

October, 2022

ASLI NUGGETS

FOR WHOM AGE IS JUST A NUMBER



(Volume 2, Issue 6)



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From Editorial desk



Dear Friends,

It is a pleasure reaching out to you through this issue of Nuggets – timed with the International day of older persons (UNIDOP). A day celebrated to spread awareness about the importance of seniors in our society and appreciating their significant contributions. The UN decade of healthy ageing is a global collaboration that brings together diverse sectors and stakeholders including governments, civil society, international organizations, private sectors, media, academia and professionals to improve the lives of older people, their families and communities. ASLI is proud to be playing an important part in this endeavour providing solutions to seniors. The 2022 theme of UNIDOP serves as a hallmark and reminder of the significant role older women play in traversing the global challenges and contributing to their solutions with resilience and fortitude. At ASLI we recognize and offer our respects to the wonderful women who have made such significant change to us and our society. The pace of population ageing is much faster than in the past and by 2050 the world's aging population will be as much as 22 % of total population. This is an opportunity for us to identify and find solutions to various changes that are happening around us, to make the lives of our loved ones better and easy. ASLI is doing just this. Let's join hands in this endeavour.

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

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

With ASLI at your service !

Srikumar

on behalf of ASLI PR committee.

Celebrate smarter – start new traditions

Age alters perspectives, maybe subtly, but undeniably. Festivals that were just fun in childhood become more meaningful in the middle-years, and we cherish their significance even more as we age.

But, how can we change the way of celebrating a Festival? – And, why should we? - You may ask.

But change we must; sometimes to keep up with the changing times; at other times, to be mindful of one's health; or, to be in synch with our kids, and maybe even grandkids.

This needn't necessarily take away the solemnity of the occasion or dilute the faith or fun.

“Bring the Twist” to the celebration



Festival Celebration Festivals are occasions to decorate homes, dress in traditional finery, and bond with our loved ones over day-long fasts, cooking delicacies and then feasting together. Since the families are no longer ‘joint’, bring in the fun and the numbers – why not take the lead and include neighbours/friends to celebrate together?

- You could invite friends of your kids or grandkids for the celebrations.
- Like-minded seniors could bring their milies together to lighten the slogging in the kitchen while building camaraderie.
- Assign tasks, delegate duties to the younger members and their friends.



- Have demos of making your signature dishes or decorating traditionally. Involve the boys – no gender-bias! They got to slog and get their hands dirty in order to enjoy the goodies later! *Your child/in-law will thank you for the free help in the kitchen.*

In these times of the “forever time-crunch,” festivals could be perfect occasions to connect with the next generation(s) and to pass on bits of traditions to those who understand and appreciate their value.

“Be the Trendsetter”

Decorations, traditional attire, and practices can be revived and even made trendy! Be ready to become a fashion-designer...or better still, a fashion-icon, if you can whip out old photos of a young “You” in those clothes to inspire the retro vibe!!

“Add your Flavour” to the happiness potluck

Visiting your son or daughter, in another city or country? Make celebrations an opportunity to get to know their friends, the new culture, and give them a glimpse into your own. Young or old, there is nothing like exotic food, anecdotes, and tales of another time and place, to tickle taste-buds and curiosity, to add to a fun-filled celebration.

“Be the Change” for a better world

Holi Natural Colours No more costly, unhealthy & environmentally damaging frills. Who better than the wiser, older ones to lead the way in advocating the healthy, natural alternatives? Skin-friendly, safe colours (for Holi) from flowers, oil-lamps for decoration, rice-powder for drawing ‘rangoli,’ the list is endless. Simple can be beautiful when the celebration is seen as gratitude – for nature, love and all of life's bounty!

Let's be smart as we celebrate!

Author: Team Seniority

Choose the right care setting for your loved ones!

While healthy elders are able to manage their activities of daily living (ADL) by themselves, it becomes difficult when they are sick be it out of acute illness or their chronic condition where they face difficulty with performing their ADL by themselves. This problem is even more amplified when they are alone. Also the pandemic has made it more difficult in managing such elders at home with everyone in the family almost locked inside most part of the days.

