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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

(Volume 2, Issue 3)



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FROM EDITORIAL DESK



Dear Friends,

ASLI Nuggets was started as a fun and informative magazine for seniors. I am glad that so many different articles have been contributed to ASLI Nuggets. I would like to thank Silver Talkies for adding more interesting content.

Mark Twain said- To get full value of joy you must have someone to divide it with. Companionship in old age is no longer a taboo and we are very happy to share an insightful perspective on the same. It was heartening to see how seniors are pursuing their passions & hobbies in an extremely meaningful way and in turn spreading joy around, hope you all enjoy reading these articles and many more to cater to everyone's interest from finance, health and lifestyle.

Its such a great feeling witnessing seniors enjoying the valentine's day. I believe the way the seniors are celebrating, they are outshining youngsters in dressing up to expressing their love! I hope we all can learn from our seniors & get the courage to express ourselves freely. Do see some memorable pictures from our member communities of valentine's day celebrations.

I am so happy & would like to thank Col. Sridharan, invaluable ASLI member for sharing his love story, in the last issue, it was such a fun read. I hope you enjoy this issue as well, please share your thoughts with admin@asli.org.in.

Always keep smiling

Ankur Gupta

COMPANIONSHIP

A Companion For The Silver Years

Many single senior citizens across India are now giving relationships a second chance in their silver years, through marriage or live-in relationships. Here's a look at why companionship is much needed in an older age and organizations helping seniors to achieve it. This article first appeared in 2014. We have updated it recently with new information due to the sustained interest in the topic.

"I'm happy just to have someone with me in the house," says Janardan, a former government employee in his 70s now; he is husband to Mala (name changed on request), in her early 60s. "I'm looking forward to finding someone who shares my love for travel," says Balaka Devi, 63. She recently registered herself (with the help of a supportive daughter) with a marriage portal that enables second marriages. While stories of romance among people middle-aged and older have often made successful plots for many Hollywood films (Something's Gotta Give; It's Complicated; Mamma Mia), the traditional Indian mindset is largely unwelcoming of people looking for love and companionship in their older years.

There are whispers and snide comments and very often a lack of support from family members. However, mindsets are gradually changing and social acceptance is finding a foothold as older people across the country are opening up to finding companions to spend their lives with. With life expectancy going up and people living longer than earlier, finding a companion in your 50s is considered absolutely normal, while looking for love in the 60s or 70s is no longer looked upon as taboo either.

While some people believe in marriage, many opt for live-in relationships. As we spoke to couples across different age groups, communities and social strata, one thing stood out. Living one's senior years without a companion to spend one's days or share a conversation with was a daunting prospect for most. Older people usually give relationships a second chance purely for this reason. And helping them out are a few organizations that have tapped into this growing social need.



Reshmi Chakraborty

Finding a Match

In Chennai, Mr. Vasanth of Vasantham Remarriage Service says almost 20- 30% of people registered with the bureau are over the age of 60. "The oldest couple we have helped get married were 78 and 76 years of age. They have been married for three years now." Vasanth feels most women who have registered with this service are looking for financial security from their partners and moral support. For men, the need is more for a companion who will look after them and help alleviate loneliness too.

Ahmedabad's Natubhai Patel needs no introduction when it comes to senior marriages and live-in relationships. The devastation that followed the 2001 earthquake in Kutch, Gujarat, led to the establishment of a unique organization for seniors by Patel. Called Vina Moolya Amulya Seva (VMAS), it works towards finding life partners for single seniors – widowed, divorced or bachelors/bachelorettes.

While Kutch was where this organization started, today it has managed to reach out to more than 7000 senior singles of different ages from all over the country. It has been instrumental in the wedding of 52 couples, and amazingly 11 live-in relationships of singles above the age of 50. Patel says, "We wanted to help the senior citizens live the remainder of their lives with companions and that is why we started this service." In Kolkata, Dr. Amitava DeSarkar runs Thikana Shimla, an NGO that also provides a platform for senior citizens to connect with each other for companionship, apart from taking care of other eldercare needs. DeSarkar was inspired by Patel's work and took his advice.

"When I researched loneliness of elders, I saw that singleness is one of the causes of loneliness. Attraction for opposite sex is natural, even in twilight age," he adds. DeSarkar also runs a home for older people, as well as smartphone classes. After interacting with many seniors he feels that, "living alone, lacking instrumental support and being unable to share life expectations with a confidante contributes to social isolation." Having a relationship and finding companionship with the opposite sex is one of the best solutions for alleviating loneliness and social isolation, according to him.

