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# ASLI NUGGETS

FOR WHOM AGE IS JUST A NUMBER

# ASLi

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

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Dear Friends,

India has 8.6% of the global elderly population, including 600,000 centenarians, as per the 2011 Census. It houses nearly 103.8 million persons who are above 60 years of age. The population of senior citizens is projected to increase from 8% 2015 to 19% in 2050 and 35% by the end of this century. An increased life expectancy has changed the socio-economic pattern of the country (ET, 12/6/2022).

Recognizing the need to serve this community at various levels, ASLI and its members have evolved over the years to provide comprehensive care - from senior friendly brick-n-mortar infrastructure to software solutions, from specialised care homes to innovative mobility devices, ageing at home solutions to geriatric care centres, whether it is for retirees or centenarians, today there is a solution provided for every need of a senior citizen – Professional, Reliable and with utmost Care. Despite being able to support most needs for senior citizens in India, ASLI recognizes that no single service will satisfy everyone. That's why they take efforts - such as bringing members together through regional discussions and national forums so they can learn about each other's strengths, and leverage to provide an allround care.

Mr.Mansoor Dalal, Founder and Chairman Emeritus ASLI, at a regional meet said “An absolutely amazing evening with an passionate eclectic group dedicated to the cause of senior care . All thanks to our Chairman Adarsh and his generosity coupled with grace. **What was also gratifying that the average age of all the providers and CEO , owners were sub 50., Young , dynamic and full of ideas.** The sector is set to get deeper. More such events are needed at regular intervals across the country . More power to ASLI. !”

ASLI and its members continue to evolve, build, and strengthen the elderly care in India – with your continued support and feedback, it makes it more exciting and meaningful.

To know more about what ASLI can do for you and your community - like us on our social media pages and get regular updates.

Linkedin – <https://www.linkedin.com/company/association-of-senior-living-asli/>

Facebook – <https://www.facebook.com/AsliAssociationOfSeniorLivingIndia/>

YouTube – [https://www.youtube.com/channel/UC6wEuYPLTfjAXR\\_BB0EBbBg](https://www.youtube.com/channel/UC6wEuYPLTfjAXR_BB0EBbBg)

Here we are with another edition of our infotainment magazine ‘Nuggets’, enjoy the reading and share your feedback.

With ASLI at your service !

**Praveen SN**

**on behalf of ASLI PR committee.**

# Rain, reminiscence and **bollywood!**

Reminiscence means sharing life experiences, memories, and stories from the past. Typically, a person with dementia is more likely to recall things from many years ago than recent memories, so reminiscence draws on this strength.

Reminiscence can give people with dementia a sense of competence and confidence through using skills they still have. Many people with dementia find themselves routinely having things done for them or to them.

When a person shares something about their past and another person shows interest or enjoyment, it is a wonderful opportunity for the speaker to feel that they are the one who are giving something to the listener, rather than always being the one who is receiving or listening.

Some benefits of Reminiscence therapy are:

- Improved mood and behaviour.
- Better cognition for your elderly loved ones.
- Higher confidence.
- Reduced depression.
- Better connection with family, friends and close ones.
- Higher self - worth, very important to feel!



**Prasita Nair**

There are different types of reminiscence therapies which can be practiced with elders:

- Watching old movies! Classic Bollywood movies & songs are something which mostly all elders enjoy. Movies like Sholay (1975) Deewaar (1975) Anand (1971) Chupke Chupke (1975), once played on TV screens, bring good old memories.
- Going through albums of family photos and pictures
- Listening & humming to the songs of their time.
- Reading poetry or a passage from their choice of books.
- Cooking recipes, their way.
- Smelling specific flowers or scented candles.
- Gardening, knitting, or reliving hobbies.
- Any favourite season, like during the rainy season, a well-planned day spent with an elderly resident with their favorite snacks ( pakode with chai) brings all good memories. It uplifts their mood.

Reminiscence therapy is just one approach that can help with memory. It's critical to consider different methods when looking for the right fit. It may require someone to re-live memories. This can induce a sense of well-being and belonging. But it may also cause them to re-live unpleasant memories. Best to consider personal history when deciding if reminiscence therapy is the best approach!

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**Author:** Prasita Nair  
Head of Clinical Operations, Epoch Elder Care



# 5 Useful tips to get through the monsoons safely

As the weather becomes perfect to sit and sip on a hot cuppa on your balcony, it is also time to guard against the damp, mosquitoes, etc. Here are 5 useful tips to get through the monsoons safely.