Traditionally, such elders have been taken care at home by one of the family members (could be spouse as well). There is an increased trend of appointing home nurse to provide this care in the absence of the children who may stay away from the parents owing to economic compulsions. This is increasingly seen with the increase in nuclear family system that is evolving. While home based care has its own merits, it gets cumbersome & overwhelming if the patient requires multiple care touch points like therapists visits, doctor consultations, lab & diagnostic services, medicines/devices etc.

Specialised elder care settings are common in the developed countries like the USA & UK!

This is where specialised elder care settings come into play which is pretty much common in the developed countries like the USA, UK, etc. This concept of specialised care settings for elders is in its nascent stages in India and is bound to grow leaps and bounds in the coming decade. It is important that you are aware of these setups which are also called as step down facilities.

a. Rehab/Transition Care Facility

This is called as a 'Nursing Home' facility in the



Rajagopal G

developed countries while in India a nursing home, traditionally, has had different connotation. Elders treated for acute illness such as a surgery (say hip joint replacement, TKR, Cardiac procedures etc) or brief illness treated in the hospital including admission for stroke or covid, they are discharged in few days post the episode. The weeks following such discharge is very crucial for the elders in their recovery process. A Rehab/Transition Care Facility provides for a structured approach for their smooth & early recovery. The goal here is to ensure early recovery & care continued thereafter at the residence of the elderly.

b. Memory care center

"Atleast 1 in 10 elders will be affected by one form or the other of Dementia"

Incidence of some form of Dementia is on the rise. It is estimated that 1 in 10 elders will be affected by this neuro degenerative disease and is more prevalent in the older population especially above 70 years of age. Dementia is a syndrome in which there is deterioration of cognitive functioning (thinking, remembering, and reasoning) and behavioural abilities which

interferes with a person's daily life and activities. This is not curable as of now and symptoms gets worse with time. Beyond mid stage it becomes very difficult to manage them at home. Hence, a specialised environment is needed which is provided by memory care centers. The length of stay in such facilities would largely be life long. Psychiatric care needs are more intense, & are different from Dementia and hence has a separate setting by itself.

c. Palliative Care Center/Hospice

Palliative care is specialized medical care for people living with a serious illness. Palliative care can begin at diagnosis, and at the same time as treatment while in Hospice care begins after treatment of the disease is stopped and when it is clear that the person is not going to survive the illness. In both these cases, the focus is to provide pain management and comfort care. Length of stay of such patients can vary from weeks to months.



We have this familiar discussion with the families of elders when they call in “what will my relatives say if I leave my elder here”. Our answer is simple, “by choosing to send your elders to such step down care facilities be it for short term or longer term, you are actually doing what is good for them”. These are new concepts and are evolving. These are not merely residential units with few care givers but a large team of physicians, therapists, nutritionists and specialist consultants work behind the scene to help the elders with appropriate care. This also helps the family members (caregivers) to reduce their burnout and focus on their spouse/ children and friends.

If you wish to know more, please drop a note to me at raj@kitesseniorecare.com. Happy to discuss.

Dilemma

By choosing to send your elders to such step down care facilities you are actually doing what is good for them!

Author: Rajagopal G
Founder , CEO at KIITES Senior Care,
The Geriatric Care Specialist

Falling Interest Rates: A Common Dilemma For Retirees

Falling interest rates can be a serious dilemma and challenge for retirees preferring risk-free fixed income instruments. Our member and financial expert, Dr Pallavi Mody, weighs in.

Mr Mathur, a very meticulous person, retired in 2008. He is a classic case, like millions who carefully plan their retirement and the target sum they would need post-retirement. Years back, he had planned his target to reach to the magic figure of Rs.50 lakh so that at 12 per cent interest, he would get a neat sum of Rs.50,000 per month to live a comfortable living in his golden years.

