

# ASLI NUGGETS

FOR THOSE EMBRACING THE GOLDEN YEARS

## Reflecting on Retirement:

### A Journey of Memories, Achievements, and Gratitude

Retirement marks the end of a fulfilling career and the start of a new chapter. It's a time to reflect on cherished memories, from the excitement of early career days to the wisdom of later years. Achievements, whether big or small, highlight our dedication and impact, filling us with pride. Gratitude is the thread that binds these reflections, acknowledging the support of mentors, colleagues, and loved ones.

As we transition into retirement, we embrace new passions, spend quality time with loved ones, and continue making a difference. Retirement is not an end but a beginning, offering opportunities for joy, giving back, and creating new memories.

In summary, retirement is a celebration of our journey, a time to reflect on our experiences with gratitude, and a hopeful step into the future filled with new adventures and fulfillment.



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## EDITOR'S NOTE

Dear ASLI Community,

Greetings from ASLI Nuggets!

We hope you are enjoying this issue on "Retirement Reflections," filled with heartwarming stories and invaluable life experiences shared by our vibrant senior community. It's truly inspiring to see how retirement has brought about new adventures, cherished memories, and profound reflections for many of you.

As we continue our journey of connecting, sharing, and fostering a healthy and active lifestyle, we are thrilled to announce the theme for our next issue: "Growing Up with Grandchildren."

Grandchildren bring joy, laughter, and a renewed sense of purpose into our lives. They are our little bundles of energy, curiosity, and love. This upcoming issue will celebrate the special bond between grandparents and grandchildren, a bond that transcends generations and fills our hearts with warmth.

We invite you to share your delightful experiences, cherished moments, and beautiful memories of growing up with your grandchildren. Whether it's a funny anecdote, a touching story, a favorite activity you enjoy together, or even a photo that captures a precious moment, we would love to hear from you. For some ideas to get you started, please refer to the last page of this issue.

Let's fill the pages of ASLI Nuggets with the joy and happiness that grandchildren bring into our lives. Your stories and contributions will surely inspire and uplift our entire community.

Looking forward to your wonderful submissions!

Warm regards,

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**Praveen SN**  
www.priaashraya.com



### ASLI – Association of Senior Living India.

An association of like-minded service providers to the Senior Care Industry, which aims to act as an Accreditation body for Senior care in India, was founded by Mr. Mansoor Dalal on 11th December 2011, along with Mr. Ankur Gupta as the Co-founder. It is the first and only national industry 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.

# Financial Freedom in Retirement: Start Early, Stay Consistent, Take Risks

*Retirement is about enjoying the rewards of a lifetime's work through careful financial planning. Starting early, maintaining consistency in savings and investments, and strategically embracing risks are key. These steps ensure a comfortable and secure financial future, supporting a desired lifestyle post-retirement.*

Retirement is often a time when one has a reasonably quiet and reflective period. It is a time when one is enjoying the fruits of their work done when they were in active working life.

From a financial standpoint, retirement is a period where you reap what you have already sowed during your working life. It's a time that one needs to use the resources available that one has created for the purpose of either enjoying one's life or/and giving back to society, in some form of gratitude. So that is what retirement is all about financially. So what does it take for this whole journey to be comfortable ?

**Three important pointers are :**

1. One needs to have started many, many years ago so it's really about looking back in time at the first pay cheque that one has drawn and how from that day forward till the day they retired, how they have utilized their financial resources in a reasonably diligent way to create a corpus that will help them during the last phase of their life i.e. from the date of retirement to the time when they are in this planet. Today if somebody were to retire, at the minimum they need a couple of crores depending on their lifestyle. So one must have been able to visualize very early and start working towards the same in terms of managing their moneys and savings

2. Everything remains a dream unless one decides to draw a plan to make it happen. There are enough examples of people who have gone on to create a tremendous wealth over a period of time using some smart tools. For example, a systematic investment plan is an excellent and easy way of creating one's long term corpus at a reasonably market linked manner.

3. In order for one to have a blissful life at the cusp of retirement, one needs to determine how they are going to generate the cash flow that's coming to them on a month on month basis in lieu of the salary. If you are not a pensioner, then a lot more care needs to be done as to how you manage your cashflows. So that on a predetermined day every

month there is a certain amount coming into your bank account that will help you lead your usual life. The idea is not to forego on some of the simple pleasures that you've been used to but how do you live your life on your terms after retirement ?

Apart from the above, there are three rules that I would think is applicable,

The first rule is to start very early, no day is too early so if you are drawing your first cheque today. There is 50 30 20 Rule, which means 50% of your salary must go towards your necessities, 30% can go towards luxuries or wants and at least 20% of your salary cheque must go towards saving and investing for your future. So you need to start really really early in your life. Secondly, you must be consistent about it. Irrespective of whatever happens you must invest your savings month on month. Just as every morning sun rises, every month when the pay cheque comes to your account, your investment must also get fortified by a certain amount of contribution that you make. While smartness in investing is good but consistency is a super power that propels your wealth.

And last but not the least one needs to take little bit of risk i.e if you are investing in mutual funds or stock markets the amount will be very volatile. So in the short terms, your investments could be uncertain and volatile but as long as you stay invested for a reasonably longer period of time you find that these returns can be quite rewarding. So do take some risks especially early on in your life, so that they can pay back in the long run.

So to conclude,

**Start Early  
Do Consistently  
Take some risks**

If you want to follow these points I think you would have an enjoyable retirement financially.



**Babu Krishnamoorthy**  
[www.finsherpa.com](http://www.finsherpa.com)





# Embracing the Golden Years: Why Sixty is the New Sixty

***At sixty, you've had a rich life filled with achievements and can now enjoy the freedom from the pressures of proving yourself, chasing promotions, and competing with others. You no longer feel guilty for taking a leisurely stroll or losing a game of tennis. The article highlights that the anxieties of earlier years, such as career ambitions and material pursuits, are behind you. Now, you can appreciate each day as a gift and embrace the joys of life without the stress and urgency of youth. Ultimately, reaching sixty and enjoying these benefits is a testament to the challenges and efforts of the past.***

When you are safe and sixty why would you ever want to be frantic and forty? You've led a full life and it has been a decent trip with decent rewards. If the thrills of yesteryears don't blow back your hair any more you could well ask, now that you are 60: what hair?

When you look down from your safe at sixty perch at the milling crowds of the forty-something below, it's tough not to feel superior. You may not be bounding up the stairs, but with lifts at hand, that's hardly a big deal anymore. The spring in your step is a memory but, as you look back, it is very often not a great one. In your younger days you had to prove your fitness, or sink.