The monsoon season has arrived in many parts of the country and the rains are making their way south to north steadily. A much welcome respite from the stifling summer heat, the moisture is also much needed to replenish the ground water and irrigate the crops. However, with the rain come many attendant problems – from clogged drains and flooded roads, to mosquitoes and a host of water-borne illnesses.

Here are 5 useful tips to get through the monsoons safely.

## 1. Guard Against the Damp

Elderly people are particularly susceptible to ailments like arthritis and pneumonia, which can be brought about by dampness.

- Get the walls and roof of your home checked for seepage (in fact, get the roof cleared of all dead summer leaves that may clog the drains) and use waterproof paints and water sealant to coat the walls and take care of any cracks.
- Make sure the laundry is completely dry before folding and putting it away (damp bedsheets will make you catch a chill in no time).
- Also check to see if any carpets in the house, especially those in the bedroom, have mould growing on them. Better still, roll away the carpets and pack them in plastic to store away during the monsoon season. Use slippers with a good grip to walk on the bare floor or place bamboo mats around the house instead.
- If you have any potted plants inside the house move them outside as they will only add to the humidity inside.
- Don't wait for a cold or bout of flu to just go away – head to the doctor lest it turn into pneumonia.

## 2. Prevent Slips and Falls

Falls are a huge health hazard for seniors at all times of the year but more so during the rainy season.

- Balconies and the entrance to the house get wet and slippery and visitors and pets track slush into the house. Get a tarpaulin or a bamboo chatai covered in plastic installed to enclose the balcony – it can be pulled down when it's raining and rolled up when the weather clears up. Keep the floor inside the house clean and dry at all times.
- Since there are frequent power outages in many cities during stormy weather, keep a torch and matchbox, along with some candles, handy. Also keep your medicines somewhere where you can easily access them, even in the dark.
- Try to avoid stepping out during rain as the roads will be slippery and there are chances of potholes. If you have to step out ensure someone is accompanying you, carry an umbrella or wear a rain suit.
- Using a scooter in the rain is dangerous, avoid it. If you're taking the car out, drive slowly as roads get slippery and slick when it rains.
- When walking on the roads, watch out for open manholes or sharp objects on the road that may not be easily visible.



### **3. Use Electricity Safely**

Electrocution is a real danger during the monsoon so make sure your home wiring is in good order.

- Electrical lines, especially those linked to borewells, wells, sewage treatment plants, lights, etc., should be insulated and protected from rain water.
- Make sure you have an electrician check the outside switches that are exposed to rain, as well as all your home appliances.
- Do not touch any switches with wet hands.

### **4. Keep the Mosquitoes Away**

The monsoon also brings out another looming threat in the form of mosquito- transmitted diseases like malaria, dengue and chikungunya.

- Don't allow any kind of water to stagnate inside or around the house, as stagnant water is a ready breeding ground for mosquitoes.
- Open drains, manholes, water tanks and wells should be covered to keep the mosquitoes from multiplying.
- Keep neem leaves and cloves in your cupboard or between your clothes. They will keep other insects at bay.
- Keep the surroundings clean and garbage free.
- Wear full sleeved clothing and use mosquito repellent whenever you are likely to be outdoors for a long time. Use a mosquito net at night. Camphor, neem, tulsi are natural mosquito repellents.
- Install mosquito netting on windows and doors.

### **5. Stay Healthy and Watch Out for Water-Borne Illnesses**

Several health dangers, including the risk of water-borne illnesses, lurk under the beautiful monsoon weather.

- Sunlight is minimal during the monsoon, so replace heavy summer drapes with lacy translucent curtains to get as much sunlight as you can.

- Eat hot, nutritious food because immunity levels go down with the cold and damp. If drenched in the rain, warm up with a bowl of soup, a hot cup of milk or tea with turmeric and ginger.

- The moist weather is a perfect breeding ground for bacteria and germs that cause common health issues such as cold, cough, and allergies but also other endangering health complications such as dengue, hepatitis-A, malaria and viral fevers. Water could easily get contaminated during monsoon season and cause gastroenteritis, cholera and other waterborne diseases. Hence, it is highly recommended that seniors drink boiled, filtered and warm water because worms do not survive in warm water. Also use warm water for bathing to avoid catching a cold and prevent the arthritis from worsening.

- The humid weather also brings down the digestive ability of seniors. Hence, it is vital to consume foods that contain fibre. Fruits, greens and vegetables should be part of the seniors' diet. But make sure you wash these thoroughly before consuming.

- Personal hygiene is very important. If you are drenched in the rain, take a bath afterwards to protect yourself from any infections.

- Say no to street food, no matter how tempting. The water used to make gol gappas, for example, could be contaminated and the coriander and mint used to make green chutney not be washed properly.