Everything was going on according to his master plan, but in the last few years, each time there was a fall in interest rate, Mr Mathur would get a bit worried. He was confused and in a serious dilemma. Economists said that falling rates of interest were good for the economy; he too agreed but could not sleep at night. Throughout his life, Mr Mathur had invested, like all his friends, in a housing property and in risk-free investments of fixed income instruments like FDs, PPF, LIC, NSC, and RBI bonds. Reserve Bank of India (RBI) says these instruments account for 85-90 per cent of gross financial assets of the household sector in India, so our Mr Mathur was definitely not off the mark. He, too, like millions, preferred risk-free fixed income instruments of investments.

The falling returns on the instruments of fixed income investments have left investors like Mr Mathur in a shock. These investors are caught up as interest in most of these instruments has registered a fall of 4-6 per cent. Interest rates on bank deposits currently stand between 5 to 6 per cent. The situation is serious for people like Mr Mathur. His Rs. 50 lakh would now fetch him



Dr. Pallavi Mody

a monthly income of only Rs. 25,000 as interest rates on most debt instruments currently hover around 6 per cent. Mr Mathur faces a serious problem of adequacy of funds in his retirement.

The problem has become more acute with longevity, and more years a person lives post-retirement. Even if the government subsidizes the interest incomes of senior citizens by special schemes where a higher interest rate is paid, it is not a fiscally prudent long-term solution. Although low-interest rates have become a fact of life, RBI's data on gross financial assets of the household sector in India shows that there continues to be overwhelming dependence on instruments of fixed income investment.

1. What are the options for Mr Mathur, who is over 70 years of age, to live a dignified life?

a. Declutter your life:

As one ages, the requirements in life considerably reduce. My father moved to a small one-bedroom apartment in his 70s. It released a chunk of money and made his life easy regarding physical and financial maintenance. To add to this, my mother sat with all her gold and silver, distributed what the family liked, and

sold off the rest. In modern parlance, we call it monetizing the value lying in dead assets!

b. Borrow from a relative:

My father joked that if he lived till 100, he would borrow from us against his flat. It was a revolutionary idea but was practical. It is alright to borrow from your children against the property as ultimately they are going to inherit it.

c. Reverse Mortgage:

If you feel awkward borrowing from your children, you can reverse mortgage your property to the bank. The bank would keep your property in their books as an asset and pay interest till you live. After your death, the bank offers two options to the heir. (1) Pay all the bank dues, including the interest paid and get the property (2) Sell the property, recover all the dues and pay the remaining money to the heir.

2. What are the learnings from this story for us?

Investing in Equity:

World over equity investments have provided some workable solutions to this problem in the past three decades. Even though the equity markets have been around in the world for more than 250-300 years, until relatively recently, the interest in equity shares was limited. The class of investors mainly constituted of a few wealthy individuals and institutions. The operations of the securities markets were geographically restricted to major commercial and financial centres.

However, falling interest rates on fixed income instruments everywhere in the world in the eighties have compelled people to consider the option of equity investment. If a higher return for pension and retirement is the question, equity investment has emerged as the best answer



worldwide. Almost all investors, everywhere, including India, have come to understand the fact that, in the long run, only shares hold out the promise of sufficiently large returns to pay for pensions and retirement.

Besides falling interest rates that pushed investors to equity investment, technological development helped equity markets to spread further and reach larger masses of individual investors everywhere in the world. The situation has dramatically changed with technological development, making it possible from the infrastructure viewpoint.

The equity culture is spreading fast because it has percolated to cover all classes of investors and spread wide to bring in more investors. A Survey by The Economist shows that almost 50 per cent of American households and 20-25 per cent of European households have become investors in equity shares. Equity culture has also taken firmer roots in India through Mutual Funds.

Do you or an older loved one share Mr Mathur's dilemma? What have been your options for comfortable living in your retired years? Please share in the comment section below.

Author: DR.PALLAVI MODY
Financial Expert,

This article first appeared in silvertalkies.com

7 Free Music Apps in India for Seniors

Remember when we used to listen to songs on a tape recorder?

When going to the local cassette shop to record our favourite Kishore Kumar songs was a regular activity?

