



Presents



ART OF CARING THE ELDERLY

by

Dr. P.R. Subas Chandran, Ph.D.



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Art of Caring the Elderly

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Dr. P.R. Subas Chandran, Ph.D.,



This book is for those who.....

Who have crossed 40s, are edging to 50s
and moving towards 60s....

attributing those souls miserably failed to
protect self and died in tears, pain and pangs of suffering...

Gedenkschrift (Memorial Publication) / Festschrift (Feastsript /
Celebration Publication):

This book is a tribute to all those Elderly and the Senior Citizens who survived the vicious circles of life, bondage and death, have departed unubiquitous, unhonoured and unsung heroes of life.

Life changing audios! Resolutions of rescheduling your humdrum routine life atleast an iota after reading this book? Confronting starting trouble like everyone does how to induce those thoughts into your memory system? The scientifically contrived technique, the 'Art of Altering Attitude through audio files', once listened to before hitting the bed (at the alpha hour) just for 18 days shows the way magical spell charms on you working miracles.

The pudding is in the eating. Don't have to believe your eyes or ears. For any guidance (for instance to get up on time with a smile or how to eliminate irritation, etc.) contact the undersigned; we will attune the content and facilitate you record; in fact, the tips are free of cost; the readily available piece, indeed. Service to humanity is service to Mother Nature.

Dr. P.R. Subas Chandran,Ph.D.,

Journalist,
Motivational Speaker,
Social Activist,
Psychologist,
Short Film Maker,
Biographer,

Fulfledged Scribe for Inspirational writing to students,
employees and every other individual of all age group.

Dedicated to



Romeo Cox 11- year- old boy who walked 2800 kilometers
from Italy to London to meet his grandma Rose Mary
Ref: www.time24.news (10-2020).



FROM THE AUTHOR

Art of Caring the Elderly (AOCE)

“அரியவற்று ளெல்லாம் அரிதே பெரியாரைப்
பேணித் தமராக் கொளல்.”

[To cherish the company of the elderly
is the rarest of gifts]

“Parents committed suicide... senior citizen is missing... seniors demanding legalising euthanasia”... are part of our daily routine newsfeed in the so-called great land of culture.

This book epitomizes the plight of senior citizens who have mortgaged themselves to emotional blackmail or under some pretext of excuse. We have done enough homework to demonstrate how a senior citizen could take care of himself / herself without depending, as you know, **dependency is death**. We have suggested pragmatic solutions for those 40s, 50s and 60s so that their 70s will not be a bed of thorns if not roses. Beware! Everything is commercialised... Money makes a dead man come alive, where human values mean mere damnation.

You survived and never lived for yourself... Enough is enough! Having lived for your siblings, children, near and dear including the spouse please be yourself. Beware of luring agents in the name of blood relations (blood sucking barnacles), who convert you a dependent and drive you to die in agony. The content is an eye-opener to those who want to make old age a sensible living because the government or the society is nowhere near to you to extend a helping hand. It is you and you alone who have to take care of yourself. Read if it is relevant, else, pass it on to the future victims.

(Dr. P.R. Subas Chandran)





*Justice P.N. Prakash
Judge, High Court of Madras*



FOREWORD

*"Lalithalaya"
No. 32, I Cross Street,
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8th June, 2020

FOREWORD

Art of Caring the Elderly

Dr. Subas Chandran, who is a 68 year old young man and a great motivator, has brought out this wonderful booklet replete with hard statistics and heart-rending accounts of the travails of senior citizens in the country.

The data collected by him do show the extent of the challenges that are staring at our face for ameliorating the conditions of destitute senior citizens. As rightly pointed out by him, in the Western countries, the youth population is on the recedence as more of the existing ones have grown old with years rolling by sans proportional replacement, since the institutions of marriage and family have started losing their relevance there. Whereas, we are going to have a strong youth population and also an almost equally elderly population amidst us.

The burgeoning old age homes in our country is a sad reflection of the decline in the value system that has kept us bonded for thousands of years. We are now paying the price for replacing the time-tested indigenous institutions with imported ones in the name of development. It is true that



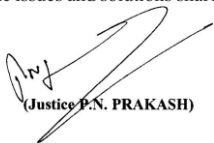
FOREWORD

2

every generation lauds the past and curses the present and we also have a tendency to romanticise with the past. However, India is not politically and economically ready to assimilate the countries, the citizens would pay heavy tax during employment and as a *quid pro quo*, the state would assure them protection in their old age. Whereas, in our country, the taxation scenario is totally different. Here the joint family unit has reserved a space for the old. As we evolve from a duty-based to a right-based society, individualism becomes more prominent naturally subduing the scope for the other.

It is said that during the early stages of evolution, when the pre-frontal cortex developed in our ancestors, they reasoned that the law of the jungle, viz., survival of the fittest, should give way to protection of the weakest. Though humans were the weakest species amongst the predators in the jungle, they managed to survive this long because they developed the ability to cooperate. Obstinate individualism has killed compassion on the altar of competition. Self-centeredness has deluded us to believe that we will be in eternal youthfulness. This has resulted in our lack of concern for the aged.

In this booklet, Dr. Subas Chandran has given very useful tips for the elders. I congratulate him for exploring the new possibilities of helping the senior citizens and wish the readers to ponder over the issues and solutions shared in this handy pocket-size book.