- Avoid food contamination by practising good hygiene. Wash your hands before preparing or eating food. Keep kitchen utensils and counters clean. Wash fruit and vegetables to kill bacteria and germs. Cook fresh and eat fresh as far as possible. Refrigerate and store food properly. If food tastes spoilt, throw it away.

- In case of any illness or emergency, finding a hospital or reaching out for a doctor may be difficult during the rain. Stay in touch with a home healthcare service for elders that offers services ranging from doctor visits, nursing assistance and medicine delivery.

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**Author:** Silver Talkies team

# My emotional connect to childhood at silverage

I sat relaxing in my armchair in the lovely balcony of my beautiful flat, at peace with the world, life and most important, myself. All around, as far as the eyes could see was the lush greenery of coconut palms, gulmohars, tamarind and a wide variety of innumerable trees. The fresh wind wafted a blend of intoxicating fragrance. Above was the clear blue sky with white clouds of different shapes and sizes floating here, there, everywhere.

Lulled, my mind drifted dreamily about to a different world in a different time zone. It was a retreat into my past- to my golden childhood with its carefree, innocent days. I could see my mother's smiling, beaming face welcoming me to that haven. I could hear her sweet loving voice calling out to me and my siblings. As we ran in the tantalising aroma of delicious food greeted us.

I remember the competition with my brother as to who could eat more. My mother the umpire. My brother always beat me. "Amma today give me the hot snacks, dosa, rotti first!" I would demand. "Yesterday he got it first. It is my turn today!" My brother wouldn't budge.

My poor mother had to pacify both of us. Such squabbles, petty quarrels, a part of our growing up only deepened our bonding. with amma smiling, enjoying these playful fights. (Koli jagalas as they are called in Kannada.) But to us very important matters of honour. Oh! What bliss it was. The sensory delights combined with an intense emotional state. It was no longer just nostalgia. I was reliving that life and its simple pleasures.



**Sundari**

The small little things we siblings shared, not unmixed with virtual battle royales, Mahabharathas for us children, though delightful, amusing, petty quarrels in retrospect and just moments later the sweet reconciliation, all differences forgotten, non-existent. Our father, the breadwinner always ensured we got all that we required and in addition wanted. Very often even before our demands could be voiced our Anna, as we addressed him would fulfil them. Now years and years later we siblings share these nostalgic moments and together slip back in time, the boundary lines between the past and the present dissolving, merging into one unified whole. It's as if we have never moved away from those innocent years.

The hazy, dream like state now brings two new faces. Who are these swimming into view? Aren't these Shantha and Sowmya my constant childhood companions? We were inseparable bosom friends. Oh, the fun and frolic we had together! That young innocent laughter! Getting soaked in rain and being scolded by our mothers -all part of the laughter filled innocent mischief- all that deep bonding of friendship. And this friendship again had its share of small little misunderstandings. I remember the meanness that sometimes came into play. One moment we would all three of us be laughing, playing hop-scotch our favourite game and the very next accuse Shantha of cheating. "Hey look, Shantha has cheated, cheater, cheater," we would scream vociferously jumping up and down and virtually gang up against her- totally unmindful of the way she was hurt. The best part was the equations would very soon change! The sworn enemy with whom we were not even on speaking terms one minute ago would now be the ally and either Sowmya or I would be in the opposite camp. A little later the three would again be reunited! The rough and tumble of childhood days!





Their childish/childlike ways! When viewed through the prism of adult experience all this can be so amusing as well as enlightening and bring a smile to the heart and light up life. Then there was Ramya the athlete the school sports star. Never good at sports, always in the they also ran category, how I envied her. But then the fun filled cultural life at school was the domain of a few of us. We reigned supreme. The heady experiences! The bully of our class Rahul! The permanent, stupid smirk on his face was so irritating.

The last bencher throughout school life, bent upon disturbing the class. A spoilt, pampered brat to the core. How can I forget the beauty queen of the class Vinaya. A hoity toity proud madam with none of the gentleness, humility of her name. Aglow in her glittering fashionable dress she maintained a distance from riff raff like us. We were not over awed by her airs. We used to make fun of her, laugh at her, sometimes in her hearing. "Hey, look at the proud peacock strutting around" we would say for all the world to hear.