This forced you to spend quality hours panting away in some smelly gym with your eye on the clock, willing the routine to be over. You never really took a long quiet stroll without a sense of guilt and the telephone calling you back. Now, at sixty, you can actually relax. You can cheerfully lose a game of tennis and chat happily with the victor afterwards. People of the firm flesh and muscle will never know this feeling!

As you are not expected to perform at any level any more, you are free to be yourself. You no longer need to circle around looking for the right moment to swoop down, seal a deal, get a raise, and make up to your spouse. The CV you charged up every quarter, sits limp and cold like a spent firecracker. That is, indeed, the way of all CVs, but it took you this long to crack that myth. The anxieties of a promotion, of acquiring things that the Jainses have next door, of seeing your kids through school and their sometime disastrous marriages, are all behind you.

The good times are here at last, and you are entitled to blow kisses to yourself in the mirror. You have come this far, you have done it all and it is plain good timing if you now let that smirk show. In your 40s you jumped out of bed because some maniac had set office hours without checking with you. Now you can let sleep luxuriate and wake up whenever for golf, tennis or an oxygenated walk in the park.



If the hidden hand, by some miracle, had told you how long you were going to live then everyday gone is one day lost. But if, like most of us, you have never been visited by this knowledge then every, single day that passes is another day gained. The new 60 is the new 60. Those now in their 40s will have to wait, sweat and struggle before they can be the 60s of today.

Good times don't come easy!



**Dipankar Gupta,**  
Resident, Antara Senior Living



# The Evolution of Respect: Aging with Dignity in Modern Times

***The piece discusses how human beings experience aging uniquely, unlike other species where aging is often seen as a disadvantage. Historically, age came with control over property, commanding obedience. In the modern world, however, respect must be earned rather than inherited. It highlights the shift from blind obedience to mutual respect, which begins with self-respect. Dependency and pity undermine respect, leading to strained family relationships. Conversely, parents who maintain their self-respect enjoy more fulfilling interactions with their children and grandchildren, fostering genuine warmth and connection within the family.***

Human beings are unique creatures. It is only among them that age confers dignity. For all other species, age is socially crippling and personally humiliating. That strapping buck by the bush is waiting to run you to the ground.

In the past, our dignity came with control over property and that included not just the family jewels but the kitchen silver too. This encouraged a survival strategy whose first lesson was obedience and, if truth be told, the last, as well. This is why young kids, wary of being shut out, always lined up behind their dad, the old man.

That was then, way back when, well before we became modern. The deference and awe that age inspired in the past are almost as lively as stone edicts are today. Like everything else, in the modern world, relationships have to be made. Respect today is no longer a hand-me-down; an inheritance you could calmly predict.

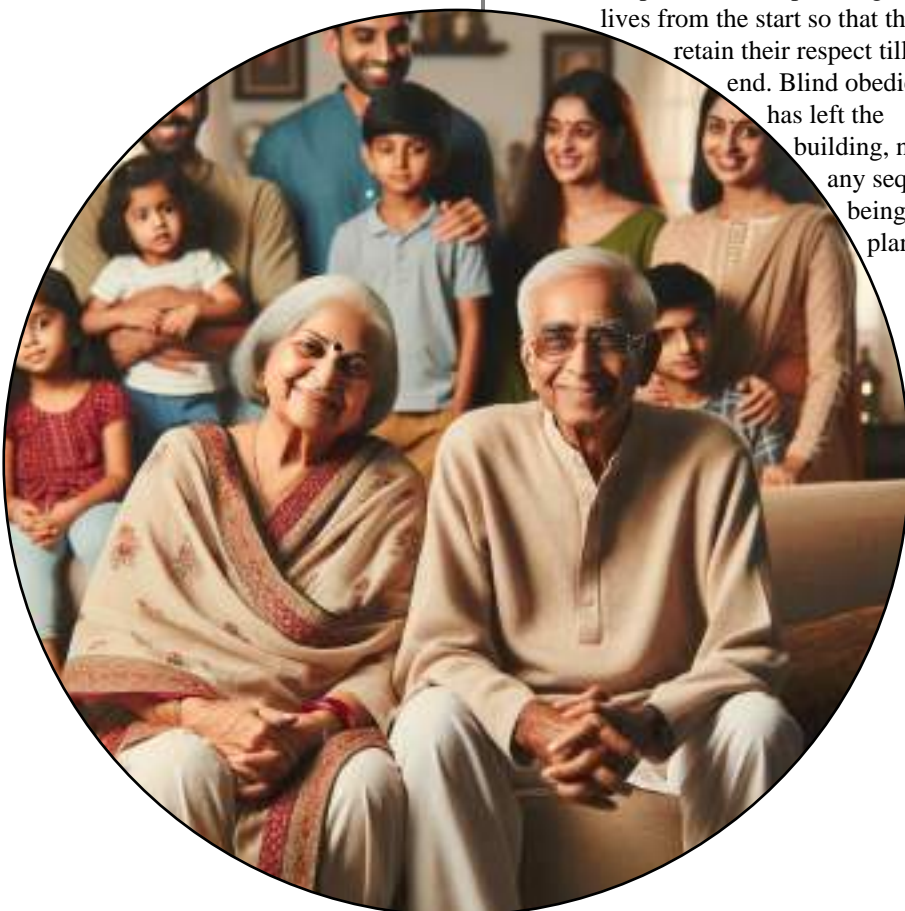
The parent, like a soldier, must earn those stripes or else get sidelined like a gutless general. The funny thing about respect is that it begins with yourself. Modern people, who have wised up to this, start planning their lives from the start so that they retain their respect till the end. Blind obedience has left the building, nor are any sequels being planned.

Modern jurisprudence has taken a lot from Roman Law, but not all. In ancient times, the man of the house had final authority over his children and wife; it was like a fact of nature- something like gravity. In fact, modern law came into its own only after it mugged Roman law in broad daylight and took this "obedience" clause out of its grip.

Like it or not, for respect to even enter the frame today, dependency and its soul mate, pity, must exit. People only respect those with whom they might feasibly trade positions without a schism in their soul. To be with whiny geriatrics requires steely resolve which is why their children suddenly get calls from office and push back their visits. When it is pity and a reluctant sense of duty that bring the old and the young together, exit lines, not happy chatter, dominate family conversations.

On the other hand, those parents who have kept their self respect intact hardly have time to brood. Their kids and grandkids keep trooping in and out of their homes. As their children are not exhausted by the constant grind of reverse parenting, they are happier to take care of you when you really need it one day. But for now, you often wish they'd go home and let you watch that old black and white flick.

Respect is truly infectious when you give it to yourself. Notice how those around you catch the bug and actually enjoy it. Notice also the warmth and the afterglow of the new family huddle.



