



ELDERS' VOICE

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News Bulletin of

Senior Citizens' Forum Kottayam

Editor

Pushpa Mathew

JULY 2022

President's Message

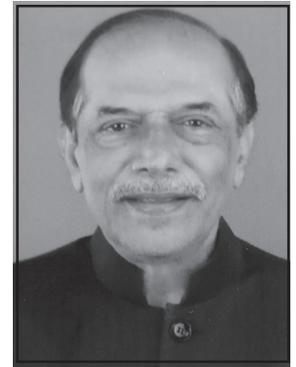
Dr. Joseph Cherian

After a quiet beginning in May, the Forum has picked up activities. On 27th May, we had Dr Jency Blesson as our invited speaker at the Senior Citizens' Forum meeting. She spoke brilliantly about the work being done at the JEWEL Autism Care Centre in Kottayam, providing world-class care and training to many little children from India and abroad with autism. Interestingly, a new study led by Northwestern University researchers indicates that features of speech might be a useful tool for diagnosing the autism condition. They used machine learning- a branch of artificial intelligence- to identify speech patterns in children with autism. Children with autism often talk more slowly than typically developing children, and exhibit other differences in pitch, intonation and rhythm. But those differences (called "prosodic differences" by researchers) have been surprisingly difficult to characterize in a consistent, objective way, and their origins have remained unclear for decades.

An increasing problem of the modern world - Dementia, was the topic of a talk by Dr Ninan Kurien, an expert in the field, on 10th June. Finally, er. Chackochen spoke about the issues related to the KRail project in Kerala. We hope to have many more such topical presentations in the future.

There are two important celebrations earmarked for July. First, 11th July is celebrated as World Population Day. World Population Day was first started on 11th July in 1987; that day world population reached five billion people. The celebration is meant to increase the awareness of people about the necessity of having small families and encouraging to lead healthy lives. The projected world population on 1st January 2022 is 7,868,872,451, an increase of 400 Million over what was measured in March 2017.

July is also the month we celebrate the National Doctors' Day. