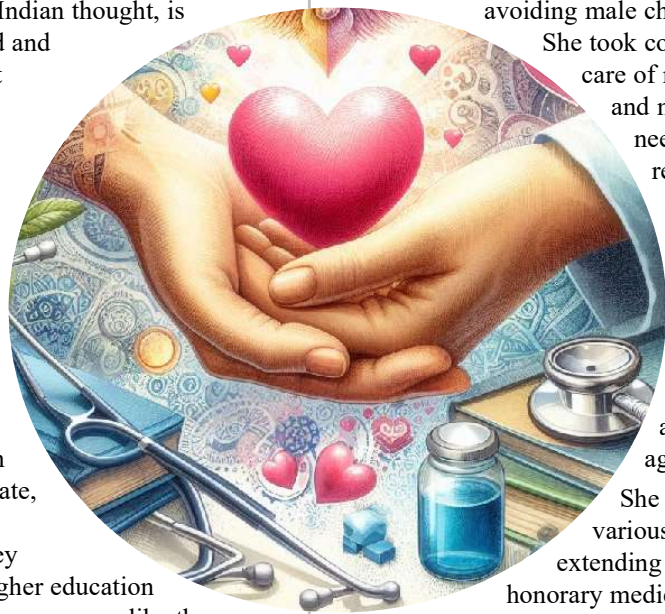
Dr. A. Sreekumar Menon shares insights on the sanctity of marriage, celebrating the unwavering support of his medical wife. Their shared journey emphasizes fostering a harmonious, growth-oriented household, creating a profound union that extends beyond professional and personal realms.



Marriage, as per Indian thought, is considered sacred and lifelong, the most important event forming the foundation of a sound family, pivotal for a sound nation. Generally, people marry after completing education, securing a job, and settling down comfortably. Of late, women postpone marriage until they complete their higher education and can establish a career, unlike the olden days when women seldom sought jobs.

I got married at 30, after completing my Ph.D. and entering into a research job. By my choice, I married a lady with a medical degree in Allopathic Medicine. I was not endowed with a strong body by birth, and I thought she would take care of my health, which she did. She gave personal attention to all matters, including health. It was rare for me to consult doctors outside. She adeptly managed both household and professional roles as a doctor without conflicts, a rare feat. In today's world, career-oriented women may neglect household responsibilities. We have a son, and she looked after him with care, allowing me to focus on his intellectual and character development. As a result, he excelled in his profession and endeared himself to all.

Even today, she continues to attend to both me and our son. Dr. Arun Sreekumar, Charles Bell Professor at Baylor College of Medicine, Houston, is a successful rebound scientist. Despite being brought up in a family where household work was traditionally done by women, I shared the workload after establishing a nuclear family,



avoiding male chauvinism.

She took continuous care of my health and medical needs. In return, I encouraged her to pursue her passion for medical service, even at an advanced age.

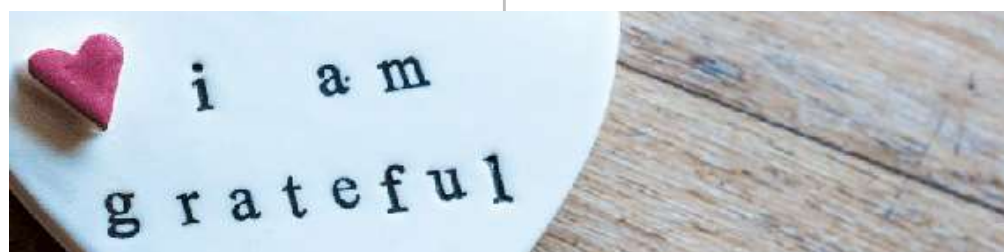
She serves in various places, extending her honorary medical services

to the people in the serene Urbana community for the last 7 years, receiving appreciation that wards off the common feelings of loneliness and isolation among seniors. In my post-retirement years, I pursued intellectually-oriented jobs, contributing to my passion for intellectualism. I continue to write uplifting thoughts daily, sharing them with the community and beyond, keeping me in good spirits as a senior citizen.