**Dipankar Gupta,**  
Resident, Antara Senior Living



# A Timeless Melody: The Inspiring Journey of Mrs. Karthiyani Amma

***Mrs. M. E. Karthiyani of Bless defied age barriers to showcase her singing talent at an elderly talent show. Inspired by former students and supported by her community, she impressed with her dedication and secured a top position. Despite recent challenges, she remains determined to continue her musical journey, inspiring others to pursue their passions regardless of age.***

In a heartwarming display of talent and determination, Mrs. M. E. Karthiyani, a resident of Bless, defied age barriers and showcased her excellence in the field of singing during a recent talent show organized exclusively for the elderly. Despite never considering herself a singer, Mrs. Karthiyani amma's passion for music and her love for singing propelled her to participate and make a lasting impression on the audience.

A former Hindi teacher known for leaving an indelible mark on her students, Karthiyani amma's journey to the talent show began with a phone call from one of her former students, Mr. Prasad, who also happened to be the son of her school's headmaster. Mr. Prasad informed her about his wife, Mrs. Jayalekshmi, who was participating in a prestigious national-level talent show for elders. Inspired by his encouragement and the support of her family, Mrs. Karthiyani amma mustered the courage to join the competition.

With the assistance of Ms. Hima, a staff member from Bless, Mrs. Karthiyani amma prepared her songs for the preliminary round of the talent show. Her sincere efforts and undeniable talent were recognized as she successfully qualified for the next round based on the votes received. Encouraged by the overwhelming support she received from the Bless family and her fellow residents, Mrs. Karthiyani amma embarked on the next stage of the competition.

During the course of her journey, Mrs. Karthiyani amma received invaluable guidance from her fellow resident, Mrs. Jaya, and Mrs. Ashalatha, an esteemed singer and Radio Jockey. Together, they selected the songs that she had to sing for the finale.

With their support and her own unwavering passion, Mrs. Karthiyani amma delivered a captivating performance that left a lasting impact on the audience.

In recognition of her remarkable talent and dedication, Mrs. Karthiyani amma was honored with a certificate for securing a place among the top twenty contestants. Undeterred by the competition's conclusion, Mrs. Karthiyani amma remains resolute in her commitment to music and eagerly looks forward to participating in the next season of the same talent show.

Karthiyani amma's story is a testament to the fact that age is merely a number and that one can achieve excellence in any field at any period of time. Her determination, coupled with the unwavering support of her family, friends, and the entire community, has proved that passion and talent know no boundaries. Her journey serves as an inspiration to individuals of all ages, encouraging them to pursue their dreams, embrace their passions, and continue to thrive regardless of any perceived limitations.

As we applaud Karthiyani amma's extraordinary achievements, we eagerly anticipate her comeback as a musician as she recently survived a minor accident and is recovering from it. She is looking forward to lending her music to the bless mother's day celebrations.



**M. E. Karthiyani,**  
Resident, Bless Retirement Living



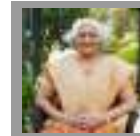
# Unexpected Encounters: A Journey of Compassion and Discovery



***"The Journey of Life" revolves around Robin, a seasoned businessman on a soul-searching train journey. As he reminisces about his past and contemplates life's meaning, he encounters Roopa and her son Aby, who are in desperate need. Inspired by their plight, Robin cancels his meeting to assist them, ultimately finding renewed purpose and fulfillment through acts of kindness and connection. This heartwarming tale highlights how compassion and empathy can illuminate the path to personal fulfillment and what truly makes life beautiful.***

The Journey of Life What makes life beautiful? What makes the journey complete? Robin contemplated these questions as he waited to board his train for his next business trip. He fondly remembered the days that he looked forward for train journeys. Remembered how he used to fight for the window seat so that he can pass his time enjoying the passing scenery. He tried to recall the trees, hills, valleys, and rivers that he has passed through but never had the chance to explore. As Robin boarded the train he yearned for his old life, were he optimistically looked for a new adventure. He has now travelled throughout India for his company, he started off as a mere sales man but now he holds a very powerful position within the company. Lately he has been feeling like he was missing something and got himself reminiscing the past for more times than he can count. So, when he heard about a meeting set in the neighboring state he chose to travel through train to fill the gap that felt in his life. As the train started rolling, Robin came to face his past memories, nothing much has changed, and he still opted for a window seat, passed his time looking through the scenery. He was mystified by the cacophony of noises and smiled through the vendors on different stations calling out for travelers. On one of those station, Robin started noticing

the ailing of a baby, curious he started checking where the noise is coming from. A woman and her young son has boarded the train, the frail woman was holding on to her weak malnourished baby. They were not there to travel but to beg the passengers for money. He was shocked by their weary appearance and Robin started thinking about why the creator is unfair to some and bless others! Somehow Robin was reminded of his younger self who once boarded this train looking for new opportunities, this woman was also on a train looking for a new opportunity. He approached the woman and started talking to her name was Roopa and her son was named Aby. She told him how her husband passed away recently and how she didn't have no means of income. Robin checked for the nearby care homes for woman. He cancelled his meeting and took the woman to the care home. He constantly checked on Roopa and Aby. He was rejoiced to find that the woman has come out of her rut and has started working as a tailor with other women in the care home. As he took another train to one of his weekly meetings with Aby he recalled how the gap in his life that worried him earlier was no more. Somehow he has found a new purpose for his life in that train journey. He smiled fondly as he looked out of the window as he now knows what makes life beautiful.



**Lizy Rajan,**  
Resident, Bless Retirement



# How Not to Retire from Keeping Yourself Active

*Retirement is often seen as a time to slow down, but it doesn't have to be that way. In fact, it can be the perfect opportunity to check off those long-made bucket lists and stay active. From playing cricket on the street with kids to attending the World Cup, from making a simple bowl of Maggi noodles to cooking a healthy dinner for the whole family, the possibilities are endless. Here's how you can make the most of this exciting phase of life.*

Retirement is often seen as a time to slow down, but it doesn't have to be that way. In fact, it can be the perfect opportunity to check off those long-made bucket lists and stay active. From playing cricket on the street with kids to attending the World Cup, from making a simple bowl of Maggi noodles to cooking a healthy dinner for the whole family, the possibilities are endless. Here's how you can make the most of this exciting phase of life.

## Recreating Joyful Events from Work Life in Your Retirement Community

Transitioning from a bustling work life to the serene surroundings of a retirement community doesn't mean leaving behind the excitement and fulfillment of your professional days. In fact, it's a wonderful opportunity to recreate and relive those joyful moments in new and meaningful ways. Consider organizing seminars or discussion groups on topics you were passionate about in your career, sharing your expertise and experiences with fellow residents. Plan team-building activities similar to those you enjoyed with colleagues, like friendly competitions, problem-solving challenges, or project collaborations, fostering a sense of camaraderie and purpose. Host networking events or informal meetups, encouraging social connections and the exchange of ideas, much like the vibrant office gatherings you once attended. By bringing the spirit of your professional achievements and interactions into your retirement community, you can create a

lively and enriching environment that keeps the joy and satisfaction of your work life alive.