Or when we had those big arguments trying to decide whether to play 'Side A' or 'Side B' of the cassette?

All these moments were an integral part of our whole music experience. But, as times changed, our ways of listening to music also changed.

Music apps have grown in popularity over the past few years and are now accessed by millions of users worldwide. However, most seniors still find it difficult to search for the right apps.

But you do not need to worry anymore, because we have compiled a list of the 7 best music apps for seniors (in no particular order). So choose your favourite app and kickstart your music journey today.



1. Gaana

Also known as 'Gaana.com', this is India's largest music streaming service. Gaana has access to over 30 million songs and boasts of a vast library that includes Hindi, English, Marathi, Punjabi, Gujarati, Tamil, Malayalam and many other languages. Gaana offers free music streaming (with ads) and has a paid subscription service that offers ad-free music and offline downloads as well. The app comes with an easy-to-use interface and has an amazing collection of classic hits that are bound to take you on a trip down memory lane.

2. JioSaavn

Another music app that offers high-quality music streaming is JioSaavn. It has access to more than 55 million songs and is one of the highest-rated music apps in India. Apart from a huge collection of movie songs, JioSaavn also offers a wide range of regional songs, classical music, devotional songs and other timeless ghazals that will leave you feeling nostalgic. Moreover, if you love listening to podcasts or short stories, JioSaavn is the perfect music app for you. It offers free, ad-supported streaming along with a paid subscription for an ad-free music experience.

3. Spotify

With more than 2 million active users, Spotify is one of the most popular music apps in India. It offers an extensive collection of songs that include pop music, classical songs and other regional music. Spotify also has some amazing



features that include song recommendations based on your mood. Besides, the app also offers an amazing collection of playlists according to your favourite artist or genre. It offers ad-supported free music streaming along with affordable premium plans, making it one of the best music apps for Indian users.

4. Wynk Music

Being one of India's first music streaming services, Wynk Music now has more than 70 million active monthly users. The app offers an extensive collection of songs across all major Indian languages. Since Wynk Music is owned by Airtel, the app offers some amazing features and benefits for Airtel users. Non-Airtel users can also access the app's features through various ad-supported plans. Apart from a huge library of 30 million songs, users can also access several podcasts, short stories, celebrity interviews & many other features on Wynk Music.

5. Hungama Music

Owned by Hungama.com, this music streaming

app offers an amazing collection of old Hindi songs along with regional music in all major Indian languages. Hungama Music presents ad-free music to premium subscribers and free music streaming (with ads) to all other users. The app also offers access to short films, TV shows, stories for kids and other engaging content.

6. YouTube Music

Another music app that offers free (ad-supported) music streaming is YouTube music. The app has a vast collection of classic hits, movie songs, regional music and much more. Apart from high-quality music streaming, you can also watch music videos on YouTube Music. This makes it one of the best music apps in India, especially for seniors.

7. Apple Music

Being one of India's best music streaming services, Apple Music offers a collection of more than 60 million songs that range from pop music to classical hits. Just like the other music apps in India, Apple Music offers ad-free music for premium users and ad-supported, free music streaming for all other users. Although it is owned by Apple Inc., android users can also access Apple Music on their smartphones. This makes it an ideal choice for music lovers all over India. This was our list of the best music apps for seniors in India. All of these apps offer high-quality music streaming with various ad-supported tiers.

These music apps are available for download on Google Play Store (for android users) and App Store (for iOS users). So put on your headphones, relax your mind and start listening to all your favourite songs today.

Author: Team Seniority

Senior's activity - making a family tree - the best gift you can leave for your family

An Introduction to Family Tree and How to Create It

The festive season provides many opportunities for family gatherings, and what better time than now to start building your own family tree, and to pass it down to your children and grandchildren.

How do you make your family tree? From the beginning of time, parents have passed down stories and keepsakes to their children through storytelling. It may surprise you to learn that you can use those items to further your family research and construct your own family tree in modern times.



Defining family tree

A family tree is a diagram showing the relationship of members of one family over several generations. By creating a family tree,



SN Praveen

you are able to better understand your lineage and in turn, yourself. The process is not very complicated but does require patience.