(Justice P.N. PRAKASH)



ACKNOWLEDGEMENTS

This presentation reflects the Master who has sent a messenger to disseminate the message. A repository of creative people interspersed with worldly wisdom from mundane to spiritual fields is incorporated.

The author is indebted to Hon'ble Justice **Mr. P.N. Prakash Judge**, Madras High Court for penning foreword with due empathy to seniors.

Of course, **Dr. S. Gurushankar**, Chairman Meenakshi Mission Hospital & Research Centre deserves a more than thanks for the all round support.

The author extends his due accreditations to **Mr. Sam Rajappa** and remains in gratitude to **Mrs. Latha Sharma**, Associate Editor, for making this book a possibility.

Also, applauds Google.com, Wikipedia, the team members **Mr. Sam Arackal**, **Mr. S. Manikanda Raja** & Designing Team of MMHRC whose contribution is immeasurable in publishing the pocket-sized book.

Special adulations to the first reviewer

The author and his team gratefully acknowledges the angel's (name not to be revealed) immaculate appraisal, correcting, editing as well as amending, to have the book rendered nearly error-free.

About the Author



Dr. P.R. Subas Chandran is a non-clinical psychologist, biographer, social activist, short-film maker and live-wire-motivational speaker. He has penned '**Aakaasameehaddu**', a compilation of interviews with 72 women officers in Swati, a Telugu weekly. 'Why Modi should become the Prime Minister', a pre-poll book (2015) with **Mr. Modi's** message was a well received publication. The author of 'Who Wrote My Destiny?', the authorized biography of former Union Home Minister, **Shri. Sushil Kumar Shinde**. People from all streams approach the author for counselling. His favourite theme is Inclusive Life, where he wants to serve the communities by unlocking the hidden potential of executives, students, and the working class. The Art series by the Life Style Dynamics – from Art of Beginning the Day to Art of Ending the Day- is his latest venture.

He is one of the Senate members of the 104-year-old SNTD Women's University, Mumbai and a visiting faculty for National Forensic Sciences University, Gujarat. He is also a resource person for Meenakshi Mission Hospital and Research Centre, Madurai and Meenakshi Hospital, Thanjavur.



TABLE OF CONTENTS

	PAGE
Art of affording elderly care	12
Elderly people in India	15
Security for the elderly people	15
The statistical growth rate on the elderly	16
Law support for senior citizens	20
Case Study 1: Pestering father	21
Precautions / suggestions for seniors	23
Planning for one's twilight years	30
Elderly care boosts economy?	33
Oldies an asset, not a liability!	35
Case Study 2: Mutual shitting OK?	36
Enigma - Return to Innocence Song	42

NOTE

This book is a compilation of wisdom from myriad sources intended to benefit the general readers, certainly not experts. Most of them are suggestive, self-experienced that readers may consult health care specialist, should they find information not in rhythm with their expectation. Moreover, the write-up is governed by the British English Language/Grammar rules. Any reconciliation with the computer language be kindly overlooked. The author and the publisher bear no responsibility for abusing or misusing the indicative measures.

Art of affording elderly care



Is child the father of man?

Through the shut door the squeal of the screeching ceiling fan forcibly comes to a halt. The others at the dining table look up in the direction of the noise in bewilderment. The mother in her seventies wails in a loud outcry, “You dissuaded me, but why?” Breaking open the door the neighbours and others lower the corpse from its snooze and lay it on the floor... what accosted the octogenarian to this fateful end? I pleaded with him not to. Who listens to his spouse after retirement? Everything’s gone. The betrayer has dragged us to the streets. I’m ashamed to bear such cacti in my womb!

The second born among the four siblings demanded money from his 86-year old father to raise his business. He bulldozed the parents to pledge the only property, the living house for a collateral security to avail of loan in a melodramatic emotional drive. All gone with the wind!

The mortgaged house comes under dispute. Pressure surmounts. The other siblings corner the father, “Aren’t we born to you; is our mother a whore, then?” Such abuses had driven the old man to this pathetic end. There are cases where a fifty-year-old wife had taken to prostitution to win bread for her spouse. The scenario doesn’t end there.... during the inclement weather as one now of corona, the untellable apathy of the superannuated is excruciating: At the time of Gaja and Vardha cyclones innumerable elderly couples especially, one in Mumbai had befallen the agony of death in isolation since none could reach out to them in their flats on the fifth floor. When the wards arrived from foreign countries only their skeletons were found in sitting position in their sofa awaiting their children’s return. (W.R.T. Amitabh Bachan/ Rishi Kapoor starred “102 not out” a realistic movie that talks about the wait of the father for his son to visit him from the US). Things don’t stop at that. The untold stories of the most post-retired citizens in a conventional society go on... The parents of the youngest doctor in the world had been dragged to judicial enquiry on the allegations of harassing the daughter-in-law, is yet another face of disgrace.

The daughter, who is a home help and a house keep plus a babysitter earns farthings not to support her marital home but to help her incomeless aged blind cardiac patient parents who have been ditched by the male heirs in the family: two sons, older hailing the post of CEO in a renowned public sector undertaking and the other, a central government official too busy to look after the aged... There are much more to this woe begone paradigm that remain muffled to shield self-esteem and feigned family honour.