## Start with Your Bucket List

First, draw up your bucket list. Think about all the things you've always wanted to do but never had the time for. Prioritize them based on your physical and financial abilities. Starting with smaller, achievable milestones can give you a sense of accomplishment and motivation to tackle bigger goals.

## Include Your Family

Involve your family in your plans. Whether it's a family dinner or a community event, sharing these experiences with loved ones can make them even more special. For instance, singing for yourself in the bathroom is fun, but driving yourself on stage at a community event with your family cheering you on is unforgettable.

## Small Steps Lead to Big Achievements

Begin with simple activities like playing cricket with neighborhood kids or preparing a favorite meal. These small steps can boost your confidence and energy levels. Gradually, you can move on to more ambitious goals, like traveling to watch the World Cup.

## Spend on Experiences

Don't hesitate to dip into your savings to complete your bucket list. These experiences are investments in your happiness and well-being. They not only bring joy to you but also create lasting memories for your family.

## Budgeting for Your Bucket List

To ensure you can achieve as many goals as possible, make a budget that matches your bucket list. Allocate a share of your savings to different activities and experiences. While you may not be able to do everything on your list, prioritizing and planning can help you accomplish significant milestones. Remember, it's not about doing it all but about savoring the journey and enjoying each accomplishment along the way.

## The Joy of Completion

Ultimately, it's the joy and feeling of completion that lasts forever. Every tick on your bucket list is a testament to your active and fulfilling retirement. So, start today, stay active, and make every moment count. Retirement isn't the end; it's a new beginning. Embrace it with enthusiasm and a sense of adventure!



**Praveen SN**  
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# A New Beginning: Rediscovering Life After Retirement

**After retiring as Principal of Kendriya Vidyalaya Ambarnath, I found myself at a crossroads. My request to visit the USA for my daughter's delivery was denied, leading me to take voluntary retirement and go to Pittsburgh. Upon returning, I felt a void after 24 years of working.**

**A "Word Power" competition by Google reignited my passion. I won Rs 75,000 and a creative writing course in London, which launched my writing career. I've since published numerous articles, stories, and poems.**

**Inspired by my mother, an artist who donated her painting proceeds to charity, I pursued an Art Appreciation course. Twenty of my paintings have been published in Tales magazine.**

**Moving to Serene Urbana senior care facility brought new opportunities in modeling, acting, dancing, writing, and painting. I remain full of energy, enthusiasm, and a zest for life.**

My career as a Principal of Kendriya Vidyalaya Ambarnath in Thane came to an abrupt end. My request for permission to go to the USA to help my daughter who was delivering her 4th child was denied. I took voluntary retirement, boarded the plane and landed at Pittsburgh to welcome my baby grandson. When I returned to India I had no job after 24 years. There was a vacuum in my life. So, I thought.

I saw an advertisement in the Hindu newspaper. Google was conducting a "Word Power" competition in ten cities in India. 3000 candidates from different walks of life competed. When I went to Bishop Cotton Boys' School to participate, I saw hardly half a dozen senior citizens. We were given 20 words, 30 minutes time to write to anything creative- a poem, a story or an article not exceeding 200 words. After a fortnight when I checked the results, to my utter amazement I had won Rs 75,000 and I was asked whether I would like to do a course in "Creative Writing" at The Writers Bureau London, UK. I was thrilled. It was a 4year course and I found it very challenging. The next phase of my life was to write articles, stories and poems for magazines like Eves Touch, Eves Times, New Woman, Woman's Era, Asli and Tales. Tales has published 35 of my articles so far!

My mother was an artist and had held 5 One Man Shows of her oil paintings. She donated the proceeds from the sale of her paintings to an orphanage and to an NGO that takes care of mentally ill destitute women. She was very keen that I should take up painting as an art form. So, I did an 'Art Appreciation Course' at Chitrakala Parishad. 20 of my paintings have been published in the 'Tales' magazine. I am grateful to my mother who inspired me to take up painting. It stimulates the creative side of my mind and it reduces stress.

Moving to Serene Urbana, a senior care facility has given me new opportunities like Modelling for their new project 'Amara,' to act, to dance, to write, to paint and to take part in various games. I am still young at heart, full of energy and enthusiasm. I am full of life!



**K Nalini**  
Resident, Serene Urbana CPC



# Embracing the Encore: Sreekala GR's Post-Retirement Renaissance

Sreekala GR has let experiences make her richer in her post-retirement

'You must ask her about her post-retirement life, says Trivandrum-based Sreekala GR's daughter Krishna Priya when I reach out to her after spotting a video on Instagram of her mother rocking a Nangyarkoothu performance on stage at 67. Nangyarkoothu is a traditional temple art form of Kerala, and Sreekala, as it turns out later, has steadily, with regular practice, honed her skill in it.

Sreekala, a retired bank officer, worked at the State Bank of India for her whole career. She joined in the late 70s after graduating college and retired in 2016. "I gave it my all," she says, mentioning that she grew up with a sense of perfection given the atmosphere at home. "Even though I was giving my 100% at work, I realized it affected the time and attention I could give to my family." "She was a workaholic," her daughter Krishna Priya comments, but I don't think



she was happy. Being a busy working woman in the late 70s and early 80s with two children to raise wasn't a cakewalk, Sreekala remembers.

**"When I was nine months pregnant with my daughter, I walked two kilometres every morning to catch the bus to the bank. In the evening, I often had to miss the bus on time because I had a client and couldn't had to miss the bus on time because I had a client and couldn't leave at 5 pm. Somedays, I would reach home as late as 9.30 pm. I suffered a lot, managing both fronts – home and office."**

Even in 2023, women still struggle to balance their home and work responsibilities. Most would say the same thing that Sreekala says, remembering her working life, (almost) echoing the title of British author Allison Pearson's famous book: I don't know how I did it

What Sreekala really knows and has brilliantly chalked out is her life after retirement. Only difference? It isn't exactly what she had planned.

"Actually, I was looking forward to retirement. I used to read a lot earlier, but once I became busy with the bank, I couldn't find time to read as much. So, after retirement, I just wanted to return to my reading habit. I planned to buy lots of books and spend my time reading."

But life had other plans. Sreekala's parents, TP Radhamani and P Gangadharan Nair were famous All India Radio artists in Kerala. They passed on a love for culture, and Sreekala inherited a passion for singing. She was soon convinced by friends to join music groups that held performances. "You have a beautiful voice. You should sing, they told me and were very encouraging. So now I am part of three music groups, always practising, performing and busy," she laughs.