Benefits of family tree making

There are many benefits of creating a family tree. One of the main benefits is that it can help you learn about your ancestry, genealogy, and family history. Another benefit is that it will be a place where you can store all your family's information in one place. This includes births, deaths, marriages, military service records, etc. Plus, if someone is looking for a relative, they might be able to find them more easily by browsing your family tree.

Why you need a tree

Every family has a story that can be traced back over generations. The family tree is the tool you use to tell your story. You can create a family tree by starting with yourself, working your way back through your parents, grandparents, great-grandparents, and so on. Knowing where you come from helps you see who you are now and where you're going in the future.

Creating a tree from scratch

Start by deciding which family member you want to focus on. From there, gather as much information about them as you can. Gather their name, birth date, parents' names, spouses', children's' names and dates of births. You will also need the addresses where they lived over the course of their life.

Where do I start?

Creating your family tree is an enjoyable, interesting, and rewarding process. You can find out where you are originally from, what your ancestry is, what languages you speak or used to speak, and who your distant relatives are.

You may already know some of this information about your own family history. If not, I recommend starting with a very basic family tree - just yourself. Starting with yourself will help you answer the following questions: First name? Last name? Birth date? Where were you born?

Structure of a tree in Family Tree

The tree is a symbolic representation of the family lineage. On top, there is a father and mother. Underneath them are two children (siblings) on either side, one with two children (a grandparent) and the other with three children (a great-grandparent). Each child will eventually have their own child, who may then have their own child, in turn. And so on down the line.

Final touches to a family tree

A family tree is a visual representation of your family history. You can use the tree as an outline for your research or add details about each person you find. Either way, it will be a helpful resource for finding out more about your ancestors.



Online resources and examples for making a family tree

Your family tree can be created using many online resources. It is possible to start with a traditional family tree, which lists each member of the family in chronological order, or you can arrange them by generation. All family members should know their names, dates of birth, deaths, marriage date/place, and any other important information.

Find the right template for your family from thousands of family tree images online. Ask a local digital studio to format and design the information you have collected and get prints in small or large formats for your family members as a new year's present.

Author: S N Praveen
Founder & CEO

Priaashraya Assisted Living Homes

Cognitive activities for elders with dementia

Reports suggest that an estimated 4.4 million people are living with dementia in India which is projected to double by 2030 to 7.6 million and 14.3 million by 2050.

Dementia is a complex neurological condition often accompanied by psychiatric symptoms and behavioural challenges. It is progressive in nature and there's no cure present as of now. But all is not lost with a dementia diagnosis. Good management and a great supportive environment can help delay the progression and preserve the quality of life to a great extent.

Managing the stages of dementia can be challenging but with knowledge and professional guidance, it can be made convenient for both elders and their caregivers. Families and caregivers need to focus on several aspects of dementia care so that the elderly are entrusted with love, care and reliance.

When it comes to managing dementia and stabilising the stages of dementia, activities and engagement play an important role. There are buckets of activities like cognitive, motor & sensory, social/group, occupational, reminiscence, physical, doll and musical activities to name a few.

Cognitive activities have a great impact on the well-being of elders living with the neurodegenerative condition. To understand the activity, we first need to understand cognitive functioning.

Cognitive health refers to the ability to clearly think, learn, and remember which is an important component of performing everyday activities.

A critical part of maintaining the elders' overall health includes keeping their cognitive skills sharp through an array of activities which allow them to practice speaking, reading, making



Prasita Nair

sound judgements and learning. **Stimulating the brain through cognitive activities also helps in enhancing concentration, exercising the healthy areas of the brain, developing better coherence (the quality of being logical & consistent), and adding a sense of accomplishment.**

At our Epoch homes, we facilitate a bunch of cognitive activities under the supervision of trained nurses and care attendants that are applicable to the mild and moderate stages of dementia.

Sharing below are some of the cognitive activities that can be done with elderly loved ones at home.