I am grateful to my wife, Dr. Santha, known and highly regarded in the serene Urbana community. She, too, feels indebted to me for the care and support I provide. My niece, Dr. Lilly Santhanam, considers me a role model for senior living due to my professional background and continued welfare-oriented work for the community.

I was chosen as the first trailblazer of this community years ago, acknowledged for my professional background and ongoing work. In marital relationships, spouses should encourage and appreciate each other's strengths and interests while being fully committed to common interests to maintain a happy and growth-oriented household.

By **Dr. A. Sreekumar Menon**,
Serene Urbana



From Newlyweds to Financial Partners: A Journey of Trust and Responsibility



Follow Indira Basu's inspiring tale as a young bride taking charge of her husband's salary in 1968, navigating life's challenges, and finding strength in financial partnership, proving that trust and responsibility can shape a lifelong bond.

It was the year 1968. I had just completed my B.Sc. My parents decided to marry me off to a 26-year-old bureaucrat with blessings from seniors and good wishes from juniors. I changed my surname from Mitra to Basu.

My husband was then an S.D.O. in Kalimpong. Two weeks after our marriage, we went there. At that time, my husband and I were total strangers to each other. Despite the picturesque place, I am not ashamed to admit that I was quite nervous about the immediate future that day. I felt down. He tried to cheer me up by playing famous tunes on his harmonica. Gradually, I became quite at ease and went into a deep sleep.

The next morning, when I woke up, I found him ready for his office. He assured me of coming back early and kept his word. After our afternoon snacks, we went out for a stroll, but the real surprise awaited me after our return.

I still remember the date: it was May 19, 1968. He came to the room with a purse and handed it over, saying, "From today, you are in charge of this." I was a little bewildered, but as he insisted, I peeped inside and found some currency notes. He said, "It's my salary for this month, and you are in total charge of it." I was hardly 20 at that time and used to handling only pocket money.

Let it be the sum I got after managing to get a scholarship. I was habituated to using money for books and charts with my friends. Getting the responsibility of handling a man's full salary was overwhelming, but watching his pleasure, I couldn't say no. So, my journey of financial responsibility started. He was very happy to be my assistant and helped me with his 3 years of experience. With his salary and my intelligence, I took the reins of family expenditure, gradually climbing up the ladder of his service life. We experienced frequent postings, from rural Bengal to Kolkata to New Delhi. I had to remain a mother and housewife, and he was content with us. Mall but never in his life did he accuse me of a wrong decision.

After his retirement, I used to teach him about our investments, but I was amazed to find how difficult it was to teach financial aspects to such a brilliant IAS officer. Nearly 53 years into our conjugal life, God wanted to separate us. On this earth, he must be relieved to find that he no longer has to take financial responsibility alone. But now, I feel so helpless to cope alone. His constant support and confidence in me give me the strength and courage to sail through it with ease.

As written by **Indira Basu**,
Support Elders, Kolkata

CREATING AN EMERGENCY FUND EQUIVALENT TO A FEW MONTHS' EXPENSES



SYNCHRONIZE YOUR SAVINGS AND LIFE GOALS



₹ FINANCIAL PLANNING TIPS ₹

MAKE AN INFORMED DECISION ON YOUR STOCK EXPOSURE



SAVE FROM THE START



A Lifetime of Support: The Journey of Subhash and Rajni Soni

In a heartwarming tale of love and support, Subhash and Rajni Soni exemplify a partnership built on mutual encouragement. From balancing careers to navigating retirement, their story showcases the strength of companionship and the joy of shared responsibilities.

He is 66 and retired. She is 57 and working. In their 36 years of married life, Subhash and Rajni Soni have always supported each other. So, it was no surprise that when she got promoted to Principal at a Government school that was 100 kms away from their home, the newly retired Subhash decided that they would move closer to her work and he would help run the household while she worked!

Rajni and Subhash Soni from Dharamshala, Himachal Pradesh have been Government employees – he worked with the Himachal Pradesh State Electricity Board and retired as Assistant Executive Engineer in 2010; she is currently Principal, Government Senior Secondary School, Forsythganj – Dharamshala. Like in any Government service, their life has seen its fair share of transfers and the journey has been quite a ‘mountainous’ one! However, their dedication and support towards each other has never faltered.