Battling the stigma

"Marriage in the later years is not about a physical relationship but about emotional support," says NM Rajeshwari, founder of ThoduNeeda, a Hyderabad based NGO that works towards providing emotional support to the elderly. Started in 2010, Rajeshwari felt that with the joint family system breaking up and adult children often living overseas, several seniors who were on their own had nothing to look forward to except for the empty walls of their homes.

Battling ridicule about her age and 'proclivities' (she was 60 then), Rajeshwari personally met senior citizens around her and discovered that many were ready to welcome a service that facilitated companionship for them at an older age. Most were however worried about the social stigma. Rajeshwari, the brave woman that she is, wasn't. When she started ThoduNeeda with a press conference in December 2010, 45 men and 25 women attended, with a 66-year-old former bank manager and a 63-year-old lady meeting there for the first time and deciding to live together.

Since then, Rajeshwari and her organization have seen almost 50 couples stay together, whether through marriage or a live-in relationship. They organize meetings where they invite senior singles. All meetings and discussions are overseen by a lawyer who can advise regarding possible financial complications. Once a couple decides to stay together, they must announce it on the ThoduNeeda platform, so as to encourage others.



**N M Rajeswari and Damodar Rao
with their families**

Rajeshwari rues the fact that children are often the biggest hindrance in their parents finding happiness. "The children may have had inter community marriages themselves but they don't want their parents to get married. Very often the prime reason is property, as they do not want the new spouse to have a share in it."

Adding that this is one of the reasons why a lawyer is present for all couple meetings, Rajeshwari echoes Mr Vasanth in saying the prime reason for women wishing to marry is security, while for men it is housekeeping. Although roles are often reversed. She cites the example of a lady who got married through her organization and says her new husband makes tea for her every morning! "The husband is also happy that he is being complimented for being so thoughtful," she says with a smile.

Patel admits there are people who raise an eyebrow at live in relationships among seniors and explains the reason why some of them have opted for it. Older people have usually amassed property or some wealth by this stage in life and marriage often brings with it legal complications like changing of wills, converting bank accounts and the worst of it all, court cases from aggrieved family members.

As Patel says, “Most of our unions have been successful yet there were cases which fell through. Having the last few years of their life wasted in court cases was not our intention, and this made us suggest live-in relations.” This ensured that seniors could have a companion to share their lives with, without any legal complications that marriage might bring in, especially where property was involved.

Patel understands the difficulties an older, traditional Indian woman faces in participating in matrimonial events, which is why his organization arranges for all the expenses for women coming to the meetings by paying travel and stay expenses. Though he has faced opposition in a few places, Natubhai Patel still feels that society is opening up and children are now approaching him to find partners for their parents. He feels his priceless service is helping society become more tolerant and accepting of the needs of senior citizens.

DeSarkar, on the other hand, has faced threats from some family members of clients. “One person asked me to stop contact with his mother immediately or else I would face problems.” Despite threats, his initiative has found many takers, with several seniors attending the meets organized by Thikana Shimla.

The Support Systems

Every cloud does have a silver lining and children who are against parents finding companions could do well to take a leaf out of Rajeshwari and her companion Damodar Rao’s childrens’ books. Rajeshwari and Damodar, 69, took turns to speak to each other’s children.



“I did not want them to think of me as a stepmother. I told them I’m your father’s friend and there to provide him emotional support,” she says. She also offered to write on a stamp paper that she had no rights on Rao’s property or money, to avoid any dispute from the start. “They returned it but his children understood now why he had liked me, trusted their father’s judgement and wanted him to be happy.”

A relationship was the last thing on Namrata Singh’s (name changed on request) mind after her husband passed away five years ago. Singh, 55, was still coming to terms with the loss and dealing with grief and loneliness when she met her partner at a conference. They started off as friends, even successfully working together on a few projects, which gradually culminated in them starting a business together.

As they got to know each other more, the closeness grew and sometime in late 2017, Singh and her partner started a relationship. For Singh, it was important that her daughters understood and accepted it.

“My daughters are in their mid and late twenties and both are extremely supportive. They appreciate the fact that I have started a company, I have a partner and what I am doing,” says this independent media consultant.

While marriage is nowhere in the picture for now, it was important for Singh to speak to those close to her about her new relationship when she started. “My husband would have approved. He did not want me to give up on love as I was only 50 when he died. But I wanted to ask my mother who lived with me and also tell my father in law.” Her partner too, told his daughter and ex-wife about the relationship.

