

**ActivAge**

I am delighted to read in USA through the *Economic Times* about the start of *ActiveAge* by Dignity Foundation with the help of ICICI Prudential Life Insurance which will spread the message of a fulfilling life post-retirement. Both you and Shikha Sharma of ICICI Pru have the gratitude of all senior citizens for sponsoring such activities in different parts of the country.

*N Ahuja, USA*

**Great News**

Not just News, GREAT NEWS indeed! Congratulations on the launch of VOD! I hope people understand the opportunity and avail of it, thus enlarging the membership of DF. I have forwarded it to the Seniors on my 'contacts list'.

Best wishes to you and your team for the runaway success of this initiative.

*Ubaldo D'Souza, Goa*

**On the Go..**

This refers to an article "Run Samjiskar Run" published in Dignity Dialogue, November 2006. I am pleased to inform you that I participated in the Standard Chartered Mumbai Marathon 2007, and completed the half marathon 21.097 kms in 1hour 56 minutes 34 seconds, coming out 4th in the category of 'Male senior veteran' (55+ years).

I am also pleased to inform you that recently I have been awarded a certificate of Merit with a bronze medal by the Japan Karate Association of India, Maharashtra, as third prize in the individual KATA event. Further, I shall also be appearing for the yellow-belt exam in a few months.

*M B Samjiskar, Mumbai*

**'Making a Life'**

Once I met a 75 year old lady who looked a simple, honest woman with a lot of wisdom in her words. She said, no matter what happens, or how bad it seems today, life will go on and it will be better tomorrow. She had learned that making a living is not the same thing as "making a life" and 'life' sometimes gives you a second chance. She had learned that everyday you should reach out and touch someone. Give a warm hug, or just a friendly pat on the back. People will forget what you said or did, but they will never forget how you made them feel.

After talking to her, I felt I have learned a lot, and there's still a lot to learn.

*Susheil Ahluwalia, Mumbai*

**Need Not File Returns**

I had sent a letter to the Income Tax Dept to clarify my query on Income Tax returns. I am a senior citizen, 72 years old and my annual income does not exceed Rs one lakh. I have been submitting my returns till 2005-2006, though for the last 10 years I had no taxable income. I had sought clarification on whether I need to submit my IT returns now, under the new Income Tax rules.

When there was no response from the IT Department, I wrote to Nina Kapasi, Chartered Accountant, BCAS, for advice. She promptly replied that I can safely discontinue filing my IT returns if my income does not exceed the specified limits. I hope this information would be of use to other seniors in a similar situation.

*K R K Moorthy, Mumbai*

**We Love It!**

A lovely issue and excellent material in the magazine! My friends here loved it.

*William Negron, New York*

**Save Us from Savings Scheme**

As you are aware, the government introduced a Senior Citizens' Savings Scheme in 2004. This offered an annual interest of 9%, with a minimum lock-in period of 5 years. At the time, the scheme was touted as an incentive for Senior Citizens, since the prevailing rate of interest was lower.

However, nowadays, even ordinary citizens can earn a higher rate of interest, even from bank fixed deposits and this scheme is no longer an incentive. As a result, many thousands of senior citizens who invested in that are losing out, because they cannot withdraw their investment (and earn a higher return) without incurring a penalty. Since the ostensible purpose of the scheme is to help senior citizens, the government should either raise the interest rate, or allow senior citizens to withdraw their money without incurring a penalty.

*Firoze Hirjikkaka, Mumbai*

**Let Each Association Awake!**

In the cover feature of the October issue, Shobha Nair has painstakingly explained in detail the advantages of 'Partnering for People' (PPP) with fields in which several NGOs have already started working. Every Association of Sr Citizens may like to study this article in depth and take up one important local issue/problem/topic, collaborate with a local bank/buisness/Municipality etc and do something concrete for the Society in addition to the present activities of chit-chatting, listening to lectures, arranging health camps, celebrating birthdays etc. Each Association can also meet the local doctors, chemists and persuade them to provide to needy, deserving Sr Citizens, on a long term basis, free

check-ups including pathological investigations and medicines and also some concessions for all Sr Citizens as a mark of respect. They can also request supermarkets to ensure free or concessional flow of monthly requirement of groceries to those seniors with limited resources.