The Family Years : A B.Ed by training, Rajni got her government job offer when her son was only two and decided to take it up even though the school was a two hour train ride away. “It was not essential for me to work but I always felt that a double income family would allow us to have a

more stable future. And a government job offer doesn’t come every day; I didn’t want to let this opportunity go away.

Plus I knew that my husband would help me out.”

As the years progressed, they divided the

workload, something that was to continue a lifetime. By the time both their children started going to school, the Soni household ran like clockwork. Both of them would be up by 6.30 am;

Rajni managed the kitchen while Subhash dusted and swept the house and got the children ready. And by 8.30 am the entire family was ready! At night while Rajni cooked, Subhash looked into the children’s homework and even lent a helping hand in the kitchen.

Retirement For One; Work For Another: In 2010, Subhash retired from his job and was ready to lead a relaxed life in the home they had built in Dharamshala. By this time their children had flown the nest – their son was a commissioned officer in the Indian Navy and their daughter was completing her Bachelors in Dental Surgery from Sundernagar. In late 2013, Rajni was promoted to the post of Principal and was transferred to Government Senior Secondary School, Jwalaji; nearly 55 kms away from home, an approximately 3 hours bus ride in mountainous terrain each way.

That’s when Subhash decided to put his retirement to good use and support his wife. The couple shifted to a rented place close to her school and while she went to work, he did his usual household chores plus some cooking. Then he would go visit the nearby temple, catch up with the neighbours, do the daily bazaar at the market and lunch would be together at home. In the evenings, they would go for a walk together; sometimes he would help her with her office administration work and at night they would wrap up the remaining household work as the team they had always been.

“This dependency on each other is good as it builds emotional support,” says Amruta Lovekar, a gerontologist working with geriatric social enterprise Echoing Healthy Ageing. But she also cautions that “one must develop other relationships outside the marriage.”

Lovekar talks about the importance of finding a purpose in life while people are still young, something outside the marital relationship. “It could be a hobby, an interest or even other relationships. This is extremely important because when a void is created at the loss of a spouse, the grieving partner has something that helps bridge the emotional gap.”

Partners In Life : Being each other’s support system comes naturally to Subhash and Rajni and could be an example to many.

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Embracing Life: An Inspiring Journey of Artistic Passion and Resilience

Discover the enchanting story of Shanta and VP Dhananjayan, a couple whose passion for Bharatanaatyam and life has charmed India. From their illustrious career to a viral ad, they embody living life to the fullest, breaking barriers, and inspiring a new generation with their grace and energy.

Simple. Gentle. Humble. The Dhananjayans could be your neighbourhood grandparents. She getting up at 6 am to make sure the house and kitchen are in order; he, passionate about politics and social reforms, writing letters to the editor and sharing his views. But Shanta and VP Dhananjayan, 74 and 78, go beyond that. They are one of the most well-known artistic couples in India, having been partners and collaborators in Bharatanaatyam and life over the last 50 years. Padma Bhushan recipients in 2009, they run Bharata Kalaanjali, an academy of classical dance in Chennai. Despite their illustrious career, the Dhananjayans have charmed India and gained instant popularity because of the role they play in a recently launched Vodafone ad during the Indian Premiere League season. In the ad, they are the cute elderly couple visiting Goa on a second honeymoon and living it up – from grooving on a boat to parasailing.

Living it up and not letting age get in the way of their passions is how the Dhananjayans are in real life too. Given their credentials, it perhaps speaks volumes about our lack of cultural awareness that most of the country has got acquainted with them only after the ad and a Whatsapp message forward about the couple's achievements has gone viral. But the charming Shanta is gracious and happy about it. "I never expected the kind of recognition we got after the ad. The appreciation has been terrific and can be overwhelming sometimes. We went for the IPL finals in Hyderabad and were mobbed!" she says, adding after a pause, "It's a different kind of experience and I am enjoying it. It's a very different kind of feeling!"