1. Having meaningful conversations- They are the best form of cognitive stimulation since it requires the brain to concentrate, absorb, process and respond. Talking about something which they liked in their past e.g cooking or their college life will enhance their old memories and will interest them further to indulge in the conversation.

2. Simple puzzles- Puzzles provide an excellent way for the elderly to strengthen their brain function, as solving one requires critical and logical thinking skills. Identifying which piece fits where to complete a picture or word helps elders to stimulate their brains. E.g of some

simple puzzles includes easy sudoku games, jigsaw puzzles, crossword puzzles, chess etc.

3. Simple board games- Board games are also a way of socializing with other peer groups where they meet, talk and play games of their liking. Some of the games are carom, snake and ladder, ludo etc.

4. Sorting and matching activities- This is a fun-filled activity where the elders have to

match the colors of beads, pulses, flowers etc. or they have to sort out the pulses mixed together. This also works on their concentration.



5. Reminiscence activities- Typically, an elder with dementia is more able to recall things from many years ago than their recent memories. Reminiscence draws on this strength! Reminiscence can give people with dementia a sense of competence and confidence through using a skill they still have. The activities involve watching an old movie together, seeing the old albums, going and meeting old friends.

6. Activities which include recall esp of the long term memory- Karaoke, quiz, antakshari, old hobbies etc. It aims to evoke memories and stimulate mental activity.

How to do dementia activities in a proper environment:

- Try to remove distractions as far as possible

- Their sitting arrangement should be comfortable
- Try engaging in one on one activity
- Don't make it competitive
- Do not force elders to do activities against their will
- No activities should be randomly picked and executed. Avoid aggressive memory games as this can cause agitation if they are not able to do it.
- Reinforce and always appreciate
- Mind the duration
- Recognize when they are tiring out
- Always support them with the right amount of assistance
- Lastly- what are we trying to achieve? Our goal is not rehabilitation but empowering them, improve functioning, and their ability to communicate

While these activities are great for cognitive health, always remember to be gentle and patient with your elderly with dementia. Assist when required so it doesn't become stressful for them. It will be great if you could cheer them up, encourage them and nudge them with affection and support. Help them feel happy and content with the accomplishment of an activity, and the sight of that will be pleasantly satisfactory to you as well

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

Senior citizens & financial freedom

It is the 75th year of independence and as it now called Azadi ki Amrit Mahotsav. While the nation has progressed and come a long way from where the British had left us.

The moot question we need to ask ourselves, “India is free, are Indians free, esp financially?”

The nations wealth and people’s wealth are not the same, While they do influence each other, they may not influence all strata of society in the same manner. Hence this question is perfectly valid...

Let us look at the gamut of Financial Freedom esp for Seniors from a variety of standpoint :

Pre Retirement

1. Stock markets & Mutual funds as a creator of long term wealth, have helped and are continuing to help the vast majority of middle class investors to create the nest egg that is so essential in their post retired life.
2. Schemes like National Pension Schemes (NPS) & Public Provident Fund (PPF) have provided not only tax breaks but also enabled the individual to create a corpus for themselves for the long haul.
3. Life & Health Insurance options : The plethora of risk management instruments like Life Insurances and Medical Insurance options currently available have addressed a wide need for risk mitigation even for those without perfect health.



Babu Krishnamoorthy

At Retirement

1. At retirement, there are variety of different government investment options that one can park their funds to generate safe returns of 7.20% per annum post retirement.
2. Tax benefits (for retirees, post age 60 years) Beneficial tax slab upto Rs 5 Lakhs as compared to others ; Upto Rs 50,000 deduction U/s 80 TTB for Interest income; Mediclaim deduction upto Rs 50,000
3. Of course one has the plethora of other investment options available as well like Mutual Funds, Bonds, Equity stocks etc which do offer a much higher returns but subject to market risks.. only suitable for investors with appropriate temperament for risks.