Most Indian parents are of the sentimental drive that ‘will my children take care of me in my old age?’ They believe what they learnt from their forefathers, ‘I took care of my parents, so my children should take care of me.’ With that expectation, they pamper their children,

provide good education, arrange their marriage, etc. Do parents get the fair and square returns? Unfortunately this has become a cinematographic ideology. Only time should tell what happens in reality. The information gathered from various sources prompt me to tell why the parents need to be cautious about the future.

In 2015, Raymond group Chairman Vijaypat Singhania had given away his shares worth more than a billion (USD) to his son Gautam Singhania who runs the six billion (USD) Raymond group. Two years later, the aged father revealed that he got a raw deal from his son. The information from NDTV.com reveals the father is living in a rented accommodation. If this could happen to a green tree (a rich and powerful man), what should be the condition of the dry trees (middle class/poor senior citizens)?

Shall I come up with a recent true story in Chennai?

There was an old chap in the posh eastern parts of Chennai. He had a son and a daughter. The older (daughter) was a physically challenged brain bug placed with one of the top most prestigious educational institutions in India; the other (son), an engineering graduate and an NRI in the USA. The old man gave away his sq.ft.10,000 house attached land in consignment to a builder. Neither did he get back his land nor the money. Poor man had to die of sudden cardiac arrest due psychological depression. The wife too died after taking to lunacy after the claustrophobia. The worst part is what the grave digger at the crematorium commented:

**“Shell out money time and energy on the children
and send them abroad when your turn to the final abode comes
only grave diggers and corporation vehicles are at your disposal?
What an irony of Life! Cared only to be left uncared”.**

Elderly people in India

Indian law considers anyone above 60 as a senior citizen. A 2016 report by the Ministry for Statistics and Programme Implementation states India has 103.9 million elderly accounting for 8.5 per cent of the population.



India has the second-highest elderly population in the world. In the Global Age Watch Index 2014, India ranks 71st out of 96 countries on the elderly (60 years plus) care.

Security for the elderly people



In a developed economy like the U.S., more than 25 million Americans receive old-age benefits each month under Federal old-age, survivors, and disability insurance amounting to almost \$20 billion a year.

But India doesn't have strong social security, unlike the West where people receive social security benefits. In the U.S., population is decreasing whereas India faces the twin problems like fast ageing population with fewer social security posing a grave threat to the economy.

The statistical growth rate on the elderly



In 2001, India had 75 million septuagenarians. According to 'India Ageing Report 2017,' by the United Nations Population Fund (UNFPA), the share of the population above the age of 60 could increase from 8% in 2015 to 19% in 2050. Pension scheme offered by the government, as a social security to such huge population is a herculean task. Although we have some savings schemes like self-motivated premium, we grapple it with problems which may not be welcomed by sizeable population of India.

Look at the gravity of the situation. We are going to have 34 crore people above 60 years by 2050 which is bigger than the demography of the U.S. Looking back at the ancient Indian history elderly care was not an issue as it was a part of family system continued for centuries together. But rapid urbanisation, evolving lifestyles, market economy have changed the elderly care concept. The alarming scenario being unravelled here is, during 2000-2050

the total population of India is likely to grow by 56%, while the 60-plus population will increase by a whopping 326% where the percentage of 80-plus age group will be 700%. Elderly care is, undoubtedly, not the sole responsibility of the children, relatives or the society. The Government, to whom the individual has been a regular tax payer under different portfolios, has the lion share to own up the responsibility. Serving the organization sincerely and loyally, doesn't the oldie deserve the slightest concern or returns?

The government that has been prompt enough to collect tax sucking his blood out should be bound to return the services through certain reward in one's oldage. The aged must also be thought of as a part and parcel of this country that sovereignty of governance under its Jurisprudence.

Hospice centers should be established in every district along with the support of private players so that terminally people will be allowed to die in peace, of course, though not have been honoured in their birth let them be honoured in their death. Income tax dept. should exempt all the oldage people from the purview of personal appearance/attendance for issues related to income tax and be spared from filing the tax return after seventy if not sixty five that the government comes out to honour these warriors of life.

Government should also introduce oldage Pension Schemes to those working in private concerns. Citizens from the public and private sectors invest their accumulated money in Private Banks and Finances yet, get deceived because, the government pays very poor interest rate with which they are unable to manage the show. How insecure is the life of a senior citizen in India? Reverse mortgage of the property could also be suggested for senior citizens should they need financial assistance from the bank than relatives and friends. (Proposal from an NRI Madam Lata from Vizag).

The interest rate given by private players is atleast 15-20% as compared to government given which is only 8%, too meager to sustain. The government should launch special schemes only for Senior citizens to benefit and also hike the interest rates to eke out investments from the public to make up for the fund so as to enhance elderly care instead of being cogmired in private investments.

Preference /concession should be extended to senior citizens in every sphere of their living. This apart, in contrast to the western nations that collect huge tax to take care of these superannuated, the present government collects money, takes money and squeezes them every way, but seldom cares to look after these old chaps. Is n't it the government's duty to duly return the tax paid in various forms in lakhs by those who have thrived all through their lives?

It is at this stage, stakeholders like the government, corporate sector, healthcare sector, education sector should wake up to this reality and play constructive role to promote elderly care.