Although Singh’s relationship grew from a friendly to a romantic one in an organic manner, the loneliness looming ahead in life also played a big part. She is extremely honest when she talks about it. “I spent the last four years alone and that was very tough. I would feel lost without a companion. I wanted someone I could depend on.”

Like Singh, Balaka Devi of Kolkata wouldn't have thought of looking for a companion, until her daughter Tara suggested it. "I'm the one who told her about older people finding companions and said there is no harm in looking for someone you could spend the rest of your years happily with. My mother loves travel, enjoys good food in restaurants and movies. I'm quite busy with my work and live in a different city. I would be thrilled if she found a friend to do these things with and an emotional anchor," says Tara, who has registered her mother with a few websites and has even sent her off on a 'date' or two.

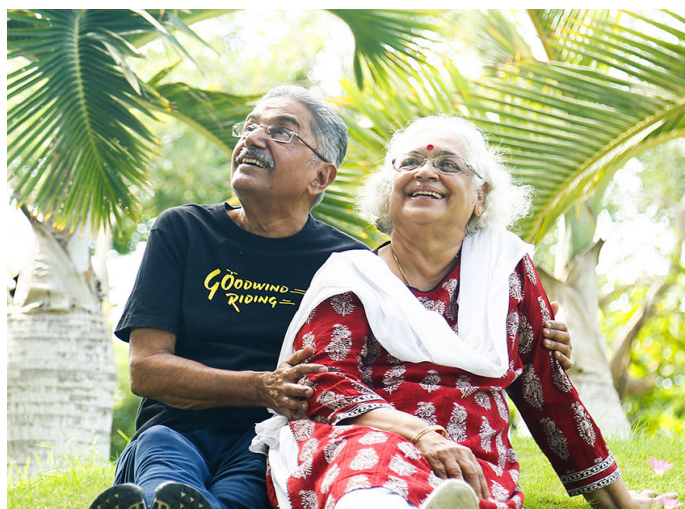
Finding A Companion

While Singh was lucky enough to find love at an older age again, some older people do need some help in finding a companion. ThoduNeeda runs a tour program for seniors where they can meet. Apart from marriage, they also welcome any seniors who wish to find a companion to share a home with, be it two women opting to stay together because it makes their lives easier. As Rajeshwari puts it, companionship makes your quality of life improve. She herself is an example of it.

After organizing matrimony meets for over two years, DeSarkar has realised that the solution to the problem does not lie in just a one day program. "I need to continue a relationship with candidates all along the year. So, we have started a closed Facebook group of interested people and we are planning on organizing dating tours as well."

Patel organizes sammelans (seminars) where prospective grooms can meet prospective brides. The seminars are announced in the local media through ads. He explains how it works.

"Here we collect the bio-data of all the prospective candidates, then they are allotted numbers and then we introduce the ladies and then the men. They each shortlist the ones they want to meet. We give the women the preference to decide first and then organize on-the-spot meetings.



They are then free to exchange contact details and arrange further meetings. The organization treats the bio-data submitted as proof and does not get into the background check of the person. "Our responsibility is to make two willing persons meet, from there on it's up to them how they want to take it forward."

All the organizations ensure they take maximum care to avoid any form of cheating or misrepresentation. At Thikana Shimla's meets, interested persons can fill up a form and attach a passport size photo, age proof, address proof and proof that they are single (death certificate of spouse or divorce certificate).

Those who have never been married before are given a declaration form to fill. While most take adequate care to ensure only genuine people meet and help them take the first steps, in case of a prospective match, once people connect with each other, it's up to them to take it forward.

"The trend for a legal friendship is much more than marry or live-in relationship," says DeSarkar, who feels companionship matters more than a label (married/live in) does. He isn't far off the mark. Whether it is with a little matchmaking support or finding love by chance, single seniors are ready to change social mindsets and give relationships a second chance.

Author: Reshmi Chakraborty
Co-founder of Silver Talkies

WHEN PASSION TURNS PROFESSION

Meet 63 year old G. Sivasankaran who has pursued his passion to make it a profession in his retirement life. And in the process, bringing smiles and cheer to many families. There are many such people, next door, who are interesting and who make life interesting. And I thought I will start writing about such people. A casual conversation that was so interesting that I decided to spend more time in understanding him and the work that he does. I did not.