Post Retirement

1. Seniors who live to a ripe old age of 85 years & beyond often find that at some

Govt Investment	Investment R	ate	Monthly
Senior Citizens Savings Scheme	Max : Rs 15 Lakhs	7.40%	9,250
LIC Vayu vandana Yojana	Max : Rs 15 Lakhs	7.40%	9,250
Post Office Monthly Income	Max : 9 Lakhs (jointly) 6	.60%	4,950
Floating Rate Bonds	Unlimited : Rs 15 Lakhs 7	.15%	8,938
	Max : 54 Lakhs		32,388

point post retirement inflation has eaten into their savings. To survive long term and a means to augment the finances, we have the Reverse Mortgage scheme, which provides a steady cashflow based on the seniors property even while they stay there and continue to enjoy their property ;

2. A helpline exclusively for the seniors to enable them to be treated with dignity and respect. #14567 will help seniors to connect to all the authorities including hospitals, Police, Govt etc.. in all cases of distress (not just financial) ;

3. Govt & Judiciary have taken great care to ensure that the next of kin of the seniors do not usurp the properties and wealth of the seniors and leave them to penury. There are enough laws to protect the seniors.

So yes, 75 years of independence has changed a lot and the seniors have many things to their advantage now than ever before. However like in anything else, INDEPENDENCE comes with its RESPONSIBILITIES. For the best financial freedom, Seniors must enjoy it with some responsibilities.

Responsibilities of Senior Citizens (Financial Freedom)

1. Not to be avaricious and make risky

investments that may lead to losing of one's capital. Taking risk with a long term perspective after due analysis of stocks or mutual funds and in line with ones risk temperament is completely acceptable;

2. Not to sign any paper or legal document esp property when one is emotionally disturbed but after thorough analysis and in a proper frame of mind ;

3. Use all the Govt, Income tax and other benefits to its maximum advantage possible while investing ;

4. Do a detailed plan and include scenario analysis for both self & spouse for longevity of existence and ensure sufficient financial reserves are available including inflation

Considering all the above, We do believe that Azadi Ki Amrit Mahotsav is beneficial for Seniors from their Financial Freedom standpoint.



Author : Babu Krishnamoorthy
 Founder, Finsherpa Investments Private Limited

Step out more often

What do you think counts as old age? The answer may surprise you based on who you ask and what age they are at the time. So, it is fair to say ageing is a mental attitude as much as it is physical.

As a demographic, we are all inching towards old age. Population projections estimate that the global proportion of adults aged 60 and older will nearly double between 2015 and 2050 as per a report from WHO. Many sectors will be impacted by this global population aging, including transport and land use planning. So the question is, what steps are we taking today for greater inclusivity in the future? The answer must hold relevance not only from a user perspective, but stakeholder intuitiveness as well.



Naina Padaki

related challenges faced by seniors are vision, physical ability, hearing, and cognitive ability. As their cognitive information processing slows down, completing the same task usually takes longer than before.

Another major transition is the loss of ability to drive. Here better access to ride-share services, mobility services and accessibility solutions can greatly impact their overall independence. To design intelligent solutions for the elderly, we need to gauge different use cases, needs and feasibility in mind. Not all requirements are the same. Some factors of consideration include, safety, trust, and ease of use, affordability and serviceability. Having accessibility solutions in vehicle can add a whole new dimension for senior citizens. They can step out of their houses more often, be a part of their social circles, perform their daily spiritual chores like visiting the places of worship etc. This will increase their emotional quotient and help them make the choices to lead a more fulfilling life at any age. The benefits of early planning is multifold to both businesses and users.

Here are some of the interesting accessibility solutions for vehicles, car swivel seat, portable ramps, etc



As technology advances on a digital platform, most elders are left behind, without proper access to devices. Thus, losing their ability to stay connected with their friends and family. For seniors, many factors influence their ability to use technology to its full potential, both medical and social. There are users in their 80s who are using mobile apps on a daily basis despite having issues with their vision. On the other hand, there are also perfectly healthy 65-year-olds who have no clue how to use a tablet. The main age-

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NEWS & ENGAGEMENT



A special story session with internationally renowned storyteller, educator and academician Geeta Ramanujam for all our seniors on special occasion of International Day for Older Persons

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

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/3CglvF7>

ASLI Study Tour's

In its endeavor to share best practices and showcase different operating models in Senior Care, ASLI has conducted two study tours, first in Delhi-NCR and second in Bengaluru for its members.

