



ELDERS

Monthly Journal of the

TAMILNADU SENIOR CITIZENS' ASSOCIATION

Regd. No. 255/87

Old V-95, New 78, 5th Main Road, Anna Nagar, Chennai - 600 040. - Ph : 2621 3908 / 2621 3850

Service Centre : Flat 4, 15A, Jai Nagar 1st Street, Arumbakkam, Chennai - 600 106

Website: <http://tanseca.com>

E-mail: gensec@tanseca.com

**Life's tragedy
is that
We get old too soon
And wise too late**

PAYMENTS UNDER PRESSURE

The world of today sees everyone in a hurry. Right from the infant crawling and toddling to the senior citizen whose capacity for endurance goes down with advancing age, people are racing against time for fulfilling the task undertaken. People generally wish to avoid if possible waiting for hours for his or her turn. With the population explosion witnessed over the past half a century, people have been swarming in public places, shops, malls, theatres, hospitals, airports, rail and road stations, places of worship, hotels, educational institutions etc seeking various services, facilities, goods and entitlements. Naturally when there is a rush, to maintain and ensure order and smooth transaction of business some strategy is devised. It may range from forming a queue to assigning specific time slabs to avoid unnecessary wait. With all the regulatory procedures there is still a last minute rush or pressure in our activities which is inevitable. Taking advantage of this race against time, human ingenuity has devised endless ways of achieving the task adopting a fast track approach by charging extra payment.

Starting from Airline operators and more recently the railways, they literally auction the tickets to the highest bidders. The omnibus operators do not like to be left behind particularly during week ends, festive occasions etc. For speedy darshans in temples enjoying high patronage, special tickets are offered to avoid standing in the queue for long hours to have darshan. It used to be said that in prestigious schools to get the application forms for admission people used to queue up from small hours of the morning and some badlis used to offer their places in the queue for a consideration. Even with technology trying to curb these practices through online registration etc the craze still seems to live on. Years back there used to be a craze for attending the first show for a new film release and premium prices used to be charged by enterprising intermediaries. With pirated CDs, DVDs etc the situation, they say, has undergone change.

A somewhat different kind of payment which many might have come across at one time or the other during tours is a very definitely avoidable extortion. Just a few minutes

before checking out from the Hotel or guest House, when accounts are sought to be settled huge amounts are demanded for items neither ordered nor consumed, just because there are some bills purportedly signed by the occupier with that room number. In a mood to settle these bills quickly and catch the train or flight many end up paying illegitimate demands at least partly. Moral learnt from such incidents is that check out well before the appropriate time taking into account such last minute jerks.

Yet another category of payment under pressure relates to small time fraudsters who issue printed tickets as Entry tax, Panchayat tax, parking fee etc which easily facilitate manipulation by use of a rubber stamp struck just across the amount mentioned in the ticket so that it becomes difficult to identify clearly the authorized amount vis a vis the amount demanded. With all these, the never ending problem of change being not available for the balance due to the customer, comes in handy either to avoid the payment or delay it to such a long spell that out of disgust you say it is O.K. and move.

Over a period of time our mental makeup gets attuned to these kinds of shelling out extra bucks to keep moving and sometimes saving real time which may offer more handsome rewards apart from sticking to the schedule.

WISHING ALL A HAPPY NEW YEAR 2015.

– K. ALUDIAPILLAI

UDAIPUR CONFERENCE:

As per the final list, 36 of our members are all set to participate as delegates to the 14th National Conference of the All India Senior Citizens Confederation being organized at Udaipur

BIRTHDAY GREETINGS:

One hundred and fifty greetings were sent out to the members whose birthday fell during the month of November 2014. Many of them have thanked the association through phone calls and letters. A few have sent donations too. Commencing from 1st January birthday greetings will be sent to the spouses of the members also.

ACTIVITIES OF THE ASSOCIATION

GET TOGETHER ON 28TH DECEMBER 2014:

The proposed get together will be held at the Anna Nagar Towers Club on 28th December 2014 from 10.00 a.m. to 1,00 p.m. followed by lunch. As announced in the last issue, the event will focus on fun games, showcasing of the entertainment talents of our members, lucky dip etc.