He started digitizing music and documents for himself initially. And is now doing it full-fledged for other people. He kept learning in the process. For eg., removing and cleaning scratches from old photos before restoring and digitizing them. Some interesting work that he does is converting old CD's into MP3 format. Old audio cassettes (I remember the good old days when we had the double recording National Panasonic –a prized possession for most of us. Deleting and recording on such tapes was a passionate pass time), converting VHS Video Cassettes (and that was an era of VCD players) into MP4 format, restoring and digitizing old films.. and so on.

As we spoke he said that he had interesting time, especially during the covid, when people found time to digitize their records and music. His hobby of collecting live recordings of classical helped the legendary K J Yesudoss trace one of his concerts in Chennai dated back to 1972. He has over 5000 such live programs digitized. His work is personalized. People sit with him and chat over coffee as they get their work done. His clientele includes famous personalities like Aruna Sairam & Sanjay Subramaniam and Late Shri. Balamuralikrishna.



G. Sivasankaran



Srikumar Sampathkumaran

As he digitized, he also collected music and today has close to over 100,000 devotional, classical, semi classical song library and is happy to record specific lists for people. For instance, he says that grandparents meet him to record devotional music for their grandchildren leaving abroad, younger generation meet his to covert old formats into memories for their parents or grandparents. He says that the work of conversion of audio tapes into MP4 format is also challenging.

Many a times the tapes which are old and worn out give way and so he has to stick them and wait for them to get into usable form again. He says that many a times people get emotional when they digitize the wedding videos of their loved ones. He says these are most happy times for him, as he is giving people something that money cannot buy.

He says that in a few cases, his client includes four generations in the same family – grandparents, parents, children and grandchildren – each of them meeting him discretely to do the gifting for their loved ones.

He slowly included suggesting and selling products like small MP3 players, projectors that can be connected to mobile phones.. in the process becoming tech savvy to make suggestions. Today, he is a busy man, making life beautiful for many people around him.

Author: Srikumar Sampathkumaran
Founder & CEO, Care Finder

BENEFITS OF RETIREMENT COMMUNITY LIVING

Story of Mrs. Uma Raikar, how her life changed after moving into a retirement community.

Meet Mrs. Uma Raikar, a 63-year-old living with her husband. She has worked in the Bank of Baroda for 21 years as an Accounts Assistant. Mrs. Uma was also the Managing Trustee of Vajreshwari temple in Maharashtra for 9 years. She had an exceptional work-life, took care of her kid, and provided her family with a comfortable life. Age was catching up, but she and her husband were doing just fine with the help of her son.

But soon her son had to move abroad for a great job opportunity, and Mrs. Uma and her husband had to do things by themselves. With house help, Mrs. Uma managed the household chores and everything in between, but things took a drastic turn in her life. Her husband had a severe back injury and he needed bed rest. With her son moving abroad, she was left alone to take care of her husband's health and manage the home. To add to this, her maid would not turn up days together without any prior notice. This made things worse for Mrs. Uma. Suddenly life became chaotic for Mrs. Uma.



Adarsh Narahari

She had trouble reaching out to plumbers and electricians too. Not to mention, scheduling health check-ups was a task. In all this, Mrs. Uma had lost herself. With a hectic life, she had no time to sing anymore, which was her passion. After being exhausted and stressed for months together, she decided to find a solution to make her life a little bit relaxed.

She understood that it was difficult to prepare food, schedule regular health check-ups for her husband and manage the house at the same time. These challenges eventually lead her to a Retirement community. With 24*7 medical care and regular health check-ups, Mrs. Uma and her husband felt like this place will surely make their lives a lot easier. Not just that, Mrs. Uma never had to worry about household chores like cooking and keeping the house spic and span, everything was taken care of by the team. Soon after moving into Primus Reflection, she was able to get back to her passion, which was singing and her husband received the healthcare services whenever required.



From a hectic life Mrs. Uma had a peaceful and comfortable life after moving into a Senior Home. Even during the lockdown, life went on as normal as it could be for Mrs. Uma and her husband. While the seniors living alone outside retirement communities faced challenges getting groceries, keeping their homes clean, or preparing meals. The team here ensured to do everything to keep the seniors safe and comfortable, even during times like the lockdown, where things were a bit difficult.

- Regular sanitization of the common areas was done.
- Social distancing was followed throughout the premise.
- A vaccination drive was arranged.
- The staff stayed on the premises to keep the seniors safe.
- Seniors were given kadha to build their immunity.
- Housekeeping staff continued to keep the homes spic and span.