She would often break down into tears and run away. Our cruel, jeering jubilant laughter would follow her. We would go home and boast about our triumphant retaliation before amma and of course be chided by her. We felt righteous! Absolutely no regret. We had had our revenge alright. Looking back, I can see Vinaya was just a child. Most important, our dear, respected teachers. We literally worshipped them. With what sincerity and commitment, they trained, groomed us. We often tried their patience. They sometimes wielded the rod to discipline us but forgave and gave us a new chance. Tirelessly they shaped and moulded all of us. What wouldn't I give to regain those moments? We have drifted apart now. Shantha is married and is in Delhi.

She is a renowned advocate in the Supreme Court with a flourishing practice. Sowmya married a very rich industrialist and has moved away to the U. S. She lives in the lap of luxury, moves in high social circles, a regular feature on page three of fashion magazines. Occasionally she calls and gives interesting tit bits about her life and activities. Rahul the bully is now a respected journalist and human rights activist. Vinaya is the head of a start up involved in providing modern technological solutions to the problems of farming. Their research has proved to be a great boon for distressed farmers. Face book helps us follow, keep in touch with one another. It was in fact a visit from Sowmya that was the trigger for this journey into the past. The Sowmya who met me was unrecognisable as my dear childhood friend. Gone was that warm simple person with her unaffected generous ways.

An affected, wealthy, fashionista full of airs, a cold impersonal stranger stood before me. What was unimaginable was she seemed to have lost all trace of that bonding between us in those childhood days. Condescending, almost contemptuous was her attitude towards me. She spoke of Shantha and our close association, precious friendship of childhood also without any concern, affection or interest. They had all grown up into very different individuals without much resemblance to my childhood companions. They had evolved from their personal milieus and experiences just as I had. It set me thinking about the way my own self had evolved over the years.

The sweet nostalgic moments I had slipped into were like a whiff of fresh air, a gentle, rejuvenating Zephyr, the spring breeze bringing a new lease of life. The exhilaration lingered on long after the dream faded. Such experiences in formative years ensure strong roots which sustain one's life throughout. My imagination traced the journey of life during its different phases building a bridge between childhood and the present moment. Each stage had its own challenges, duties, responsibilities and struggles. Facing the trials, living through them all, I have evolved into what I am now. This reflection brought a new inward direction to my mental voyage.

Through this introspection I realised that when one revisits the past through the window of the present it is coloured by imagination, our later adult perceptions as well as expectations and so different from the reality of that time. Our understanding of those moments as well as the actual reality influence our inner growth. All the buzz, heady excitement, the mad ambitious pursuit of success, its stiff, cut throat competition all left behind and instead a serene emotional sense of wellbeing within. A quiet flow and tenor have replaced that way of life. The twilight phase is not without its joys. Having fulfilled my responsibilities towards others I relax with time to pamper myself, pursue my personal interests. Most important I don't live too much in the past its joys, glories but try to live the present moment fully.

The ripeness, mellow fruitfulness of autumn the poet Shelley describes suffuses the inner being. This maturity, contentment strengthens me to subdue my ego and sustain healthy relationships. This process of reinventing myself has kept the dark shadow of despair, depression away. I'm now fortified to contemplate the inevitable fearlessly, be in readiness as Shakespeare says. Though perhaps imperfect as everything else there are no complaints but a sense of fulfilment and a deep sense of gratitude to God for all the blessings showered on me.

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**Author: Sundari,**  
*Resident, Primus Senior Living*

# Plan your gardening calendar

## grow healthy plants all year-round

Ever tried planning a gardening calendar? We rounded up expert tips to bring you the perfect timetable! Wondering what is a gardening calendar? It's simply figuring out the most suitable conditions for the various plants you wish to grow so that you can ensure their best health! Organic gardeners simply follow the clues that nature provides us to plan and create a gardening calendar, believes Hamsini Murthy, an environmentalist and gardening enthusiast. Here's her easy guide to preparing a gardening calendar to make life easy for all plant parents and to help them grow healthy plants.

**Step 1: Germination** - To make sure your plants grow well, you'll need to ensure the best germination which depends on the following factors.

**Seed quality:** The first thing you need to be watchful of is the seed quality. Almost all seeds, to a certain extent, need to be dried up so that they harden a little to protect the life that is within them. That's a great way to understand which seed will sprout. The only exceptions would be seeds of potatoes, onions and garlic.

**Soil quality:** Most seeds like that of the tomatoes or brinjals can't be put into a pot directly and require a transplant for good germination. You need loose soil for this. The soil in which you germinate has to be in tissue paper with water or you can use cocopeat to get loose soil to allow the tender roots to grow well.

**Temperature:** For appropriate germination, the temperature has to be warmer. The ideal temperature for good sprouting has to be between 27 degrees to 35 degrees.

**Moisture:** The seeds need to have enough moisture to swell up. It will help the roots to come out of the hard seed coat and the stem will grow out from there and germinate.