It has been decided that in order to encourage more participation the charge for spouse accompanying the member would be Rs. 250 only. Please register early along with your spouse to ensure your place. Please call 26213908 / 26213850 for registration.

In the case of those who have paid earlier at the rate of Rs. 500 for their spouse the difference of Rs. 250 will be refunded. Join in large numbers and make the event a big success.

LIST OF NEW MEMBERS

TANSECA extends a warm welcome to the following individuals who have been recently admitted as Life Members and wishes them a happy time as a member of this prestigious organization.

L. M. No. Name, Address and occupation or post last held.

2447 Mr. V.S. HAREE RAJEN

Executive Engineer, Chennai Port Trust,
Plot 20, Door No. 1, 2nd Street, Arul Nagar,
Madhavaram Milk colony, Madhavaram,
Chennai – 600 051.

2448 Mr. R. KRISHNAMURTHY

Dy. Financial Controller, TNEB,
Old 23 /1, New 55 /1, V.S.V. Koil Street,
Mylapore, Chennai – 600 004.

2449 Mr. T.K. DHIVAKARAN

Supdt, Chennai Corporation,
171 / 6, Nerkundram Road,
Chinmaya Nagar Stage II, Chennai – 600 092.

2450 Dr. MOHD. ZAHIRUDDIN Ph. D.

Gazetted P.A. (Admn), Police Department,
Old No. 257/1, Ground Floor, Peters Road
Royapettah, Chennai 600 014.

DONATIONS

To TANSECA

L.M. 916	Dr. P.K. Baskar	1000
L.M. 1289	Mr. C. R. Vaitheeswaran	1000
L.M. 1771	Mr.G. Balasuriyan	1000
L.M. 999	Mr. A. Rajavelu	800
L.M. 1636	Dr. B. S. Gajalakshmi	800
L.M. 1226	Dr. S. Kulandai Dasan	750
L.M. 1076	Mr. D. Sundararajulu	500
L.M. 1181	Dr. K. Janardhanam	500
L.M. 1713	Mr. C.S. Rajagopal	500
L.M. 2325	Mr. N. Jayachandran	500

L.M. 2073	Mr.S. Sukakumar	500
L.M. 2392	Mr. J. S. Srinivasan	500
L.M. 1318	Dr. N.Tirunavukkarasu	300
L.M. 1779	Mr. D.K. Mani	300
L.M. 1017	Mr. J. R. Balasubramanian	200
Mr. V, Vijaya Baskaran		750
Mr. Narahari Rao Bagre		500

To TANSECA CHARITABLE TRUST

L.M. 2179	Mr. K. Muralidharan	1500
L.M. 225	Mr. P. Seshadri	300

YOUR SUBSCRIPTION TO “ELDERS” PLEASE

Consequent to the decision taken at the recent Annual General Body Meeting, the rate of subscription to our Journal “Elders” has been revised from Rs.150 to Rs. 200 with effect from 1st July 2014. The actual amount payable by the members after giving credit for the balance in their account out of the old subscription is as indicated below:

Members upto L.M. No.1777	...	Rs. 200
Members from L.M. No. 1778 to 1891	...	Rs. 170
Members from L.M. No. 1892 to 2016	...	Rs. 140
Members from L.M. No. 2017 to 2133	...	Rs. 110
Members from L.M. No. 2134 to 2279	...	Rs. 80
Members from L.M. No. 2280 to 2420	...	Rs. 50

Such of those members who have not yet remitted the subscription may please send it immediately. The remittance can be made by DD / Cheque / M.O. in favour of Tamil Nadu Senior Citizens Association..

SAD DEMISE

Mr. V. Veerabadran, President of TANSECA passed away suddenly on 18/11/ 2014 due to a massive cardiac arrest. He was aged 82. He was ostensibly in good health and actively participating in all the activities of the various social service organisations of which he was a member/ office bearer.

In his demise, TANSECA has lost a dedicated social activist who assiduously espoused the cause of senior citizens/pensioners during the last two decades and more. He served the association as its President from 2013. Earlier he was its Vice-President and also a Trustee of the Association’s Charitable Trust .

Mr. Veerabadran retired from the Accountant General’s Office, Chennai as Senior Audit Officer. He had worked as Incometax Receipt Audit Officer and also as Chief Audit Officer (Temples) in the HRCE department of the T.N. Government.