It doesn't stop there, Mrs. Uma and her husband never felt bored or lonely as there were various fun activities organized for them such as tombola, puzzles, carnivals, and so much more.

She was looking for a permanent solution to all her problems. She wanted to live a comfortable and carefree life, where she could wake up every day without any worry whatsoever. Whether it is what to cook for lunch today or keeping the home clean. When she got to know about the facilities at senior living communities, she was elated. She never had to worry about preparing meals again. Every day she and her husband enjoyed steaming hot coffee and delicious meals. From eggs and dosa for breakfast to a wide variety of curries and pulao for lunch and dinner, there were scrumptious meals served every day.

Mrs. Uma Raikar says and we quote "After moving into a Senior Living home my second innings have been really fun. Now I get so much time to follow my lost passions, which is singing, which I left due to a hectic life. I don't have to do anything at home as everything is taken care of by the team. I feel blessed to find a place which takes care of elders so well."

Author: Adarsh Narahari
Managing Director, Primus Senior Living Homes

LOCKDOWN DAIRIES - GOLDEN SUNSET

Tara alighted from the cab and looked around, admiring the greenery and beautiful blooms. Satish would have loved this, she thought. She sighed. He did not wait long enough to enjoy the sunset of his life with her. She couldn't bear to live in the apartment they had shared for decades. The memories haunted her all the time. She finally agreed to move into Serene Sunset, a retirement home chosen by her daughters who felt she had to have a change of scene and make new friends, to move on with life.

There was to be a lockdown throughout the country from the following day and they prevailed upon her to move to Bengaluru right away. It was a sudden decision and she was not sure if she was doing a wise thing. Anyway, here she was, trying to start anew. She gathered her bags and entered the lift, hoping this place would bring her peace and solace. She found her apartment was opposite the lift. She pulled out a bunch of keys and inserted the key into the keyhole. The door did not open despite her efforts. She finally decided to ring the bell of the adjoining apartment, hoping somebody would help her open the door. The bell was answered by a pleasant, elderly gentleman.

Tara introduced herself and explained her predicament. He smiled gently and proceeded to open the door in no time. Tara felt a bit foolish and explained how hard she had tried, but to no avail. He assured her, "It happens sometimes! Please do not feel embarrassed in the least". Having put her at ease, he asked her if she would join him for a cup of tea as she looked exhausted. Tara readily agreed as she was mentally and physically tired.

She deposited her bags in her apartment and followed him to his, hoping to meet his wife as well. He told her to make herself comfortable and offered her the latest magazines to read. He went inside and Tara looked at the photographs on the side tables with interest. A very pretty wife and two handsome young men, probably their sons featured in them. She heard him coming in and turned around to see him holding a tray with two cups of tea and some biscuits. There seemed nobody else around, so she enquired about his wife. He sighed, explaining he had moved in here after her sudden demise, due to a heart attack a year ago.



Jyoti Mohan

He sighed, explaining he had moved in here after her sudden demise, due to a heart attack a year ago. His sons who lived abroad, wanted him to move here where he would find company, instead of living a lonely life in a big rambling mansion. He introduced himself as Vinayak. Tara felt they were both sailing in the same boat. She smiled for the first time in days. Fate had brought them together mysteriously. That was the beginning of a beautiful friendship between them.

When her daughters called that night, she sounded happy after a very long time and they felt they had done the right thing. Next morning, Vinayak dropped in with the newspaper and some milk. She had slept well after days and felt cheerful. She said she would be making coffee and it would be nice if he could have some with her. They got chatting about their families and she told him about her daughters who were studying abroad.

He offered to show her around the neighbourhood and they set off for a walk. She had never felt so much at ease with anybody and felt she could trust him. After Mumbai where she had lived for decades, Bengaluru was cool and pleasant. He had come from Pune she learnt. She bought a few necessities from the local store and they returned to their apartment complex. In the evening he dropped by to take her to the club house and other facilities on the campus. The club house had a lot of recreational facilities and was well-equipped. She felt she would never be bored here, especially during the lockdown. He introduced her to the residents playing carrom, pool, chess, cards and so on.

She asked if there was a badminton court. He took her there and asked if she played the game. She smiled and told him she was the university champion in her younger days. Vinayak told her he used to be the table tennis champion in college but played badminton too. He showed her the well-stocked library.