Elderly care taken a backseat?

We had a practice of respecting elders and taking care of them out of conviction certainly not compulsion. Joint families were a cohesive binding force that preserved our family and social values like respecting elders or showing empathy to other family members. When both parents started working to meet out the growing economic needs of the family, grandparents or other members like aunts would take care of the children that resulted in the holistic personality development of the children. This trend has gradually receded due to the aspiration for a bon vivant, selfish lifestyle. Employed women no more think of sharing and caring rather earning and storing for the future. Least do they realise happiness of the children lies not in getting anything and everything but getting

love and care. Probably, is that why the present generation can't take 'NO' for an answer nor can they challenge the NO with an optimistic determination and grit? Desire is welcome; greed is to succumb Business Standard reports that nuclear households have risen from 30.2 million in 2001 to 42.1 million in 2011 showing 3.4 percent growth per annum over a decade. This has adversely impacted elderly care in India. As self-centred youngsters move away from the traditional setup especially to cities or abroad throwing their aged parents under the care of other siblings, thick blood relation has succumbed to the independent nuclear families weaning off from the collective conscience of caring the elders. As a result, the elders are left to the "care of platforms".

The grim face of elderly

Is India a worse country for elderly people? The situation is grim if we pick up information from various sources. The economic changes, advent of information and communication technologies, rising cost of living, attitudinal change towards the nuclear families have made the matters worse. Today, 67.6% of the elderly population does babysitting out of compulsion and senior citizens face isolation. This marginalised segment attributes to the phenomenon of breaking up of the joint family system. Leave alone treating the elderly for babysitting, many abandon their parents and throw them out of their homes.

News from various sources confirms how the present generation ill-treats their parents. According to Help Age, an NGO working among the elderly population in Delhi, cases of cruelty like children abandoning parents have doubled after 2000. Children want the father's property, not the father. Many oldies don't receive proper medical care. Age well Research and Advocacy Centre's findings that 62.1% of the elderly don't get palliative care bear testimony to this. It is at this stage, one questions what Indian law has for elderly people.

Law support for senior citizens

(The few listed below are a tip of the iceberg)



- Issueless senior citizens can claim maintenance from an adult relative who possesses their property or inherits the property after them.
- The elderly parent can claim up to 10k maintenance.
- Elderly parents can take back a share in their property given to a son as a gift if he fails to look after them or harasses them according to Bombay HC rule of 2018.

The privileged senior citizens

We have seen the miserable facts about the elderly population. That does not mean that all are accursed and ill-destined. We can pick up instances where elderly people are leading bon vivant life in luxurious estates, of course for a price.

In one such estate called Golden Estate, Faridabad, the inmates receive food, healthcare, physiotherapy sessions, laundry, ambulance services, on-call doctors, recreations like yoga, and games during their twilight years. The concept of 'business idea with a social purpose' by the developers comes at a cost of 20-40 lacs and additional monthly fee for food, electricity, and other amenities. Most of the inmates have their children settled in the West who offer a peaceful retirement life to their parents paying the cost.

Ashiana Utsav in Bhiwadi also offers housing projects for senior citizens. Their concept includes independent cum assisted living with nursing care options for the senior citizens. They offer flats which senior citizens can buy or take on rent. More than 550 families live here in 630 apartments. Of late Tamil Nadu Arun Excello construction Corp Kalavakkam near Mahabalipuram has launched to take up one such concept: Care Ware*.



CASE STUDY 1

Pestering father



Let us have a case study to understand and realise how we lag behind elderly care.

Father is sitting in the backyard of the house. Son comes and hands over a newspaper. As the father starts reading the newspaper he sees a sparrow fluttering and dropping over his head. Father tells the son to ward off the sparrow, but it comes, again and again, fluttering causing disturbance while reading. The father tells the son to shoo away the bird again. But the son gets annoyed by the frequent requests of the father.

Father observes the annoyance of the son and brings the diary after dusting it duly. He shows the son a certain page that showed his days of parenting with the son.

The son at the age of 4 kept asking many questions like:

How is the sky formed and what are its uses?

What is the law of nature?

What is a system?

A bullet fire of the son's repeated questions had been replied patiently by the father without expressing any irritation.

He wrote in his diary. "I am happy that my son asking many questions shows he is becoming intelligent. Oh, my son! What a happy moment it is!" He had inscribed all these words 30 years ago.

The son in his astonishment goes through the pages and expresses regret for the incident and the father hugs the son. The son realises his mistake and takes a decision to bear the father in his old age.



Precautions/ suggestions for seniors



We understand how our elders face a bleak future if they don't take adequate precautions. One idea to avoid helplessness is to hold the entire saving in your account, not in the name of wife. If she has money, she can keep it in her own account. I have observed man writing property in the name of the wife where she teams up with the children and betrays the husband.

Look at another scenario. Entire savings in husband's name, he dissuades his wife and marries another woman or has a concubine. The caveat here is one must empower himself with sufficient funds during old age or wise enough to avoid poverty in the old age. Let us discuss a few tips.

- Make food your medicine lest medicine should become your food.
- As you age change or modify your food style...Turn vegetarian as quick as possible to avoid constipation– use more fibre-based vegetables. Grind well before gulping else make it a paste and drink (millet drinks) eat one fruit a day. Don't eat mixed fruits because every fruit has different chemistry.