**Sreemoyee Chatterjee**

**Step 2: Transplanting** - To achieve good transplanting, you'll need to follow these steps.

- 1) Remove the plant gently from its pot and make sure you don't hurt the roots or the plant.
- 2) Inspect the roots. If roots cover the soil completely, tease them gently apart. If they are concentrated too heavily at the bottom of the pot, loosen them thoroughly.
- 3) Place the plant in an already prepared hole or larger pot depending on the plant. The plant should sit at any soil level, or a little higher if your soil is loose or sandy.
- 4) Firm the soil around the plant with your hands. You can also ensure the stem has enough support by putting a stick to hold the stems together.
- 5) Water well. Watering will encourage the plant's roots to grow into the soil. It also helps the plant to settle firmly into its spot.

### **Step 3: Maintenance**

- 1) Get enough sunshine for your plants. Turn the plant around occasionally because all the leaves need sunlight. Once a month check for plant diseases.
- 3) Talk to your plants, sing around them. These make the plants happy and grow healthy.
- 4) Clean the leaves occasionally as they are the kitchens of the plant and they will be absorbing the nutrients for the plants. You can use 1 teaspoon of neem oil, mix it with 1 litre of water and spray it on the leaves.
- 5) Add a little bit of plant food to the pot at suitable times. Also, use a pot with a hole to avoid water logging in the roots.





## **Gardening Calendar - The Do's and Don'ts, Month By Month**

### **January**

It is the month of no sowing but only reaping. Prepare your soil at this time by adding manure for the first 15 days. If you have a sunny spot at home, you can sow melons, cucumber, and perennials like palak, methi, tomatoes, carrots, etc. You can't sow flowers in this season. However, the moisture in the air is good for grafting. You can transplant succulents, go for the flowering of roses, geraniums, dahlias, all bulb flowers, etc. This is a good time to add cow manure, perlite and organic manure to prepare for the upcoming planting season. After January 15, you can lay out gourd and pumpkin seeds, seeds of red chillies, tomatoes and ladies' finger for drying.

### **February to March**

It is the major sowing season. You can put back soaked turmeric and ginger for next year's crop. You can sow gourds of all kinds and pumpkins, tomatoes, ladies finger, brinjal and French beans (towards March-end). The month of February is preparation for spring and you'll find lots of flowers, bees, insects, etc. So, you spray diluted neem oil only twice this season. Do not add Gaumutra, Panchagavya much to the soil after February 20 till the end of March. If you sow sunflowers, corn, marigold, table roses, and tulsi in February, they will flower for the next 3 to 5 months. In March, try growing coriander and herb plants like mint, basil, etc.

### **April to May**

This is the gardening season for all chillies (capsicum and red chilli), all greens, tomatoes, tendi, etc. This is flower planting season for Chrysanthemums, Jasmine, Indian Roses and Lotus. During this season, money plants, coleus, crotons and sun-loving plants will grow inside the house easily. This time your plants require minimal maintenance and lots of water. It is a good time to add a low or definite shape to the hedges.



### **June to July**

This is the best time for grafting, repotting of all big plants, and tie-up plants, especially the gourds so they do not rot. Add new soil, more cocopeat. All seeds will sprout now, especially Solanaceae (tomato, brinjal, chilli varieties). So, it is a good time for new gardeners. Ensure you do not overwater your plants. By the end of July and August, plan to remove all old plants and prepare beds for winter.

### **August, September and October**

The second set of insect onslaught happens at this time. Plants easily catch black and white mealy bugs, beetles, snails, and bug eggs. Inspect plants carefully. Treat both leaves and soil for bugs as the ground is filled with falling leaves. Add NPK, organic compost, etc. to the soil as this is the time to sow all winter vegetables which are grown underground. This is the sowing season for cauliflower, carrot, beetroot, cabbage, radish, mustard, fennel, potatoes, onions, garlic, ginger, sweet potatoes, etc.

### **November to December**

This is the season for growing beans like sugar snaps, string beans, rajma, moong, etc. Also, greens like lettuce, capsicum, cabbage, broccoli, cabbage (you can grow green onions or garlic to keep away bugs), palak, mustard, fennel, etc. All reddish varieties, carrots, beets and turnips can be harvested and replanted at least thrice in these months. Sweet potatoes can be harvested and replanted. For an ornamental garden, remove and soak seeds in water for two days and plant them for winter bloom. Add rose mix, perlite or Epsom salt to flowering plants. Propagate cactus and fern varieties. Move crotons, coleus and begonia plants to a sunny spot (as they don't like cold). Beware of blanket worms. Make sure to smoke them out at first sight.