They both proceeded for dinner to the common dining room. He introduced her to several residents there and Tara found they were all very jovial and friendly. Many were single, like her, she found. They told her the management went out of its way to keep them engaged with interesting events happening all the time. Her new friends asked her about her interests and when they heard she could sing, asked her to sing for them. She promised to sing the following day as she was tired after a long day. After Satish had passed away, she had not sung at all as she had lost interest in everything. She felt, she could slowly pick up the threads of her life, with so much encouragement and support around her.

A week after she had arrived, she was going through her old photo album which had come in one of the cartons she had opened. She sat down to look at those old memories in black and white! There was a picture of her, holding aloft the Championship trophy. She also found a class photograph with some 40-50 faces peering at the camera! She could barely make out who was who and after so many decades, she wouldn't be able to recognise any of them, she was sure! The doorbell rang. Vinayak walked in to tell her the neighbourhood store would send groceries if she wanted any, since going out of the gate was not allowed due to the lockdown.

He then saw the open album and came closer to have a look. He looked at her picture and his jaw dropped. He looked at Tara closely and asked her how she was related to the girl holding the trophy. Tara burst out laughing and told him it was her picture! He couldn't believe this was the same Tara. The girl in the picture was slim, pretty with a long plait. The Tara standing in front of him had silvery hair which was cropped short and she was no longer slim! After a moment of silence, he asked her if she had seen him before.



She looked at him properly and felt his face was vaguely familiar. He picked up the album and pointed out to the group photograph. Standing in the last row was a slim, tall lad. "This is me", he exclaimed! Tara sat down. This was unbelievable. After all these years, she had run into her old friend, on whom she had a crush all through her college days! Vinayak joked, "How could I recognise you? You have changed so much!" Tara retorted quickly, "You have changed even more! You had thick black hair covering your head and had an athletic build". Vinayak admitted he had piled on kilos since then and his crowning glory had vanished with all the tension of corporate life.

Both felt the world is indeed small! Never in their wildest dreams had they thought they would run into each other again! Tara couldn't wait to tell her daughters about this exciting piece of news! Life had come full circle. Tara and Vinayak felt the lockdown had been a big blessing for them. The days were spent playing carrom, badminton, going on long walks admiring the birds, the beautiful trees and photographing the sunset.

There was never a dull moment! Their children were happy that their parents had found life worth living again. They now look forward to a life of happy togetherness, complementing each other. Tara and Vinayak are enjoying a golden sunset after all and every sunset brings the promise of a new dawn.

Author: Jyoti Mohan

Resident, Serene Urbana by Columbia Pacific Communities

FINANCE FOR SENIORS

Should Senior Citizens take risks while investing in Mutual Funds ?

The other day I was with a senior citizen and he was lamenting at the very low rate of interest offered by the banks and how his plans of a cushy life post retirement was being threatened now.

These are no doubt a bit of a challenge esp if you are a retired person and you need to manage your life with the earnings from your Fixed Deposit returns. The bad news is that you cant do it only based on your Fixed Deposit interest, however if you planned smartly and did investments into a few guaranteed returns options esp

Pradhan Mantri Vayu Vandana Yojana (LIC of India)

Senior Citizens Savings Schemes

Post office Monthly Income Scheme

Floating Rate Bonds (RBI Bonds)

However if you need to invest beyond these and find that the rate of interest offered in the bank is low, then one thing to look at would be look at Regular Savings Fund offered by Mutual Fund houses.

Regular Savings Funds are Mutual Funds that invest predominantly in debt instruments like Corporate Bonds, Gsecs, commercial papers etc.. which are reasonably predictable and pay a regular coupon to the holders. But about 20-25% of the funds are deployed by the fund manager into Equities which is expected to fetch a better return to the investor.

So the long term average returns of these funds even touch double digits, so investors who are in need of a better returns but find MFs a challenge due to the volatility, can invest into Regular Savings Funds to get a better cashflow as also a better returns in the long term.



Babu Krishnamoorthy

For best tax efficiency, it would be advisable for the investors to invest under growth option and opt for a monthly/ quarterly payout at the rate of 6% per annum, while the growth would be much higher, the cashflow of 6% would be at a much lower tax and therefore help the investor.