- Go on reducing your intake of food other than what body needs... kill obesity... stretching is a must and make it an integral part of your daily life. Stretching and massage therapy is a must at least once in a week.
- Go for weekly twice/once body massage and physiotherapy manipulation.



- Physical/mental exercise for a minimum of 45 minutes in the morning and 30 minutes in the evening is a must.
- Try to cultivate self-enema at least weekly once (I am at it since 62 onwards). Spend enough money for body & mind care and health related issues.
- Quarterly general diagnose report in two labs for second opinion is advisable. However your body is your messenger. Keenly observe to mould your intake. Doctor's advice always contradicts one another. Listen to your body.
- Brushing teeth @ night is equal to worship
- Buy a few life comfort machines like hand massager machine/body massager/foot massager/a good music system/good earphone/video games (Nintendo do have exercise added games) plus things that add comfort to lifestyle.
- Laughter an antidote to many ills plus boosts your immune system. Laugh else join laughter club.



- Sudoku/handwriting should be a regular practice to tune your mind. Play chess [like the eminent Napoleon de Bonaparte at St.Helena* (Refer Art of Eliminating stress)] or watch games as Mrs. Saraswathi, Mylapore, in her late eighties, does.
- Seek the company of youngsters. It boosts up your level of confidence and self-esteem due to the high regard you receive in their midst. Company of oldies will never energise you.
- Never spend time before TV/mobile before going to sleep... prefer to hit the bed as early as possible to rise early. Listen to instrumental music when going to sleep.



- Plant a tree and adopt it.
- Visit places of your choice – could be a temple/ church/ mosque/a country/friend/charity home, etc.
- Visual/hearing impairment is common...never grumble/or compare with seniors who are leading healthy life. It is all individual karma.
- Develop a monitoring system on children who are worthy of the property. Of course, need to find out who has the qualities of judiciousness, empathy, obedience, sacrifice, and selflessness
- Be communicant with the near and dear ones at least once a day. Keep ICE (In case of emergency) details in your mobile phone with all relevant information.
- Better get yourself into an old age home than waiting for spouse/home servant to care for you. After certain age you need medical care that cannot be given by spouse or servants that's done over there at least commercially.

- Think at least as many times as you can about the embarrassment of death. This rehearsal will help you to live and leave peacefully.
- Never be a crying baby. You will not be a centre of attraction as you were in 40' or 50's. Try to accept a corner seat. It is your own karma. Accept it and move forward ignoring things that never change in your favour. Finally. Die Poor / Live Rich.
- Empower self with sufficient funds during old age. A working couple as they cross their thirties should be careful about creating a support system to avoid dependency. Plan when you are in 40s to buy plots/invest in MF/Life insurance money back policy / Fixed Deposit in Nationalised bank of course one in your name and another in your spouse's. When in 40s, one could aggressively invest in fast-appreciable asset classes: shares or immovable properties. Of course, you would be contributing regularly to provident fund if you are employed or public provident fund if you are a self-employed professional like a doctor or a lawyer. But closer to retirement you would not have the alacrity or day-to-day touch with market conditions for you to manage such high risks. Therefore, switch completely to less risky investments – bank fixed deposits, post office senior savings deposits, mutual funds and some gold (in the shape of bonds issued by the government). But never entertain joint investment with spouse, I mean the entire wealth.
- Everyone born should die, like the plant-leaf legacy in whichever way you do, since everything is predestined. Donate your body for harvesting organs (cadaver after death). So that you be useful even after death. There is no evidence available that donating cadaver will stop you going to heaven.



- Mentally be prepared for a bed-bound life during old age, could be because of ailment or aging and during those days most probably all your so-called near and dear might have disappeared and the loneliness could haunt you. Train yourself to live in solitude when you are surrounded by friends and relatives (could be in 40's & 50's) so that you prepare your grounds to face the music during later part of your life. The author is at it now.
- Mentally prepare yourself to accept any disease that may visit you and accept it as a part of your living. Visit hospitals occasionally when someone is hospitalised or make it to hospice centres.



- Write a will when you are active. Don't reveal savings details to your children who may covet it. Never ever give your property to son/daughter and in-laws as a security pledging. Initial hiccup may bother you when you say "NO" but will disappear in due course. Register the will and also, the same information should be passed on to a reliable friend.
- Never give money for interest (Lucrative) to a private/corporate company including your near and dear, though bank interest is less.
- The most poignant point – charity. Write a Will with whatever you have, give 50% in charity after your demise to those who care you (taking care of you) in your oldage. One needs to share his or her good life or fortunes with the wider world. It is the wider world that has given him all this. Consider charity as a regular part of your life. You might have worked with highly reputed institutions. Try to give

at least 10% of the wealth to old age homes. Good karma will revert the money during old age multiple times more than what money does.

Despite having a property in your husband or spouse's name, both to have liquid cash at hand is the most critical aspect of old age care management. You may have gold, but pledging takes time. You may have property, but you can't encash it immediately. Likewise, you may have many more movable and immovable valuable things, but there is nothing worthwhile compared to liquid cash. So keep a reasonable amount of cash at hand. Cash is an important aspect one should pursue in spite of having other valuables like gold, property, mutual funds and shares.