Industrialists/Trusts/Municipality etc can be approached for providing facilities such as Day Care Centres, Vradhashram, and Convalescent Home in your locality with active partnership in management.

*M V Ruparelia, Mumbai*

**Congratulations!**

At the outset, my wife Sheroo and I would like to congratulate you and your full team along with the volunteers on the very successful conduction of the Annual Award and the launch of the Senior Citizens Newspaper, *Voice of Dignity* on the World Elders Day function. We were very impressed by the dedication of all involved in improving the quality of life of Senior Citizens by attending to their varied needs. May the Good Lord give all of you a long life, happiness and lots of strength to continue the fabulous work you are doing through Dignity Foundation!

The Autumnal Aerobics, the Suraksha Bandhan and the 'Harmonium Rediscovered' by Dr Vidyadhar Oke and his troupe were just fantastically entertaining and refreshing. Even the address by the chief guest, Narayan Vaghul, was very enlightening.

Madam, I have one request. The awards ceremony should be a little shorter and better co-coordinated. If the people who have to receive the awards can be first checked for their presence at the venue, arranged in chronological order in which they will be called, and kept ready in sequential rows, it would

be faster and I am sure it would also be more convenient and easy for the volunteers as well as the awardees.

Please accept our heartfelt good wishes and also convey the same to your fantastic team and wonderful volunteers.

*Aspi A Davierwalla, Mumbai*

*Editor's Note: We have noted your excellent suggestion. While we are also aware that it is a time consuming activity, what is of paramount importance to us is the sense of self esteem it will bestow on the recipient for the services rendered by him and greatly appreciated by Dignity Foundation on behalf of senior citizens of the country!*

**Senior Citizen Card: Authorisation**

I request you to take up the issue of official authorisation of "Senior Citizen Card" for various purposes. Presently it is not in the authorised list for availing the following facilities, though it is issued by the Government – Bank; Landline and Mobile Phones; Passport; NSE and BSE; Railways; and Airways.

The Passport office has not even provided a separate counter for Senior citizens, unlike the Railways. The officials are helpless in the matter as this is not in the list of their organisation. I was informed that the Govt has to issue necessary notification for including it in the list of authorised documents for verification.

It will be a great service to Elders if the Card is included in the authorised list.

*Surendra Prasad, Mumbai*

**Dignity Home Care Services**

After obtaining some time back a list of old age homes in and around Mumbai from Dignity Foundation, I visited a few of those which looked

better on paper than others. The promoters of these places have no doubt good intentions, but in practice I found these places where old people are shifted as a last resort. Majority of them are ladies which confirm the gender bias in this country. Sadness is manifest on their faces. Helplessness is evident. The facilities available are "so so". Cleanliness is lacking. I am sure food served may not be suitable to many as this country has umpteen number of caste and each has a different food requirement. Customs vary. Languages are many. People form separate groups. If the inmate falls sick, their care is a problem. A few old age homes have a separate dormitory type area to shift them for Medicare. All these look pathetic.

I have always opposed the concept of old age homes as this is not workable in this country both economically and socially, specially because there is no scheme of social security for the aged. Children are busy with their education, careers etc, and many go away from their parents. Reasons are obvious and I do not want to go into them.

It is therefore heartening to note that Dignity Foundation is launching "Dignity home care services" for "ageing in place" where Senior Citizen stays and have stayed all along. "It is only on a trial basis," reads your announcement. I sincerely hope this effort will succeed and all citizens come forward to support the same.

We have to take care of ourselves. If Central and State Govts come forward to help us, well and good. Otherwise, I appeal to all Industrialists, Philanthropists, rich individuals and the like to come forward and help us generously.

*V P Kamath, Mumbai*