Things to remember in Regular Savings Fund

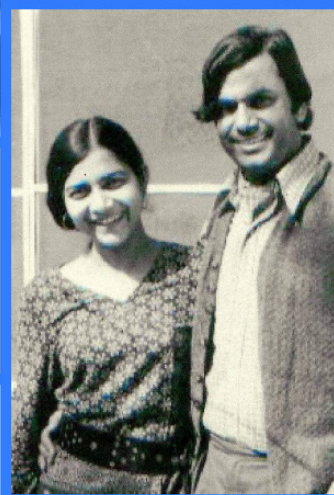
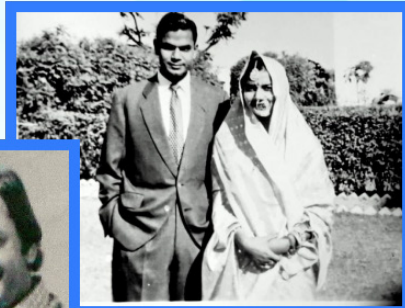
- 1. Invest for a period of 3-5 years , not lesser as the equity bit in the portfolio can be volatile ;*
- 2. Go for a growth option as the dividend is taxable in your hands ;*
- 3. Although returns can reach double digits, look at a conservative cashflow of 6% per annum, so that you are never going to draw from the capital.*
- 4. Give a year's time before you start drawing the return , so that there is a build up before you access the gains.*

Yes the returns are not guaranteed, but if one wants a higher returns, one needs to choose from the promise of guaranteed low rates to non guaranteed better rates.

Author : Babu Krishnamoorthy
Founder, Finsherpa Investments Private Limited

VALENTINE'S DAY PICTURES

Antara Senior Living



Mr Anil Sud & Mrs Seema Sud

Ashiana Senior Living



Covai Care



Epoch Elder Care



The Golden Estate



Panchvati Homes



Primus Senior Living



Vardaan Senior Citizen Centre



FUN NUGGETS

Riddle

1. What has to be broken before you can use it?
2. I'm tall when I'm young, and
I'm short when I'm old. What am I?
3. What month of the year has 28 days?
4. What is full of holes but still holds water?
5. What question can you never answer yes to?