Going Beyond Age : It was the storyline of the ad, the credentials of the director (Prakash Varma) and the agency (Nirvana Films) that made the Dhananjayans take it up. That and a chance to visit Goa, where the ad was shot. Though they have travelled across the world on their dance tours and also on family holidays, they had never



been to Goa when they were approached by the agency through their son Satyajit, a photographer based in Chennai. Dhananjayan has shot for a regional ad film earlier but for Shanta, this was a first time experience. She was glad to have taken it on and says being with the unit and its younger members was like being part of a big family. "Being dancers, we have had some exposure to acting so we decided to take it up as a challenge. There was almost two weeks of work, which required a lot of effort and time but we were able to sail through. In fact, the unit was quite surprised that we were able to do everything continuously," she laughs. Dhananjayan credits their energy, reflected in the ad, to their 55 years of "natya training and the discipline, devotion and dedication that comes with it."

There were many firsts. While Dhananjayan, who is usually comfortable in traditional clothes, wore Western clothes and tried his hand at riding a scooter, Shanta tried her hand at parasailing and even went up to an extent. "Next time, I'll be able to go all the way up," she chips in with confidence.

The joy and bonhomie of the couple in the ad is perhaps a reflection of how many elderly couples in India are choosing to live their post retirement years now, trying out new experiences. This is true to an extent, thinks Shanta. "People do want to travel and are a little more adventurous. The mindsets are changing. I would say it is 50-50!"

Partners All The Way: The Dhananjayans have always shared a modern mindset that is rooted in the

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“I knew that if I didn’t support her, she would have taken voluntary retirement. I was not doing anything, so I felt that I should help her out.” said Subhash.

This sentiment is shared by Rajni who felt that if he hadn’t travelled with her to these stations in the last few years, she may have given up her job.

There were times when Rajni felt that she was being unfair to Subhash, he was supposed to be relaxing and enjoying his retirement but here he was travelling around the countryside for her work. Subhash talks about how sometimes he would be too tired to drive and his arms would hurt or how when he developed cataract his confidence of driving in the dark was reduced immensely. But he is quick to add “It was my responsibility to make sure she was at work on time, how could I not do that? So, I would tie bandages on my arms and drive!” According to Geriatric Psychiatrist Dr. Soumya Hegde, a companionship like this ensures that one leads a healthier lifestyle. Older couples choose to stay active and alert because they have each other to look forward too. “While loneliness kills, it is companionship that keeps you alive.” Many of Dr Hegde’s patients come to her when

they lose ‘the person around whom their world revolved’ and she is constantly trying to help them overcome this emotional emptiness by discovering a spark – something that gives them joy and a purpose to life.

For Subhash and Rajni, that spark is being discovered gradually as the time to retire from the professional world is drawing close. Rajni, who is now posted back in Dharamshala is due to retire in May 2019. The Sonis have gotten older, their energy levels are not the same but their desire to be independent is still very much intact. The couple have joined their local Rotary Club and actively participate in its activities. Rajni wants to immerse herself in cooking up a storm at every meal; Subhash would rather sit back and enjoy a peaceful religious discourse or a heated political discussion! However, ask the team what they would like to do together, it is no surprise that with the journey they have had they both say – “Travel!”



Preethika Soni
www.silvertalkies.com



Subhash lends a helping hand in the kitchen.

Embracing Life: An Inspiring Journey of Artistic Passion ...



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tradition of their art but is forward looking and innovative at the same time. Performing together for almost five decades now, the Dhananjayans, both trained from Kalakshetra in Chennai, set up their dance school, Bharata Kalaanjali in 1968 and will celebrate its 50th year in 2018. They also celebrated their 50th marriage anniversary recently, with a family holiday in Greece. In fact they met at Kalakshetra when she was 8 and he was 13, though love blossomed sometime later. Theirs has been a strong and complementary partnership, something

Shanta attributes to knowing each other very well and having the grace and intelligence to acknowledge each other’s strengths. “I know what I’m capable of; when I feel my husband can do certain things better I leave that to him. I feel if you have that give and take, it makes life easy, not just in marriage but in other situations as well. This is a lesson I have learnt.”

Dhanajayan credits his craft again for their happy and successful innings. “Practice of natya has given us strength and tolerance, including spiritual strength. Any art practice is good for a human being and that is why we should have art integrated education,” he thinks. Their partnership as dancers and to establish their own institution has seen many rough patches which the couple have overcome, and has probably helped cement the bond further. It reflects in the Vodafone ad and has added to its appeal in a great

measure.