**Author:** Sreemoyee Chatterjee,  
Content Head, Silver talkies

# Monsoon moments

In my experience Monsoon season is the best time of the year. Especially in Ashiana Nirmay as the beautiful flowers, plants, trees and green areas look very vibrant. Me and my wife Monica love to sit outside in the Nirmay gardens and watch the rain drops falling all around us. It is a heavenly feeling since it dissipates the heat of the summer season and brings life to the flora & fauna. I love rains.

**Author:** Ashish Munjal.  
Resident, Ashiana



Monsoon रमिझमि बरसता पानी

मोर का नाचना, पपीहे की कुक

It's always a mixed reactions when it's raining.  
Kid enjoy आज स्कूल की छुटी, दहिड़ी वाला सर पकड़ लेता है आज कोई कमाई नहीं umbrella raincoat seller happy, bumper sale.  
Traffic जाम

सुबह दोपहर शाम कभी भी एक हर्षोल्लास का माहौल create करता है

ऐसे में मैंने आवाज़ लगाई सुनती हो एक कड़क चाय ओर पकोड़े हो जाए पलट के सुना bread, पालक या आलू के

क्या हुआ आज बाई नहीं आई नहीं रात से जो पानी बरसा तो शांता की झोपड़ी ढह गई, फ़ोन आया था

अजी सुनो बाहर जा रहे तो ध्यान रखना पानी में न भीगना आपको जुकाम हो जाता है गले में मफ़्लर डाल लेना कही गला न पकड़ जाए

**Author:** Mohan KT, Ashiana Nirmay Bhiwadi

Monsoon is the most awaited season of the life as it is followed by scorching hot summers bringing much respite. The arrival of monsoon brings along with it fragrance of the soil which attaches our mind and heart to mother nature which is unmatched. It is also the most romantic season... one likes to sing and dance with rain. With the onset of monsoon..one loves to enjoy hot tea with pakoras .. In our childhood ..the moment it used to rain ..we all would collect and ask our grandma to make malpuas for all of us and she would immediately agree to make for a big joint family...

Being born and broughtup in Mumbai where it rains almost four months from June to September... monsoon brings special childhood memories where we used to go in knee deep waters to school and enjoy... specially making paper boats I still have a fond memory of my teenage days when I had gone with my friends to a hill station called Matheran which is famous for very heavy rainfall, It started raining as soon as we reached there.

With great difficulty we found a hotel .. The roof of the room was made of tin and the heavy downpour made so much noise of the rain falling that we couldn't sleep ..so we played cards throughout the night and it's really a night which I will always remember throughout my life...there are some moments which you cherish for life and it's one of those and whenever it rains heavily it takes me back in that wonderful time spent with my childhood friends.

**Author:** Rajiv Arora  
Ashiana Senior Living

# Legacy of Faith, Love And Trust....

"Happiness is having a large, loving, caring, close-knit family in another city." George Burns.

I understood my new family even better when I lost my mother. On 29th June, 2020, I was in sunny California with my daughter, happily working at the Silicon Valley since the past 43 years and reaching my retirement when I suffered a massive heart attack.

I had already lost my husband while working. At the same time I heard my mother who had been living at Panchvati elder care home since the past few years was suddenly taken ill.

She had just celebrated her 92nd birthday with songs and dance which she loved, and now I guess she was ready to go. I was in hospital, and there were anyway no flights because of Covid.



It was Panchvati that took over the full responsibility of conducting the last rites for my mother. For Neelam it was the first time "but she was like my mother too" she said.

When I finally retired a year later I had the choice to stay in US or come to India ...we had no real relatives in India, but we had a home and an extended family in Panchvati. This is where I am now.

This was my family that took care of my mother and I am sure they will take care of me with the same love and affection.



As Manisha, my daughter says "Our journey at Panchvati started with my Nani. I have never seen staff that treats residents as if they were family, with so much love, kindness & patience.

When she died, Panchvati performed her last rights with dignity and grace. Now my mother Rita, lives there and is given the same love and care as my Nani. They are fantastic! It's a perfect place for your loved one needing additional care and support."



**Author:** Rita Singh  
Panchvati Senior Homes



# What Senior Citizens need to consider while taking Health Insurance ?

Health Insurance is an important investment that every senior citizen must make in order to ensure that hospitalisation does not diminish their retirement corpus.