Sudoku

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

Hint

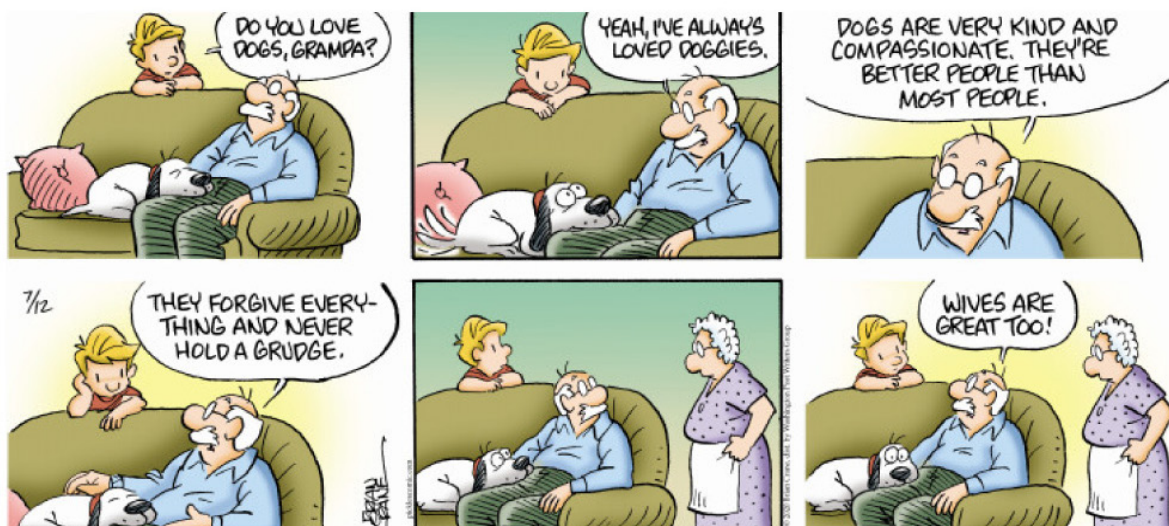
4	8	7
1	3	9
2	6	5

7	6	1
5	2	8
3	4	9

9	5	4
2	8	3
6	7	1

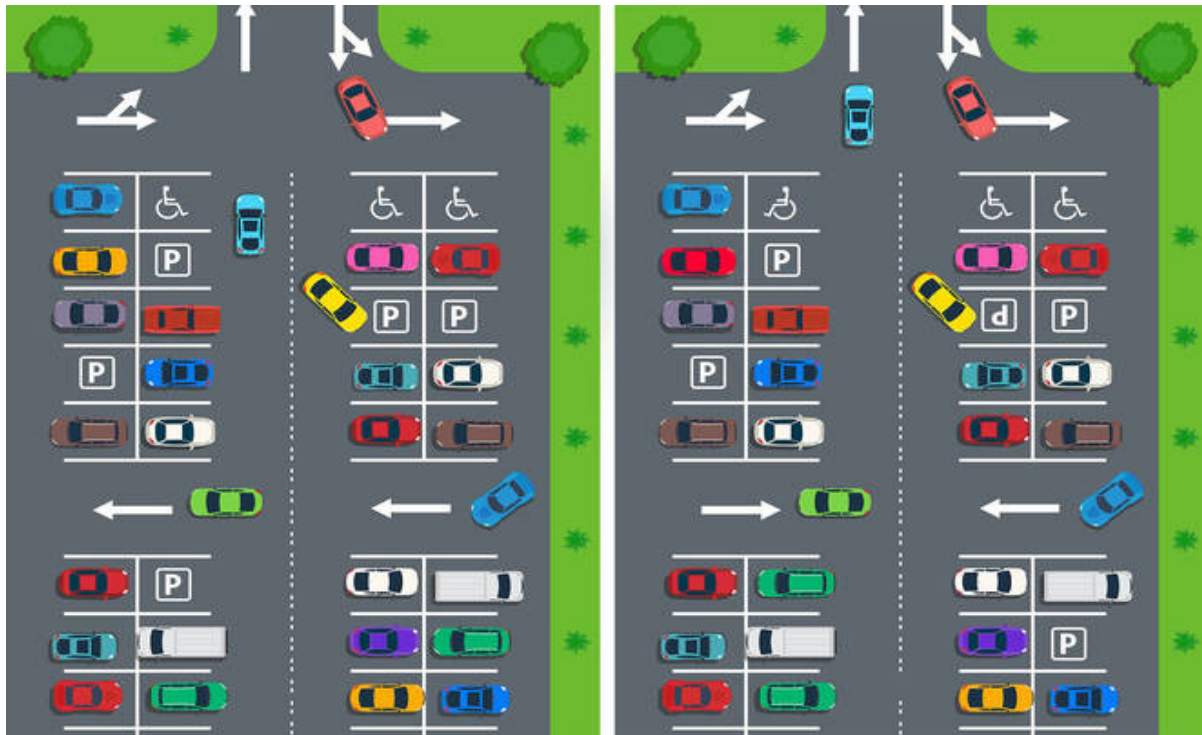
7	8	3
6	9	1
4	2	5

Comic



FUN NUGGETS

Spot the difference



Answers

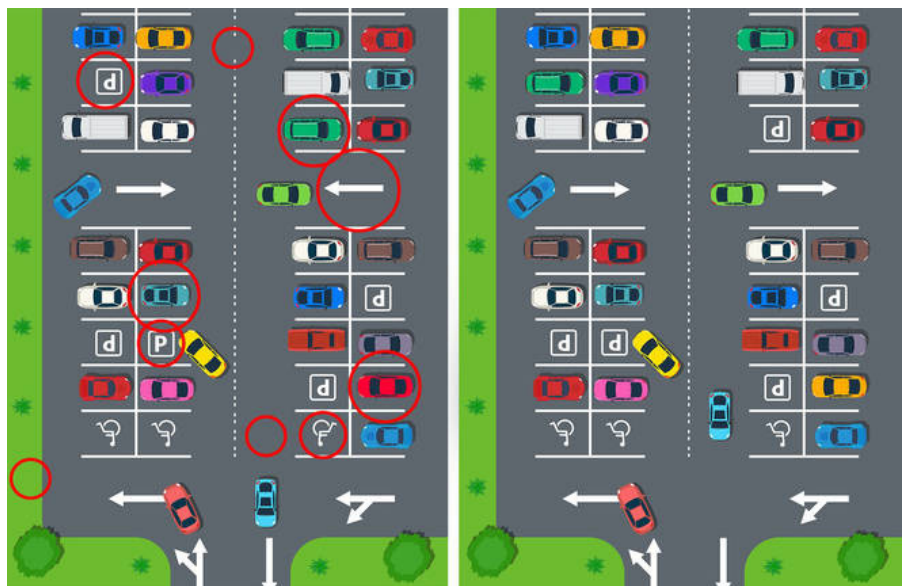
Riddle Answer

1. An egg
2. A candle
3. All of them
4. A sponge
5. Are you asleep yet?

Sudoku Answer

9	5	4
2	8	3
6	7	1

Spot the Difference Answer



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.

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

*Bani Jain
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Let's keep in touch

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Empowering Senior Living and Care in India