I know of an older woman who always carried her pillow wherever she went. She claimed to have back pain if she did not use that pillow. So except washroom emergencies everywhere she carried her pillow along. When she died, the pillow was removed to give her a ritualistic bath for the final rites. When the pillow was pulled away from her, one could feel something different with that pillow and heard some rustling sounds. As the pillow was ripped open a sum of thirty thousand rupees was found with a note. In the note, it was written that expenses related to her final rites should be met with the money that she had left. It was also mentioned that her body should not be burnt or buried. Organs of her body should be donated, and the cadaver be handed over to a medical college for study purposes. The unused money or the left over, if any, should be donated to an old age home chosen by the majority present. It moved me to tears when I realized her post-death pragmatism and the nobility of donating



her body. She should become a role model for others, and like her, we should do our rehearsals. One should realize that old age is also part of the life package gifted by Mother Nature, and after enjoying all its privileges for decades, none should rue it. If nobody is there to care for you, then you should not hesitate to admit yourself in an old age home and let them care you.

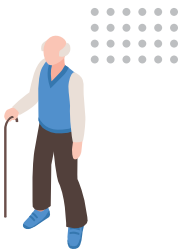
This writer walks the talk and has already written a will worth a few crores for the old age homes. He has also donated his body to the hospital (Cadaver) after harvesting organs eligible for transplantation. I can proudly state that I have emerged iconic displaying an organ donation poster during the reception of my son held in a function hall where 60 people volunteered for organ donation after their death.

I recall an instance where I practise my preaching. My family has also donated the money received as a gift during reception around 2 lacs to MOHAN Foundation (www.mohanfoundation.org). If you feel it worth to donate organs after reading this message, please do so.

Awake, alert and believe only in yourself. Keep the key with you; give part of your property on charity without the knowledge of any. You are given an opportunity to keep wealth temporarily by Mother Nature. Now, do handover a part of the wealth to charity before leaving the world. You can consider donating to old age homes as an insurance as if you are a victim.



Planning for one's twilight years



As one reaches his or her 40's it is time for him/her to think about retirement and plan for it.

Broad aspects that one should be mindful of are: -

- (a) Post – retirement life could be long – late 80s or even early nineties, as the quality of life has been improving and with it the longevity.
- (b) Support – financially, physically, emotionally – from children is a reverie that should not be reckoned with.
- (c) Healthcare is very important – as one grows old, serious disabilities or illnesses begin to haunt – hypertension, diabetes, cancer, arthritis to mention just a few. And healthcare costs are already high and as time elapses it is bound to get even costlier.

- (d) We work hard and under stress in all our working years, we deserve to have a life of relaxation and good life comforts, if not luxuries.

Suggestive Affordable life comfort provisions:

- (i) Provision for lavatories
 - (ii) User friendly mobile phones with loud volume and large display area with most important numbers saved on the screen to support fading eyesight and diminishing audio frequency.
 - (iii) Rough surface tiled flooring especially in the wash area with railings to hold.
 - (iv) Construction of ramps with hand grip railings
 - (v) Provision for Automatic flush doors with minimal pressure for the rooms
 - (vi) Pasting a two by two rough surface on the wall of the bedroom enhance itching alerts
 - (vii) Biometric finger print operational mode for entrance doors, car doors opening and shutting even for bank transactions since handwriting go shaky. There are still more to the list in accordance with the individual's physical and financial conditions.
- (e) Retirees need not have to depend on metropolitan/urban facilities like transport, sophisticated medication, etc. it would be all right if they shift to live in less dense areas without having to sacrifice basic comforts of life. Even the remotest village, for that matter, now has cable TV; smart phones accessibility; online ordering of goods and medicines delivery– and most importantly, it is no longer necessary to socialize at regularity. This option would be easier within the budget and due to cleaner air and less noise pollution, longevity and day-to-day

peace of mind would be enhanced. But one should make sure that medical facilities are available proximately and emergency calls are possible. If this option is enhanced, then one should plan accordingly – look for a good place to live after retirement and acquire a decent, comfortable shelter there. Assisted communities – gated communities, would eminently fit in as elders can't run errands around for their daily chores– electrician, plumber or housekeeping.

- (f) Post retirement life in most cases much depends on their life's savings. One should also be mindful of what happens when it is time to go: it could be an abrupt kick of bucket or an occurrence after a brief illness or after a prolonged illness, but end is certain. It is not wise to leave one's hard-earned savings and coveted assets to languish in legal tangles because one does not invest care and thought about succession. Write a will. If the wealth amassed is all your own self-earned, you do not have to care about legal claimants. That is, you can do what you please with it. You can bequeath it to charity, to art, to anything on the earth possible.

Quite ironically, the recent trendy tendency with the brides is to view elderly population as a baggage or luggage. But think, there's a way various stakeholders can work out offering care to the elderly making use of their talent on a part time basis.



Once I visited a friend's house who is over 80. I found a curious thing. In odd places in his house, two tiles having rough surface were fixed about four and a half feet above the floor, one each on a verandah and other inside the bathroom. I asked him about the purpose of the tiles, and he took me outside. He pointed out to a buffalo which was scratching its body against a wall. He said the buffalo does not have hands to scratch its back. He continued that the flexibility of hands are lost because of old age and whenever he wanted to scratch his back he had to call his wife.