He was a recipient of the Paul II Appleby Award for distinguished services from the Indian Institute of Public Administration which institution he served in various honorary capacities.

The Executive Committee of TANSECA condoled his death at its meeting on 6th December. May the departed soul rest in peace.

FEMINISATION OF AGEING - ISSUES AND CONCERNS

Dr. Rameeza. A. Rasheed

Despite substantial growth in proportion of both male and female elderly around the world, a strong preponderance of women has been established amongst 60 years and above in most of the countries. This phenomenon is called “**Feminisation of ageing**” which is currently dominant in developed nations but is picking up pace in developing countries.

As per the 2011 census, while the overall sex ratio favours the male population (940 females per 1,000males) however, for the elderly population, at 60 plus, it favours elderly women (1022:1000). At the ages of 65, 70, 75 & 80 there are 1,310, 1,590, 1,758 & 1,980 elderly women respectively per 1,000 elderly men. The proportion of women and men in the elderly population has important implications for policymakers, as they have different experiences and problems due to their biological differences, social and gender roles and position in the society at large. For example, women face various reproductive morbidities due to pregnancies and childbirth that has implications during old age. In India, elderly women are more likely to be widowed, illiterate and out of paid employment as compared with elderly men. The socio economic implications of aging are greater for females because of their higher life expectancy. Dependency can become more complex as a woman grows older given the situation that she has no source of income or right to property as seen in traditional families. In a study to establish both the direct and indirect effects of widowhood on aged females, it was found that poor economic conditions have an effect on the relationship between widowhood and health directly and through reduction in their employment opportunities and economic freedom. Thus, the negative effect of widowhood on labour force participation could be viewed as having a larger role than just reducing potential earning and health status.

In a recent study of elderly by Audinarayana (2012) in Tamil Nadu, it was found that there were marked gender-wise differentials in health status of the elderly. Chronic morbidity due to poor vision, cataract, blood pressure, back Pain/slipped disc was significantly higher amongst women as compared to elderly men. Similarly perceived health status of elderly men was significantly better ‘healthy’ than those of elderly women. Another study among 987 rural aged belonging to seven villages in Faridabad, Haryana, revealed that a great proportion of males and females (62 per cent and 72

percent respectively) rated their health statuses as ‘not healthy’. Female elderly compared to their male counterparts suffered from functional impairments like malnutrition, depression, impaired physical performance and urinary incontinence more significantly in the areas of study. This study revealed that risk of malnutrition was more among females. Elderly women are affected more by dementia, depression and psychosomatic disorders than their male counterparts.

Marital status and economic dependence play a significant role in determining morbidity amongst elderly women . It was found that with increasing age, diseases are more likely to increase with widowhood, divorce and economic dependence. Aged women in poor families lack proper food and clothing, constantly fear about the future and lack caring and loving atmosphere at home. All these factors contribute to their deteriorating health status. In a study to elicit morbidity and health care utilisation by elderly women in an urban slum in Chennai, Balagopal (2009) lit was found that 40.5 per cent of ailments of the elderly were medically untreated. The absence of gender-specific health services, poor health due to child bearing, less nutrition and their priority role as the providers of care for the young and the elderly combined with economic deprivation throughout their lives, often make the female elderly face a greater risk of poor health .The most important reasons for not seeking care were financial problems. This information is indicative of inaccessible health care which increases financial burden on elderly women and absence of social security and health insurance.

Health of women has become a critically important issue and will increase its importance owing to their increased longevity and morbidity and decreased access to healthcare as compared to men. This increased longevity of women has significant implications for women living alone for extended periods potentially with less resources and support.

The increased longevity of women has significant implications for women living alone for extended periods potentially with less resources and support. Health of women has become a critically important issue and will increase its importance owing to their increased longevity and morbidity and decreased access to healthcare as compared to men. The problems of old age will thus be exacerbated among elderly women owing to public policy failures with respect to their access to social and material resources. Thus feminisation of ageing brings with it various issues that require attention of researchers, academicians, social workers as well as policy makers.