As dancers, the duo has tried innovations and themes in their performances, without moving away from the tradition and base that they gained in their alma mater Kalakshetra. “In terms of technique, we have evolved and created our own themes, keeping the ethos of Bharatanatyam. We have done themes like Jungle book, on women’s liberation, collaborated with the late Pandit Ravi Shankar and done performances on themes related to Buddhism and Christianity,” says Dhananjayan, who considers himself an active social reformer, concerned about several issues, including campaigns against smoking and drinking. Shanta feels their innovations have opened up avenues for other dancers as the duo has been able to break “some of the closed traditions.” We are always open to new experiences, she says, referring not just to their innovations in dance but also their recent viral ad. “Everything is an experience and if anything passes a good message to the society, then why not?”



Reshmi Chakraborty
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Take the Senior Fitness Quiz

You don't have to be reminded about the aging process. It's inevitable - but some of the changes associated with aging are not. Just because you're older than 60 doesn't mean you can't be fit. Learn more about senior fitness by taking this quiz.

1. As we get older, we should limit our physical activities because they can be too taxing on our bodies. True False
2. Exercising during the day will keep you up at night. True False
3. Keeping an exercise log can let you know if you are exercising enough. True False
4. Many exercises can be done from a wheelchair. True False
5. To do strength training correctly, you will need a set of dumbbells. True False
6. An person's exercise program should have that develop flexibility, balance, strength training, & endurance. True False
7. One of the best aerobic exercises for older adults is walking. True False
8. To get a good water workout, you must know how to swim. True False
9. You'll know that you're exercising at a good pace if you're huffing and puffing. True False
10. Older people don't need to drink as much fluid during exercise as younger people. True False

Take the online quiz at

<https://shorturl.at/esH28> and find your results.



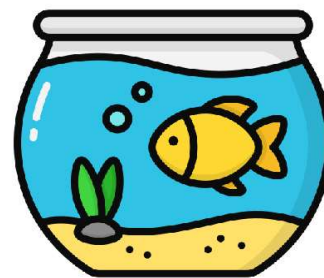
As Benjamin Franklin once pointed out, nothing is certain except death and taxes. And the fact that your skin is destined to lose its fight with gravity.

You don't have to like it, but at least you can laugh about it thanks to these silly old-people jokes that poke fun at the inevitable.

1. What's the secret to having a smoking hot body as a senior? Cremation.
2. What is a prize old people can win for aging? Atrophy.
3. I used to know a couple who grew fruit trees together. They lived to a ripe old age.
4. What's the best part of old age? That it doesn't last very long.
5. These are not gray hairs! They are wisdom highlights.
6. Which underwear brand do seniors love best? It Depends.
7. Old age makes us great multitaskers. Why, I can sneeze and pee at the same time!
8. One benefit of old age is that your secrets are always safe with your friends ... because they can't remember them!
9. Age is an issue of mind over matter. If you don't mind getting older, then it really doesn't matter.
10. Why do old people love English muffins so much? All the nooks and grannies.
11. Stop thinking of them as "hot flashes." Think of them as your inner child playing with matches.
12. How is the moon like dentures? Both come out at night.
13. Now that I've gotten older, everything's finally starting to click for me. My knees, my back, my neck ...
14. I've decided: Whatever age I am is the new 30!
15. What goes up but never comes down? Your age.
16. I called the incontinence hotline recently. They asked if I could hold.

Source: <https://www.rd.com/>

Fish Tanks for Seniors: Therapeutic Benefits of having a fish tank



Fish tanks benefit seniors by reducing stress, providing entertainment, and fostering responsibility. Key tips for maintaining a small tank include choosing hardy fish, testing water regularly, using a good filter and heater, feeding fish responsibly, and decorating with safe items. These tanks promote well-being and engagement for seniors at home.

Fraud Detector Is this real or Scam?



This is an investment scam.

Here's how you can tell:

(1) You are contacted unexpectedly with an investment offer. (2) The scammer typically claims that the investment opportunities will guarantee you a high return. (3) You are pressured into signing up immediately, often with the promise of a discount.

Protect yourself.