With those tiles he did not have to trouble his wife and could do it by himself. When I left him, I could not help marvelling at the creative mind of the old man.



Elderly care boosts economy?



Elderly people can spend part of their time to pass on their vast experience to the youth. Education sector can use virtual reality technology to get online video sessions, webinars on the topics which they are familiar with. For example, a retired marketing

executive can impart lessons on marketing, successful tips for marketing and the flaws in today's marketing based on their first-hand live experience. An elderly retired nurse can offer online lessons for the poor pregnant women on pregnancy care. This can promote Skill-India envisioned by the government.

A farmer can give lectures in vernacular language on successful tips for farming through webinars or videos posted online. There should be a mechanism to ask market requirements and connect the talented seniors online*. The Government hand in glove with the private players can promote corporate farming with innovative ideas and supervision of the elderly people, on a shift basis. For those stakeholders like farmers, government should provide land, labour, machinery, and power to cultivate high yielding food crops or cash crops.

At this juncture, we need to think who the stakeholders are, who can promote universal elderly care in turn hiking the GDP growth. Stakeholders like builders, realtors, trade developer, government, media, healthcare sector, global foundations and CSR decision-makers can pump in investment for building spacious living spaces with good amenities and in various parts of the country with public-private participation. After all, those who spend their productive age for nation's GDP growth do deserve some kind of infrastructure for a decent living during their old age, don't they?

The need of the hour is creating Special Old Age Zones for the physical and emotional wellbeing of the senior citizens. It should be adjacent to corporate farming zones. Elders take up roles like crop/farm monitoring. Such homes in different parts of India can trigger construction activities that will give a fillip to the economy. Why not decent homes for them like Golden Estates affordable for all? Offer minimum facilities like:

- Leisure area to walk
- Doctor facilities
- Healthy food
- Libraries
- Indoor games
- Technological aid, space and training to conduct Webinar to suggest ideas to various sectors

If implemented the concept of tapping the talent of private sector specialists 'd work cost-effectively. In a market economy, one can be productive at any age.



Oldies an
asset, not a
liability!



In toto, the point of the matter I want to convey is, elderly population is not a burden to the nation. By extending protection and care by various stakeholders the nation can stir up investment, skilling, education, farm revival etc. After all, Mother Nature has its own way to help the weak if they are not cared by the home members. Shall we get set and go?

CASE STUDY 2

Mutual shitting OK?



Senior citizens for some reason or the other are unable to hold their nature's calls. Some have problems like bedwetting while sleeping whereas others have the problem like passing their stool unknowingly. Although they try to hold it off, the stool passes out of their control. We can see many senior citizens frequently going to toilet for passing urine due to unhealthy bowels.

We have to understand that human life cycle is a circle where a baby grows out from infancy to childhood, boyhood, adolescence, adulthood, middle age to senior citizen with second childishness forming the full circle. There is a song by German music group Enigma 'Return to innocence,' the symbolic life of a man taking a reverse journey from death, old age, going to youth stage, moving to teenage, becomes a kid and then a child, till he reaches the innocence stage as a new-born baby.

The symbolism portrayed in 'Return to Innocence' has a message to convey, life cycle is a wheel where one travels both ways - forward in the young age and backward at the old age, e.g., the short story, 'The wooden bowl' by Leo Tolstoy*.

Here is an old helpless father who happens to pass his urine or stool in bed unknowingly. The son and the daughter-in-law notice this and

call the servant maid to clean the linen. Things did not seem problematic when the homehelp was regular in her duties. But at a particular stage, the lady fell ill and could not be regular to attend the household duties for more than a week.

As usual, the father passed the urine and the foul smell pervaded the bedroom. The daughter-in-law reluctantly cleaned the linen on that day. Two days passed by. The old man happened to pass the urine again and this time passed the stool along in the room, but fortunately not on the mattress. He was trying to reach the restroom but could not control passing his motion along with urine.

This time the daughter-in-law grew wild. She shouted at her husband who in turn showered abuses on his father. The old man looked at him helplessly but did not utter a single word. But the silence and the hapless cast of eyes of the old man was meaningful enough to convey certain feelings which the son an engineer in an IT company failed to understand.

After that incident, the son noticed one thing. His father could not be seen on the bed most of the time. He was sitting near the toilet the whole of the day with a walking stick on a chair seriously chanting something or deeply meditating. The son narrated this to his wife who showed little interest in the act. But she was happy that for the next two days the room was not stinking. After a few days, the maid started coming and things were alright for nearly one week till she took leave for two days to visit her married daughter in another town. The old man had the comfort of taking rest in the bed for that particular week as the maid was duly cleaning the bed linen. Assuming that she would come that day also, he relaxed on the bed and the thought of sitting beside the toilet never entered his mind. He has had enough irksome behaviour of his son and daughter-in-law and wanted to leave this world as early as possible.

He remembered how faithfully he performed the duties of a son to his father when he was nearing death. Today, what has happened is the changed paradigm where the new generation has become increasingly selfish forgetting the old value system of taking care of elders passed on from generation to generation. While the thoughts and feelings were pondering over the motion also passed unknowingly. This time with loud farting that awoke the daughter-in-law.