NEWS AND EVENTS

SAFETY & SECURITY FOR SENIORS

Senior Citizens Bureau in association with Tamil Nadu Police of F3 Nungambakkam will be conducting a programme on safety and security in commemoration of World Elders Day at 11.00 a.m. on Saturday the 20th December. The venue is the F3 Nungambakkam Police Station, Valluvar Kottam High Road, Chennai – 34. Thiru S. Pandian Asst. Commissioner of Police will be the chief guest. Dr. (Capt) M. Singaraja, Chairman of the Bureau presides. Efficient and honest police personnel will be honoured on the occasion. All are welcome.

GALA CELEBRATION OF 16TH ANNIVERSARY BY PONDY SENIORS

Pondicherry Senior Citizens Welfare Association celebrated its 16th anniversary on 30.II.2014 at the Vivekananda Higher secondary school premises in Puducherry. Dr.Sundaravadivelu, District Collector presided over the event. He paid compliments to the Association for its services to senior citizens

The audience was entertained on the occasion to a colourful Bharathanatyam performance by students of Saravana Natyalaya. Cash prizes donated by Parithi R. Venkatesan, V. Shankar and P. Rajendran were presented to students who had secured highest marks in plus two exams.

Among those who offered felicitations were Mr. D. Ramabhadran Retd Judge, Mr. M.S. Krishnamurthy Retd Principal of Tagore Arts College. Thayal Nayagi, Teacher, Art of Living, Dr. Shankar of Brahmakumari Rajayoga Nilayam, and Dr. V. Muthu President, Tamil Sangam

Earlier Mr. S.V. Iyer, President welcomed the gathering. Mr. Parithi R. Venkatesan compered the

programme. Mr. M. Natarajan secretary presented the Annual report. Mr. N. Udhaya Baskaran, Vice-President proposed the vote of thanks. Breakfast was hosted by Mrs. Lakshmi Viswanathan wife of Mr. S.V. Iyer by way of celebrating her 80th birthday. Lunch was hosted by Mr. Selvaganapathi, well known philanthropist and educationist. A lucky dip draw was also held. A very large number of senior citizens participated in the function.

Reputed & Reliable International Company

Work Part –Time, Earn Full- time.

Just work for 7 hours a week & earn more than Rs.25000 Per.month *

- ❖ High earning Potential
- ❖ Flexible Work Timings
- ❖ Reward & Recognition

Contact Numbers:

98841 99834

9655525332

*Variable under certain circumstances



TNSC BANK

TNSC BANK

No.233, N S C Bose Road
Chennai 600 001

Our Nearest Branches
Ann Nagar, Ph.2621 3104

Service to Generations Since 1905

Rate of Interest p.a.

Period	General Public	Senior Citizens
15 to 90 days	7%	7%
81 to 119 days	7.25%	7.25%
120 to 179 days	7.50%	7.50%
180 to 364 days	8.00%	8.00%
1 year and above	8.75%	9.25%
400 days	9.25%	9.75%

Homes, not Houses...



PROJECTS AT : PACE PRANA : ANNA NAGAR WEST EXTN.
PACE A'AGAM : MEDAVAKKAM
PACE ANUSA : TAMBARAM WEST
PACE ADARSA : TAMBARAM EAST
PACE ACYUTA : MADURAVOYAL

M/S. PACE BUILDERS (M) PVT.LTD,

No.B-58, Anna Nagar East Chennai 600 102.

044 - 2620 3518 , 2628 2531 & 2628 6321

Mail Id : pace_enquiry@yahoo.com

Web Site : www.pace-builders.com



**INVITING LANDOWNERS
FOR
JOINT VENTURE (OR) OUTRIGHT SALE**

RIGHTS OF SENIOR CITIZENS

The rights of senior citizens are centred round the following five principles:

Independence: Older persons should have access to adequate food, water, shelter, clothing and health care through the provision of income, family and community support and self-help. Older persons should have the opportunity to work or to have access to other income-generating opportunities.

Participation: Older Persons should remain integrated in society and participate actively in the formulation of policies which effect their well-being.

Care: Older Persons should have access to health care to help them maintain the optimum level of physical, mental and emotional well-being.

Self-Fulfilment: Older Persons should be able to pursue opportunities for the full development of their potential and have access to educational, cultural, spiritual and recreational resources of society.