Don't engage with them. If you receive a phone call or email from someone trying to sell you an investment opportunity – hang up/delete it. Be wary of high pressure and slick sales tactics. This includes 'limited-time' offers or professional-looking websites which contain reports and graphs on past performance. **Don't let them pressure you into financial decisions. Always get independent legal or financial advice**



Holi Celebrations Across Generations: ASLI Seniors Embracing Colors of Joy"

Join us in a vibrant journey as we capture the essence of Holi, the festival of colors, through the lens of ASLI member properties. Holi, a festival deeply rooted in Indian culture, marks the arrival of spring and celebrates the victory of good over evil. It is a time when people come together, regardless of age, to drench each other in colorful hues and spread happiness.

In this photo feature, we showcase senior residents from various ASLI member properties joyfully participating in Holi festivities. From gentle sprinkles of colorful powders to lively water balloon fights, these elders embody the spirit of Holi with their infectious enthusiasm and radiant smiles.

Holi is not just a celebration for the young; it transcends age barriers and brings people of all generations together in a joyous union. We are delighted to witness how our ASLI seniors wholeheartedly embrace the playful and festive atmosphere of Holi, creating cherished memories and fostering a sense of community and togetherness.

Experience the timeless charm and camaraderie of Holi through the heartwarming moments captured in these photographs, showcasing the vibrant spirit and unity that defines this colorful festival.

Picture courtesy: Ashiana Niramay, Aurum Assisted Living, Athashri, Bless Homes, Priaashraya Assisted Living, Second Innings House.



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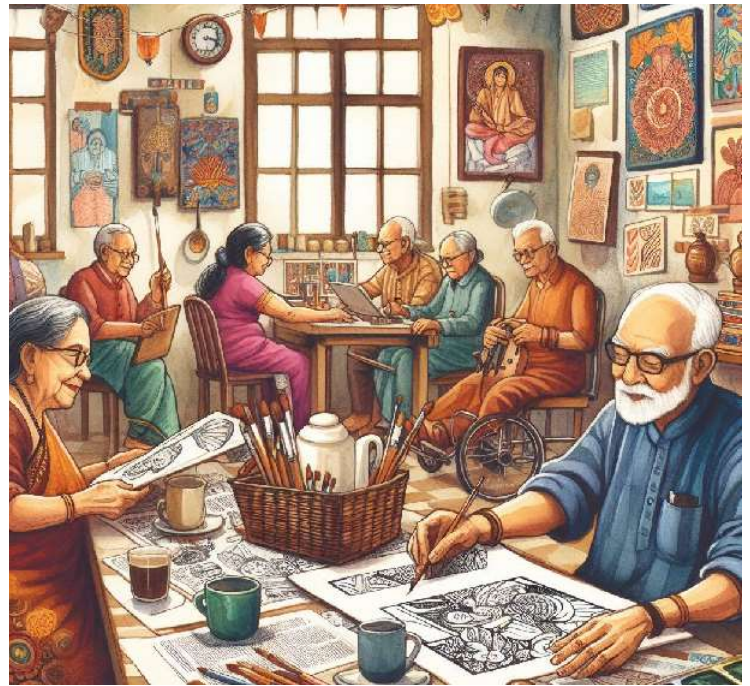
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ASLI NUGGETS FEATURE FOR JULY 2024 RETIREMENT REFLECTIONS

Dear Seniors,
We invite you to share your insightful reflections on the theme of "Retirement Reflections" for our upcoming edition of "Nuggets" magazine in JULY 2024. Whether you have recently retired or have been enjoying this phase for some time, we would love to hear about your experiences transitioning into retirement, discovering newfound hobbies and passions, and embracing the joys of relaxation after a fulfilling career. Your stories can inspire and resonate with others in our community, offering valuable insights, tips, and encouragement for navigating this exciting chapter of life. Please send us your articles with pictures, and let's celebrate the richness of retirement together! *to aslinuggets@asli.org.in*



ASLI AquaSavers: Conserve Water, Preserve Life



WASH

clothes on full load



ALWAYS

use half-flush when possible



TURN

off shower when soaping



ENSURE

tap is off when brushing teeth



RINSE

vegetables in container