When she came to the room in the afternoon the part of linen's colour was yellowish. Faecal smell emanated from the room disseminated all around the house. She could not control her anger and began abusing with harsher words this time the father-in-law himself right on his face.

“How can you do this? Don't you have sense? Get lost old man!”

What the helpless father could do but simply bear all the insults. He tried to plead with her that he could wash the linen himself. For that suggestion, he received another earful from his daughter-in-law.

Get lost old man!

The evening came. He could hear the whispers of the daughter-in-law to his son. He knew pretty well that the son's wrath would be kindled at any time. Barely did he conclude his thoughts than the son entered with a furious look.



Son: How stenchful is the room? Don't you have sense, you oldie? How can you dirty the room like this? How unhygienic you are? Get out of this house? Go to old age home.

The father could not raise his head. He felt so bad and looked down. He knew one thing; it is because of his physical weakness he could not clean the linen. Otherwise, he would not have troubled his son dirtying the room. The son could have taken the father to a doctor for cure but he didn't want to do that to save money. These sorts of disorders, unfortunately, are neither listed in the ailments list nor do they cover family insurance.

A few days later, the son again observed the father sitting beside the toilet on a chair with an alert mind ever ready to take nature's call. He shared this with his wife, who still had little mercy for the old man. They wanted him to leave the house at any cost.

It was 10 pm, the henpecked son had a look on the father's room still true to his conscience, but at the same time, he wanted to make his wife happy. He could see the poor old man carrying a diary of this year and was scribbling something. The next day, the son wondered if the father spent the whole night sitting on the chair beside the toilet. To his astonishment, he could see the father relaxing in bed with his eyes firmly closed and without any movement. He clasped an open diary firmly to his bosom. The son, who was moved, went to his wife and narrated what he had seen. This time the wife became wary and she suggested him to touch his body to sense warmth and pulse. The shivering son went to the room and again saw the father without



any movement. He too became fearful. He could see the alarmed face of his wife who nudged him to touch the body. Upon touching, the son sensed the body was cold without any warmth, the breathing had stopped. He was alarmed.

The wife called the nearby doctor over the phone. **Dr. Vikram Kumar** a civil surgeon in the locality came to their house and examined the body and confirmed that the father had reached the eternal abode.

Before calling everyone, the son took the diary and read its content. The content had a header and short message as follows:

Letter by father to son:

Tearfully I write to my son. When you were a child one and a half years old, I carried you on my shoulder and you pissed on my shoulder. I gladly bore it and washed you. There had been times I threw you in the air and held you back in my arms out of my affection. It was during one such occasion you returned from the air to my hands along with stool passing on my face. I didn't find it odd and gladly cleaned it.

I never uttered a single word although you had besmeared me with your faces umpteen times. I felt it was my duty to wash you, give you bath and raise you. At this old age, my bowels have become weak and I happen to pass motion unknowingly. I wanted to avoid that but could not. I don't want to give prolonged trouble to you. Two years before when I had a severe headache, I used to take sleeping pills which I stopped later. But some 20 pills were remaining in my old suitcase that crossed the expiry date. I want permanent sleep; I am consuming that to leave this world. Thanks, my son, for all your support so far.

My son, please ensure that you will not face a similar situation when you attain old age. The remorseful son was seen crying inconsolably. But it was too late. Elderly care is a chain where the baby grows up to an oldie-turning again like a child because by the time one becomes old the childish traits surface in the aged person. A childish person deserves treatment like a child in the manner parents care for the child. The same caress and nurture should be extended to the old

persons by their children, if not the children, at least by the government because that is the Law of Nature, Law of Conservation.

Human life is a chain where one crosses the seven stages and becomes old that the person tends to behave like a child.

Provide diapers to old parents. Diapers you can buy online. The new-gen should reciprocate the love, care, investment extended by the parents. Are you there?

Therefore, friends, we are all mortals. One does not know when the bell tolls or the death knell rings nor will he be in command of his or her faculties, when a stroke or some such misfortune strikes. Therefore, what happens to your wealth when you call it a day or when you are incapacitated should always be ringing on your mind. Maintaining joint bank accounts with your spouse name included (either or survivor) is a welcome measure. And, for all your financial securities – banks accounts, deposits, mutual funds, etc., you must have a nomination. You can nominate someone who you wish should receive the funds and distribute them according to your will. A nominee is not entitled to the properties he or she is nominated for. He or she shall only be a legal representative of the deceased person to dispose of the assets as per that person's will.

Unfortunately, Indian psyche being what it still is, the top preference would be to leave your estate – financial securities, bank accounts, gold, immovable properties – to your own kith and kin or persons you love who you think need to be rewarded. Yet, never forget to leave your footprints in the sands of time in the form of service, donation or otherwise. Give a part of your wealth to charity when you go.

Adieu! Good Luck!



Enigma - Return To Innocence

Enigma

Love

Devotion

Feeling

Emotion

Don't be afraid to be weak
Don't be too proud to be strong
Just look into your heart my friend
That will be the return to yourself
The return to innocence
The return to innocence
And if you want, then start to laugh
If you must, then start to cry
Be yourself don't hide
Just believe in destiny
Don't care what people say
Just follow your own way
Don't give up and use the chance
To return to innocence
That's not the beginning of the end
That's the return to yourself
The return to innocence
That's return to innocence



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