The format of the study tour was visit with the show around and interactive sessions at each of the participating communities and a get together in the evening facilitating informal networking.

During these visits, the businesses made presentations of their facility/service and facilitated interactions with residents. All stakeholders were encouraged to engage to make the exercise reach its primary objective of knowledge sharing. The need for collaboration and not competition was an outcome amongst the members besides individual connections.

ASLI thanks all the participants, the communities and their residents for their cooperation and for making this a knowledgeable, memorable & enriching experience.

1st Study tour

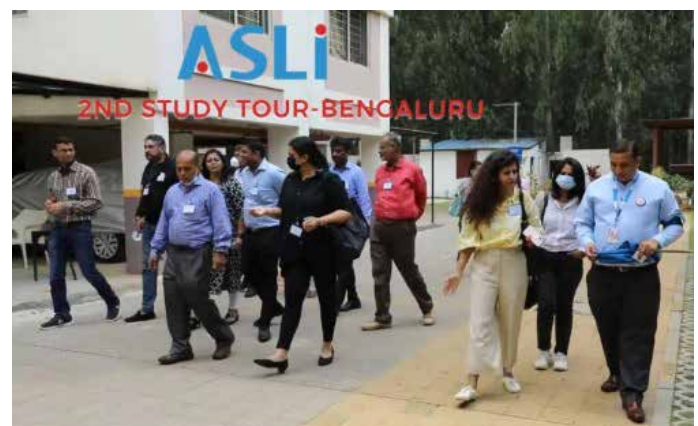
Link: <https://bit.ly/3y0WDO6>

Link : <https://bit.ly/3C8tEel>

2nd Study Tour

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

Link : <https://bit.ly/3E0hGGk>



FUN NUGGETS

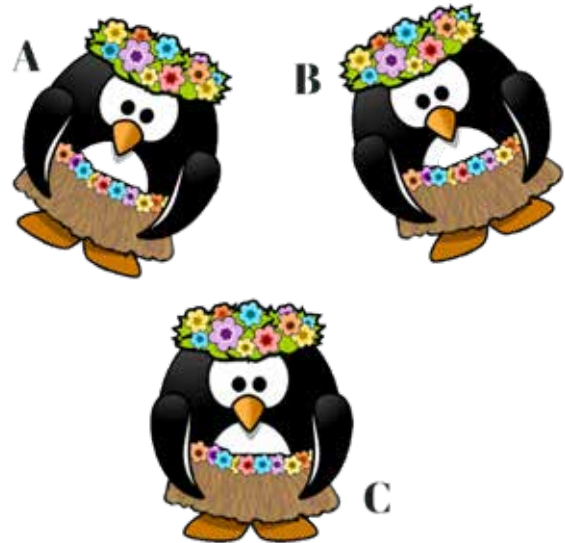
Quiz

1. What are two things you can never eat for breakfast?
2. What is always coming but never arrives?
3. What word would you use to describe a man who does not have all his fingers on one hand?
4. Imagine you are in a sinking rowboat surrounded by sharks. How would you survive?
5. What breaks and never falls, and what falls and never breaks?
6. How can a girl go 25 days without sleep?
7. A cowboy rode into town on Friday. He stayed in town for three days and rode out on Friday. How is that possible?
8. Which word do you always spell wrong?

Sudoku

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

IQ Test



Comic

ARE
WE
THERE
YET?



FUN NUGGETS

Spot the difference



Answers

Quiz Answer

1. Lunch and Dinner
2. Tomorrow
3. Normal, because people usually have half their fingers on one hand
4. Stop imagining
5. Day breaks and night falls
6. She sleeps at night
7. His horse is named Friday
8. Wrong

Sudoku Answer

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

Spot the difference Answer



IQ Answer

In A, the very left blue flower got a more gap. So, the answer is A.

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

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Let's keep in touch

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