Health Insurance : is a precaution that one needs to take to ensure that one does not spend too much of money if there is a need for hospitalization of self or near and dear ones. By paying small annual premium you save the money you would have to pay had you been hospitalized without it. It is extremely important for Elders and Senior citizens because of two reasons, one due to old age health and wellbeing are challenged needing hospitalisation, second due to non recurring income, any large health expenses can seriously jeopardise their long term savings.

## Ten points to consider while taking a Health Policy :

1. Medical Insurance is an indemnity plan, as the name suggests these are policies that would reimburse the cost of hospitalisation upto the limit taken. Say if one takes a Rs 10 Lakhs Policy, their actual hospitalisation expenses upto Rs 10 Lakhs would be covered.
2. Coverage age : As a senior citizen, it is important to ensure that the coverage is for a maximum period of time, nowadays most cover upto 75 years, a few will do even higher age;
3. No Pre Insurance medical Checkup , some of the insurers offer the policy based on self declaration alone without needing a separate health check up before you take the policy ;
4. Pre existing Illness, Most Health insurers would not cover Pre existing illnesses say diabetes or Hypertension and as a result claims arising therefrom would not be covered, but a few medical insurers specifically offer senior citizens pre existing illness cover provided the claim happens after two years or so.. ;
5. Whether the hospitals and nursing homes near the place of stay are covered by the medical Insurer ;
6. Cashless facility refers to a case wherein the senior citizen with the medical policy can get himself admitted and treated without paying any money from his pocket upto the limit of the insurance ;



**Babu Krishnamoorthy**

7. Co Pay refers to the facility by which Insurance company: Senior citizen could share the hospitalisation expenses in the ratio of 80: 20 or such rates. As the co pay rates increase the premiums will be lower, so may be worth a look to save some premium amount ;
8. Room limits refers to the Hospital Room rental limit that the senior citizen is allowed, For example for Rs 5.00 Lakh policy usually 1% is the per diem rate allowed ie Rs 5,000/- so if the person chooses a room that costs Rs 7500, he will have to pay the additional Rs 2500 per day ;
9. If the senior citizens is taking a floater with his spouse, then he needs to consider the coverage amount needed and the exclusions from the policy. Usually dental treatments are excluded from the policy etc.. however of late you can include them for a higher premium in some specific policies.. look out for exclusions;
10. Consider Top Up policies to enhance the coverage of the Medical insurance at a lower cost. These top up insurance come to play only when the medical costs are over and above the basic insurance taken.

## Reasons to buy Health Insurance :

1. Protects Senior citizens from shelling out huge unexpected amounts for hospitalization expenses.
2. Provides tax benefits on the Mediclaim Premium
3. No Claim bonus helps enhance the coverage amount over a period of time.

**Author : Babu Krishnamoorthy**  
Founder, Finsherpa Investments Private Limited

# ASLI News and Engagements

ASLI a wide divergence of businesses with the same noble purpose – to serve our seniors.

## Synergy

It is not often that a business body consists of members who are both suppliers of services and products while also having access to the exact target market that they all aim to serve. With this in mind, ASLI initiated to host a monthly on-line initiative which allows product and service providers to showcase their solution to all members.

Increased engagement between members whereby these solutions could be made available for better care of our seniors.

Link: <https://bit.ly/3cgEBSc>



## Learning Chair

With rapid rise of senior population & nuclear family set up as norm of the day, need of structured care for seniors staying independently has increased manifold. ASLI members are continuously striving to provide care and comfort which can be compared to global standards. To ensure all our members are attuned with best practices globally ASLI has initiated Learning sessions with global speakers to interact exclusively with ASLI members, sharing their knowledge and experience in most candid manner.

Link: <https://bit.ly/3ln8v33>



## Regional Integration Initiative

ASLI is a pan India association but it was felt that few issues if taken up as regional initiatives would be most fruitful. Therefore, we have started with regional meet ups of ASLI members to ensure members can learn, network and work together for common good.

Link: <https://bit.ly/3ySZkEI>

Link: <https://bit.ly/3lpQ9OJ>

Link: <https://bit.ly/3yOpsA9>



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# Recipe

## Enjoy a healthy herbal drink this monsoon



### *Ingredients*

Turmeric powder -25 grams  
Coriander powder - 25 grams  
Dry ginger powder- 25 grams  
Peppercorns -25 grams  
Coriander powder- 25 grams  
Clove - 10 pods  
Cinnamon – 2-inch stick  
Fennel seeds - 2 tablespoon

### *Procedure*

- Grind all the whole spices till they become a fine powder. Mix all the powders together and transfer the contents to a dry glass jar.
- Take one cup of water in a saucepan and add one heaped teaspoon of the powder mix. Boil this concoction for at least two minutes.
- Filter the contents to a cup and add honey or jaggery as per taste.
- If you drink this on empty stomach every morning during the monsoon, you will not catch a cold or cough. This also helps with digestion.