There isn't much time left to read with the myriad activities she is involved in, but Sreekala has found a solution of sorts, though one for the greater good.

She has read stories and novels for the visually impaired for the past seven years. She records them for half an hour daily and shares them through WhatsApp groups.



"These are groups for visually impaired people from diverse backgrounds. I enjoy it. When they comment on my reading, my self-confidence really goes up."

In her retired years, the diversity of activities, from music to social work, has given her a new purpose. She may have lost her husband many years ago and is adjusting to a different routine after a workaholic life, but she never feels lonely or at a loss for things to do. "I feel that I'm even busier than I used to be when I was working. But this busy is a different kind of busy. We are not answerable to anybody. We can do whatever we like."

Sreekala's other love is the dance form Thiruvathira. A classical temple dance form from Kerala is also practised during Onam. She has been performing Thiruvathira since she was a child. After retiring, she began learning other dance forms as well. Her years have only added to Sreekala's enthusiasm. "Now I feel that I can take up anything."

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Where does the confidence to explore and learn come from? Sreekala says it comes from the people around her. "They motivate me to do more because they appreciate me so much, especially my daughter and son. So, when I receive appreciation, my self-confidence increases."



Krishna Priya, Sreekala's daughter, agrees. "Now that she is doing everything she wanted to do, I can see how happy she is! That makes me encourage her to do more!" Like many other active senior citizens, Sreekala too has faced her share of unconscious ageism, with "well-wishers" telling her not to take on too much because she will strain herself.

"When I hear this, something inside me tells me you can do it. Even with those who encourage, the desire to do something has to be within you."

She may not have seen her retirement years going beyond reading "lots of books", but Sreekala's constant search to keep herself motivated, engaged, and a forever learner is a

book many of us could take a leaf out of.



**Reshmi Chakraborty,**  
Credit, Silver Talkies

## Melodies of a New Beginning: Amarendra Kumar Sinha's Post-Retirement Musical Journey

*For this 67-year-old retired banker, his second innings has been perfectly sewn with melody and an earnest desire to learn and explore his childhood passion - music. Meet Amarendra Kumar Sinha who made Carpe Diem his post-retirement mantra and seized every moment to soak in music, learn an array of musical instruments and even earn a degree in Classical vocal and tabla. He is now a graduate and proudly flaunts his Prabhakar certificates (Prabhakar Certificates of 'Prayag Sangeet Samiti, Allahabad' are considered equivalent to B.A. and M.A. in Music respectively. Students graduating from Sangeet Prabhakar (6th Year Diploma) are eligible to apply as TGT/ B.Ed in music in all recognized institutes, education boards and universities as per the laws of CBSE and other education boards) which has been his dream ambition and guess*

what, he did all of these post-retirement, once again proving that age is just a number.

Explaining his companionship with music, Sinha tells us a story that may be familiar to many retirees, "It was the late 60s when



music started to fascinate me. As a young boy of 12, I was hooked to Hindi film songs from what you now know as the Golden Era of Bollywood and listened to them on radio, Vividh Bharati to be precise. And while I did that, I tried to sing along in the same manner as the singer. Very soon, the seed had started to grow roots. My love for music grew with me and it was now time to explore musical instruments. I began playing the banjo and harmonium when I was about 16. Next I tried my hand at the Accordion and Hawaiian guitars. In a rather short span, I started playing these four instruments at concerts. We had our own orchestra. But then it was time to take up a job and shoulder responsibilities. Upon joining the bank, music quietly bowed out and went behind the

curtain."

Sinha was also a sportsman and a good player of cricket, volleyball, and badminton. He played at the district level in the late 80s. "However, it was around this time that I got married and had kids and got super busy being a loving dad to them. Life had kicked in and everything else had taken a backseat; my instruments were lovingly stowed away in the attic. Only the flute remained with me, which I played almost every night. Oh what a calming effect it has on frayed nerves!"

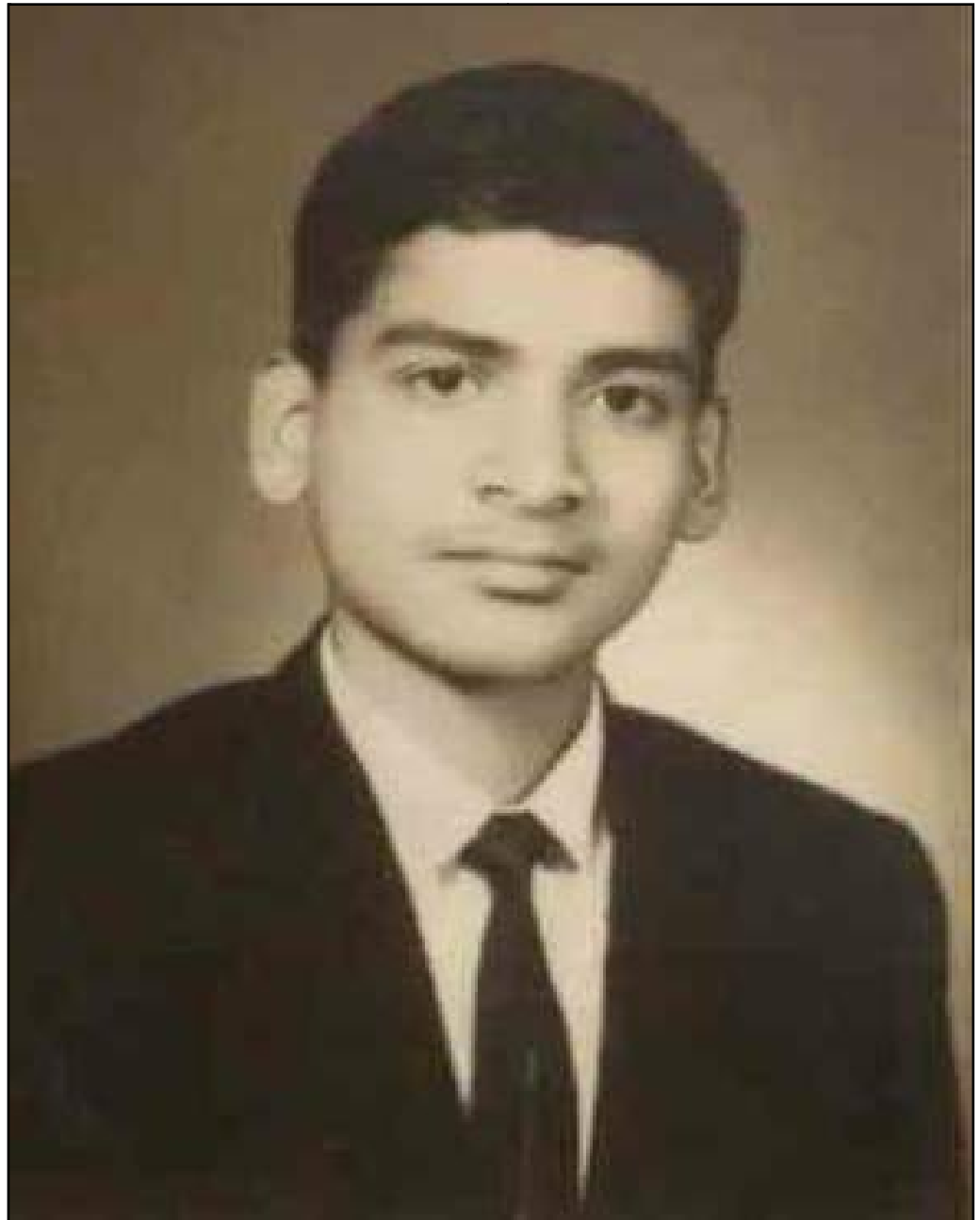
Once he retired from Punjab National Bank in 2015, nothing could stop Sinha's overflowing love for music. "It was time to bring music back with a bang for which I had waited patiently all these years. I made a head start by learning Indian Classical vocal and the Tabla. Now I have something to count. I graduated (Prabhakar, 6th year) in Classical singing and in Tabla too. It was a dream to have 'Prabhakar' certificates, which I do now! Currently, I am trying to master two more instruments: Spanish Guitar and Violin," says this energetic musician.