Dignity: Older Persons should be able to live in dignity and security and should be free from exploitation and mental and physical abuse.

**SUCCESSFUL MANAGEMENT OF OLD AGE
(R. Sivaprakasam, Clinical Psychologist)**

Healthy Indian lives to an average age of 70 years. Though human life is a continuous spectrum, for the convenience of understanding certain aspects of our life we can divide human life into three pahases: 1) Initial phase spanning the first 30 years; 2) the second phase from 30 to 60 years. 3) the third phase extending after 60 years.

The happiest days of our life are undoudebtly the initial phase. The second phase of life is between 30 and 60 is usually a very eventful period. We do enjoy life but also meet many challenges, oppositions and ordeals. The main aims are to make money and make the life more comfortable. We also concentrate on our ego satisfaction. We focus on our children’s education, employment, marriage and settlement in life too.

One fine morning at the age of 58 or 60 years we get retired from the job if we are employed and our sons/daughters are also willing to share our responsibilities in the business if we are engaged in business.

Due to constant tension and pressure we had in our job/business our physiological system gets slow impairment which produces metabolic disorders like blood pressure, diabetic, cardiac problems etc We need medical attention and regular use of medicine. Those who are using their psychological strength are able to lead a happy life. And those who do not have it get depressed and helpless tending slowly to withdraw from the society. The loneliness makes them sick and try to find fault with their spouse, children and so on. Quite often this results in family disharmony causing unhappiness to self and close family members. This is a common problem faced by many of us.

How to get over the problems and live happily till the end of our life:

1. We must accept that we are tired.
2. We must have positive attitude that we are going to live for many more years.
3. We must avoid loneliness and keep ourselves engaged. We must move with people and develop reading habits.
4. We must involve ourselves actively in social activities. It helps us to satisfy our ego status.
5. We must have physical activities like going for regular walk in the morning and evening.
6. We must focus on maintenance of the property, equipments at home.
7. Every year we must go for medical chieck up to know whether you are running any health risk.
8. Spend lot of time with yor family members for their constructive development and happiness
9. Accept realities and make up your mind to accept changes gracefully and happily.
10. We must develop contentment of life and prepare to accept the end of our life.

The above few tips will help us to look at the life and positive way and bring satisfaction and happiness.

OBITUARY

TANSECA regrets to record the sad demise of the following members of the association and conveys its condolences to the members of the bereaved families.

L. M. 555 Pulavar A. Palaniyappan, Former Executive Committee Member of TANSECA, “Erai Ezhil Illam”, P-41, 6th Avenue, Anna Nagar, Chennai – 600 040. – Expired on 14.11. 2014.

L.M. 132 Mr. V. Veerabadran, President of TANSECA, X-17, 5th Main Road, Anna Nagar, Chennai – 600 040. – Expired on 18-11.2014.

L.M. 620 Mr. M. Subramanya Rao, Advocate, Y-137, 3rd street, 6th Main road, Anna Nagar, Chennai – 600 040. – Expired on 7.12.2014.

L.M. 711 Mr. V. Karthikeyan. IAS®, Former Chief Secretary T.N. Government, 419, Kilpauk Garden Road. Chennai – 600 010 – Expired on 6.12.2014..

MAY THE DEPARTED SOULS REST IN PEACE.

Capture the Brightest Star in the City

Firm's
Mahalakshmi

RANGARAJAPURAM, SAIDAPET
1155 & 1660 SQ.FT / 3 BHK.

Firms
Viswas

INDIRA NAGAR
1190 SQ.FT / 2 BHK.

Firm's
Thayagam

PERIYAR NAGAR, PERAMBUR
985 Sq.Ft / 2 BHK

FIRM'S
TRANQUILITY
RAM NAGAR, VELACHERY
1055 & 1375 Sq.Ft / 2&3 BHK



Call us today to book your apartment in advance

044 2619 2619 / 99400 22619 / 97909 22619

Awards & Recognition

- Chairman Mr. C. Kasturi Raj has won "Realty Wizard Of Tamilnadu 2014" for his exemplary work in the field of real estate development.
- Winner of 6th Realty Plus Excellence Award 2014 "Affordable Housing Project Of The Year"
- Winner of "Best Design Apartment Project Of The Year 2014" - Central Chennai, for the Project Firm's Avataar, by Silicon India.