---

**Author:** Barathy Balakrishna  
Serene Urbana by Columbia Pacific, Bangalore



# Fun Nuggets

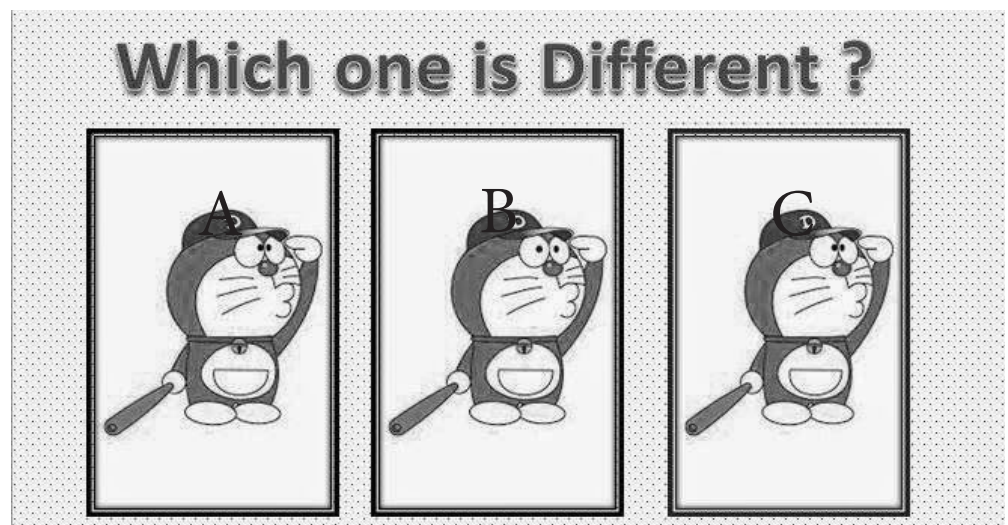
## Quiz

1. Where does today come before yesterday?
2. What invention lets you look right through a wall?
3. What has lots of eyes, but can't see?
4. What has one eye, but can't see?
5. What has hands, but can't clap?
6. What has legs, but doesn't walk?
7. What can you catch, but not throw?
8. What kind of band never plays music?

## Sudoku

	2							
			6					3
	7	4		8				
					3			2
	8			4			1	
6			5					
				1		7	8	
5					9			
							4	

## IQ Test



## Comic



# FUN NUGGETS

## Spot the difference



## Answers

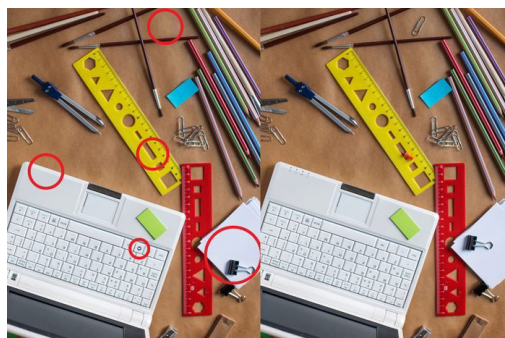
### Quiz Answer

1. The dictionary
2. A window
3. A potato
4. A needle
5. A clock
6. A table
7. A cold
8. A rubber band

### IQ Answer

Look at the eyes of all the three images. The second one has eyes positioned at different places. This is why the second image is the odd one out.

### Spot the difference Answer



### Sudoku Answer

1	2	6	4	3	7	9	5	8
8	9	5	6	2	1	4	7	3
3	7	4	9	8	5	1	2	6
4	5	7	1	9	3	8	6	2
9	8	3	2	4	6	5	1	7
6	1	2	5	7	8	3	9	4
2	6	9	3	1	4	7	8	5
5	4	8	7	6	9	2	3	1
7	3	1	8	5	2	6	4	9

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## About ASLI

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.

*Members of ASLI subscribe to a code of conduct to help them to convert their values into action and ethical practice. They pledge to adopt and adhere policies and procedures , maintain transparency with consumers and protect their interest and ensure that the overall industry grows to serve them better.”*



*It is an honour to take care of those, who took care of us and continue to guide us; at ASLI, we put seniors first. It is a privilege to work in an organization that inspires social values. We hope you enjoyed reading the e-magazine and look forward to your feedback.*

*For your feedback and free subscription of the e-magazine please mail us at [admin@asli.org.in](mailto:admin@asli.org.in)*

**Bani Jain**  
Executive Director, ASLI

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