Sinha believes that the right attitude makes all the difference. The desire to be the best version of oneself nudges one in the right direction.

Sinha did have his share of naysayers. "Some of them tried forbidding me. You are too old to adapt to classical music, they said," But Sinha pursued his dream. "I had the ability to identify the notes correctly and that helped me a lot. I do not claim to have learnt a lot, but the journey is on!"

Sinha began learning Indian Classical music formally at an institute affiliated to Prayag Sangeet Samiti, Allahabad. He has learnt ragas for six consecutive years and got the degree of 'Prabhakar' from Allahabad which is equivalent to a Bachelor's Degree. His music degree now makes him eligible to train others in music as well, though Sinha remains a learner himself.

***"I prefer to learn more and grow further as a musician. I always find myself thinking about the next musical instrument to learn and master rather than joining any school as a teacher. Minting money from music has never been the objective. I just want to enjoy the rest of my life at my own will and sing 'Main zindagi ka saath nibhata chala gaya...' leisurely."***



For Sinha, his silver years are beautiful. And melodious too!" he adds.

"Apart from learning classical music, trying to sing better and playing classical and film songs on different musical instruments, I try my hand at gardening too. I have a beautiful garden and lawn that I take care of with my wife. We like to plant trees, flowers and organic vegetables and watch them grow. These activities keep me busy all the time."

***"Although I am diabetic, hypertensive and have multiple stents in my arteries, I do not let illnesses daunt or obstruct me from doing my work. I think music makes me feel fit and fine."***



**Sreemoyee Chatterjee,**  
Credit, Silver Talkies



# The Retired Teacher Who Brought the School Home

**The poorer students in West Bengal's Basantapur village didn't have access to a school, so this retired teacher brought it to them.**

**"If I didn't take the initiative to teach them, where would they go?"**

That's the simple response of Dwijendranath Ghosh, 75, when asked what motivated him to establish a school and teach village children without any pay, 15 years after retirement. Ghosh teaches English, facilitates teachers for other subjects and is the person in command at Basantapur Junior High School in his village Basantapur, located in West Bengal's Purba Bardhaman district. It's a school Ghosh brought home, because the village kids didn't have any.

Ghosh has a master's in English and Political Science and a B.Ed degree. He started working in 1975 and retired in 2008 as an assistant teacher at Jamalpur High School. After retiring, he realized that his village was falling behind on the education curve. With the nearest school six kilometres away, students from poor backgrounds were unable to commute and became school dropouts.

**"The main population in the village is**

**from SC, ST and OBCs who are economically backward. I wanted those children to have an education to improve their future,"** Ghosh, popularly known as 'mastermoshai' (a respectful term in Bangla for a teacher) told Silver Talkies.

He applied to the West Bengal government to set up a school in Basantapur and struggled to achieve it. Even though the request was approved in 2010, Ghosh had to wait until 2014 for the school building and infrastructure to finally be in place, allowing him to realize his dream. Today, Basantapur Junior High School has 140 students in grades five to eight, a significant number in a village where many wouldn't have stepped into a school otherwise.

Ghosh has often spent out of his retirement savings to maintain the school, which gets an annual grant from the government for upkeep. But he travels to the main offices of the education board to appeal for more teachers and sometimes manages extra functions and other needs out of pocket. "The salary of a guest teacher is only Rs 5000 for a graduate and Rs 7000 for someone with an M.A/M.Sc; and at that range, nobody wants to come and teach here," he laments.

'Mastermoshai' is someone people in Basantapur look up to. He is after all someone who brought a school to the kids instead of the other way around. For Ghosh, bringing a school to the children of his village has meant not just bringing them

education but also hopes for a better and modern future. Several students in the school have benefited from government schemes like Kanyashree. Designed to incentivize the education of teenage girls and delay their marriage until the legal age, the Kanyashree scheme provides a financial scholarship to applicants. "Eighteen girls from Grade 8 have applied for Kanyashree this year," Ghosh proudly says. The larger implication of this? Some of those girls may have been forced into child marriage, a common practice in the area, without a school to go to and the promise of an education. Some former Basantapur High students are now in college in Burdwan district. They are often the first in their families to pursue higher education.

This is the change that education brings, Ghosh says, awkward at being congratulated for being a changemaker for his village and the recent media attention he has received. Ghosh was part of a team to establish a school at the beginning of his career in 1975. The school, Selimabad High, now has 1300 students and is a well-known name. "My dream is to turn Basantapur Junior High into a school like that," he says.

What motivates him to keep running the school after retirement without any government help or salary? "It's to enlighten the poor and backward classes in this area. I have a passion for teaching and want to continue doing so until my last day."

Ghosh is eagerly anticipating a change. Despite the inordinate delay in the approval of his paperwork, he is hopeful of receiving government-appointed teachers. Until that happens, as the clerk, teacher, and facilitator of Basantapur Junior High School, he is prepared to keep it running, no matter what.