Winner of

"Brand Excellence Award
In Real Estate Sector"

from ABP news.. On 14th November 2014.

ONLY REAL ESTATE FIRM IN SOUTH INDIA TO RECEIVE THIS HONOURABLE AWARD



FIRM FOUNDATIONS & HOUSING (P) LTD
Q-BLOCK, NO. 93, 4TH MAIN ROAD, ANNA NAGAR, CHENNAI 600 040

AN ISO 9001:2008 CERTIFIED ORGANIZATION



www.facebook.com/FirmFoundationsHousing

webpage: www.firmfoundations.in - Email: mail@firmfoundations.in

LAUGH A WHILE

A student seeking a job was handed an application. He dutifully filled out his name and address. When it came to the entry "length of residence," he wrote: "Approximately 30 feet."

Lecturer ~ Someone who talks to you in your sleep or makes you sleep.

Sindu: Nandu asked me to marry him and make him the happiest man in the world.

Bindu: And which one of these you decided to do?

Teacher: Could you please pay a little attention?

Student: I'm paying as little attention as I can.

The teacher of the school geography class was lecturing on map reading. After explaining about latitude, longitude, degrees and minutes the teacher asked: "Suppose I asked you to meet me for lunch at 23 degrees, 4 minutes north latitude and 45 degrees, 15 minutes east longitude...?" After a confused silence, the little boy in the class responded - "I guess you'd be eating alone!"

He was just sitting around, doing nothing, when he was arrested by the American cop for impersonating the President of the United States.

Lover to his sweet heart: I will cry, when you cry. I will laugh, when you laugh. When you jump out of the window, I will laugh again.

A girl had two dogs named Titan and Timex. Her friend asked why they were named like that. The girl replied, "Because they are watch dogs!"

A company has come out with a handbook for its employees setting out the rules and regulations they had to abide by while working for it. The following are some of the rules included in the book..

Sick Leave: A doctor's certificate to prove sickness will not be accepted. If you are fit to visit a doctor, you are fit to come for work.

Lunch Breaks: Thin employees can take a break for 30 minutes as they have to eat more, medium size employees can take only 15 minutes as they have to maintain their bodies and fat people should take only 5 minutes as they just need to take a drink.

Personal Leave: 104 days of the year are allotted as personal leave for each employee as they are Saturdays and Sundays.

Bereavement leave: You cannot help it if someone dies and so you need not miss work. If your presence is necessary at the funeral, you can arrange it during lunch hours or in very important involvements apply for a one hour leave before lunch in advance

Estd:1995

REVERENCE TO SENIOR CITIZENS

Ph : 26152332 / 26154899



VARIAR BENEFIT FUND LIMITED

(A NIDHI COMPANY)

193/8, ASIAD COLONY, THIRUMANGALAM,
ANNA NAGAR WEST EXTN, CHENNAI-600 101

WE PAY INTEREST ON YOUR FIXED DEPOSITS UPTO 12.5%

(AS PER R.B.I NORMS AS SHOWN BELOW)

Loan on city properties,
jewels and deposits are
available



ASSURED COURTEOUS,
PROMPT &
PERSONALISED SERVICE

Kind of Deposits	PERIOD		
	6 months	1 Year	2 Years
Fixed Deposits			
Others	10.50%	11.50%	12%
Sr. Citizen	11.00%	12%	12.5%
Reinvestment Rs. 1000 deposit	1 Year	2 Years	3 Years
Others	Rs.1116	Rs.1257	Rs. 1430
Sr. Citizens	Rs. 1121	Rs.1270	Rs.1452
Recurring Deposit for Rs.100 p.m.		Rs.1270	Rs. 2701
S.B. A/c		5.5%	

Posted at Pathrika Channel, Egmore RMS/l.on 15-12-2014
Delivered By INDIA POST
www.indiapost.gov.in

REGISTERED NEWSPAPER

ELDERS

To

December- 2014

If undelivered please return to:

TANSECA, Old V-95, New 78, 5th Main Road,
Anna Nagar, Chennai - 600 040.