**Reshmi Chakraborty,**  
Credit, Silver Talkies

# Diversity in Unity: The Tapestry of India

***"Diversity in Unity" celebrates India's rich cultural tapestry and unity amidst diversity. From the fervent chants during the 2023 world cup finals to the unifying spirit in the Indian defence forces, it highlights how different religions, languages, and traditions converge to strengthen the nation. The analogy of fingers forming a fist symbolizes solidarity, where individual identities merge into a cohesive whole. With its vast landscapes and cultural treasures, India exemplifies tolerance and unity, showcasing how diverse communities have harmoniously coexisted for centuries. JAI HIND***

Diversity in Unity India with its rich history and culture stands out as a brilliant example of unity in diversity. Various religions, languages, traditions and customs are not seen as barriers but rather as strength that binds people together. From ancient times to the present day, India has been an amalgamation of different cultures and ideologies. Recently on Nov 19, we all witnessed the jam-packed stadium during the 2023 world cup finals. The resounding chant of "Indiaaa Indiaaa" echoed, transcending differences. That moment people from different walks of life, representing different religions and backgrounds stood united rallying behind The Indian team. Cricket field, showcases players from different regions, castes, languages and religions, coming together as one closely knit team. On the ground individual identities dissolve, as they play, not as representatives of specific zones, but as a united force. Focusing on Indian defence forces, one of the largest in the world, a true epitome of diversity, despite differences in upbringing, culture, food and lifestyle, they stand together under the banner of THE INDIAN ARMY. Their Sarve Dharam Sthal exemplifies, the spirit, where everyone, irrespective of caste and creed, participates in various festivities on different occasions- thus again proving diversity in

unity. As individuals we may have different views, but when need arises-we become one-BHARTIYA, celebrating diwali with neighbours, participating in dahi handi, dancing in GANAPATI VISARJAN, enjoying colours of Holi, sharing IDI, enjoying langar at Gurudwara and relishing Christmas parties. All contribute to the rich unity of our identities as Indians. From the towering Himalayas in the North, to diverse culture of East and West, from lush landscapes of the south, to the unparalleled beauty of NorthEast, India is full of cultural wonders. The diversity mirrors the varying sizes of fingers on a hand, which when joined form a fist stronger together, irrespective of size. With a population of 1.42 billion, Bharat exemplifies its tolerance and unity, and shows how diverse religions, castes and sects have coexisted for centuries

## JAI HIND



**Balli Bajwa,**  
Resident, SeniorWorld





# Not the Golden Silence: A Cry for Justice

*The cries for help echoed across the court walls,  
The Hastinapura palace vibrated with her wails.  
The mighty warriors, the majestic kings sat in silence  
With heads down, eyes closed, ears shut, as if in a penance.*

*Draupadi cried out to one by one in the row in utter anguish -  
The cruel hands were derobing her, a treacherous ambush.  
The destiny's game plan, the dice's cruel and callous roll -  
Only the divine hands stretched out to help the distressed damsel.*

*Honour and dignity lost, she was alone and torn apart  
The flame from her eyes swirled and darted around.  
The hair remained untied; till the blood of oath sprinkled upon  
The fire of revenge was quenched, justice was reborn.*

*In shadows cast by destiny's design in ancient lore  
Draupadi's plight, a tale of grief and grit in yore  
Yet echoes linger even in today's hour  
Where women face a different power.*

*Cloaked in bursting silence, a modern strife  
Abuse persists and lingers in the hidden space.  
Not in the king's court with dice at play  
But in the shadows of home, street and bay.*

*Power, pelf and lust, man's pleasure and bane  
The unleashed beast on prowl, preying upon the naïve  
His own blood or another man's wife, he doesn't care  
In a flash, the crushed spirit and body lay bare.*

*Heaped upon with shame, she cries in destitution  
Robes of dignity shredded, she lies in seclusion  
All talk in whispered tone; but keep her at the arm's length  
Only empty words of sympathy, they just send forth*

*A silent onlooker is a partner in crime  
Awake, arise it is time to act for you and me  
Fight with might against the horde of beasts  
Along with Abu Ben your name will be in angel's list*



**Shanta Mathew,**  
Resident, Ashiana Shubham

# East or West, North or South: A Culinary Journey through India

*East or West, North or South*

*I love the rich diverse flavours of India*

*As much as I love the variety cuisines*

*The Gods, too are in the queue. its not a surprise*

*Gods are so kind they just eat with their eyes*

*And leave all the rest for us to consume.*

*I love payasam, with Cashewnuts and raisins*

*The mouth watering south savouries I never miss*

*The spicy Golgappa and Pani poori,dahi poori of*

*North which kindles the taste buds at great length*

*With guests around I never miss the Rajasthan or*

*Gujarathi thali and the East with enchanting flavour*

*I may land there one day to eat as much as I like*

*And feel happy and with my grant of satisfaction.*

*And of course when on travel spree I am forced to*

*Explore the street food and relish it to my belly'sbrim*

*I never miss an occasion for dinner and marriage*

*Party for traditional food, which gives great*

*Satisfaction with heavenly feeling,the different*

*Flavours are healthy energy elevators,*

*I respect the Anna Brahmaha which is a rejuvenator*

*And fills life with health and happiness.*

*Rava ladu may split when shaped,butcan be rebuilt*

*As a ball gives the message of Hope!*

*The flavours too hold the torch for happy healthy life!*



**G R Parimala Rao,**  
Resident, Manasum



# "The Archer's Test"

*An archery challenge like none before  
 To string the celestial Pinaka bow  
 Then strike a target without looking viewing its  
 reflection in a pool of oil  
 How doubly difficult, if that target be  
 A whirring mechanical golden fish  
 Circling round and round at great pace  
 Placed on a flagstaff high above  
 To pierce it right through its golden eye  
 How undoable, if that fish that circled the ceiling  
 Appeared only as a series of slicks and blurs  
 Such prowess did Draupad, of Panchala expect  
 Of the man he would betroth his daughter to  
 Came all the suitors to King Draupad's land  
 Famous kings and warriors, one and all  
 To her 'swayamvar': to win Panchali's hand  
 Sizing each other up, they waited in the hall  
 One by one, they sought to string the mighty bow  
 Those bold enough to be amongst the first  
 Soon returned shamefaced to their seats ornate*

*Crestfallen, as they heard the jeers and taunts  
 If misery loves company their ranks soon swelled  
 All the suitors thus humiliated began to carp  
 About this mission impossible  
 ... This undoable task Their frustration seeping  
 through clenched teeth  
 And worn on their heavy scowls*

*When up stepped a Brahmin  
 Handsome no doubt; he had a regal air  
 But, first, who was this upstart, so humbly clad?  
 To attempt a task where heroes had failed  
 Ignoring all the barbs and jibes  
 The Brahmin studied the reflection in the oily pool  
 The fast moving fish that circled around  
 Almost nonchalantly, he bent his back  
 Strung Pinaka to send skyward the single shaft  
 Staring all the while at the reflection  
 Fiercely focused ... 'ekagrachit'  
 He saw only the fish's golden eye  
 Both his aim and arrow were true  
 Lord Krishna, a non-contestant, did secretly smile  
 For he now knew who this humble Brahmin was!*



**Prof. Tilotama Daswani,**  
 Resident, The Golden Estate

# ASLI's Celebrations



**Tamil New Year celebration in Serene Urbana**



**Women's day celebration  
Bless Retirement Living**



**Ugadi special lunch celebration in Serene Urbana**



# ASLI's Celebrations



**Vishu - Kerala New Year from Bless Retirement**



**Ramzan Celebrations Bless Retirement Living**



## Fun Riddle Quiz

- Q1. Who was the first President of the United States?
- Q2. What planet is known as the Red Planet?
- Q3. Who wrote the novel "1984"?
- Q4. What is the largest desert in the world?
- Q5. Which country has won the most FIFA World Cup titles?
- Q6. Who played the character of Jack in the movie "Titanic"?
- Q7. What band was John Lennon a member of?
- Q8. What does "HTTP" stand for in a website address?

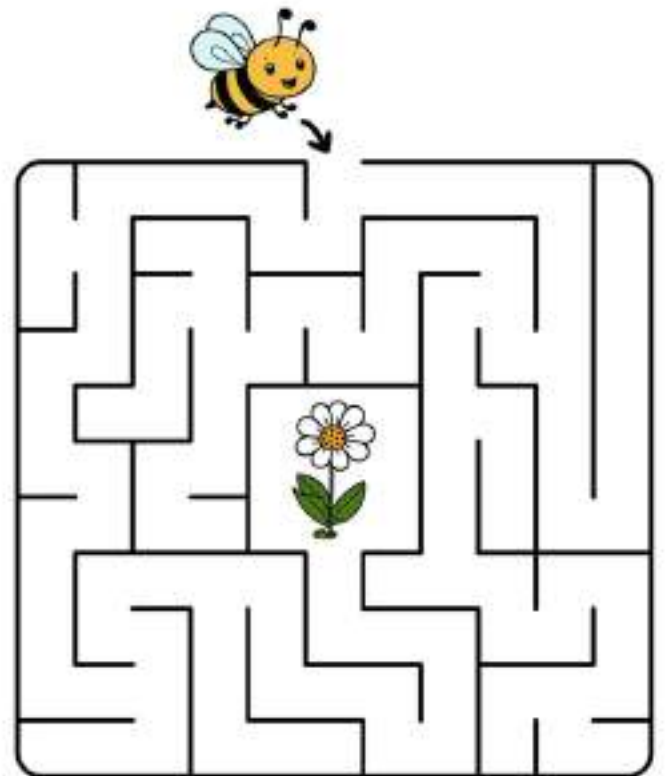
## Spot Difference



## IQ Question



## Find The Way





# Answers

## Riddle Answer

- Q1. George Washington
- Q2. Mars
- Q3. George Orwell
- Q4. Sahara Desert
- Q5. Brazil
- Q6. Leonardo DiCaprio
- Q7. The Beatles
- Q8. HyperText Transfer Protocol

## Spot Difference Answer



## IQ Answer

- 1. Piano

## Find The Way Answer





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### ASLI NUGGETS FEATURE FOR OCTOBER 2024

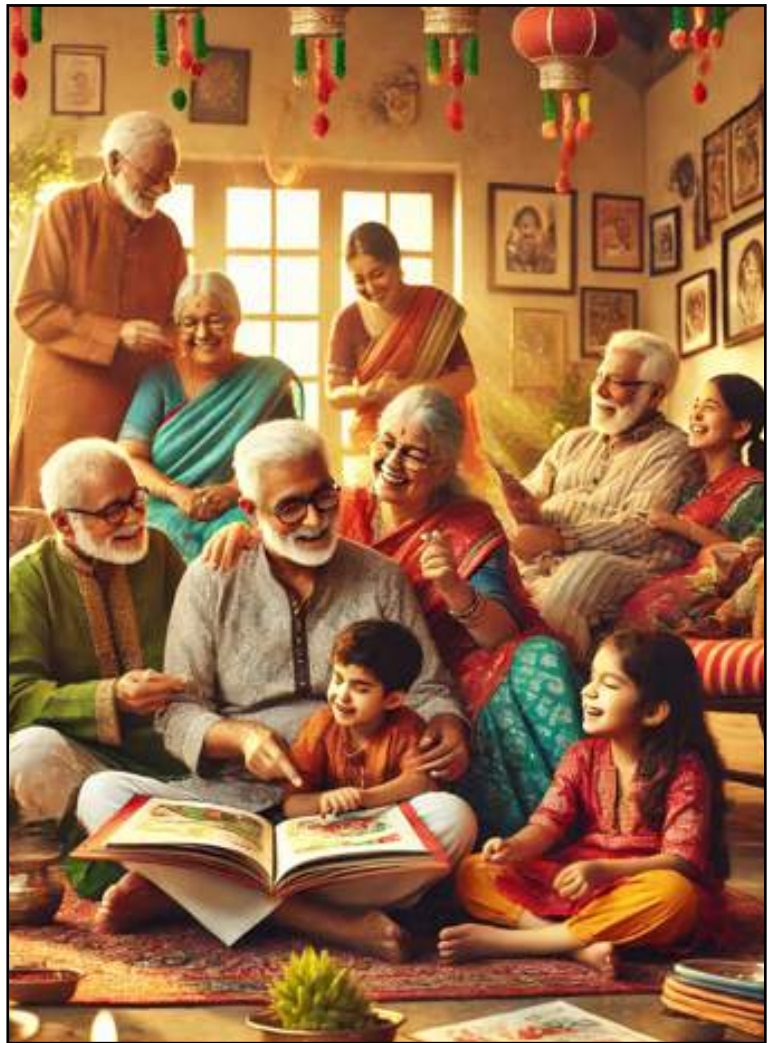
## SHARE YOUR GRANDPARENT- GRANDCHILD JOYS!

We warmly invite you to share your delightful experiences, cherished moments, and beautiful memories of growing up with your grandchildren. Whether it's a funny anecdote, a touching story, a favorite activity you enjoy together, or even a photo capturing a precious moment, we would love to hear from you.

Here are a few ideas to get you started:

- Stories: Share a heartwarming or funny story about your time with your grandchildren.
- Photos: Send in pictures that capture the joy and love shared between you and your grandchildren.
- Memories: Reflect on the special traditions, activities, or hobbies you enjoy with your grandchildren.
- Advice: Offer wisdom and tips on how to nurture a strong and loving relationship with your grandchildren.

Let's fill the pages of ASLI Nuggets with the joy and happiness that grandchildren bring into our lives. Your stories and contributions will surely inspire and uplift our entire community. Send your contributions to [aslinuggets@gmail.com](mailto:aslinuggets@gmail.com).



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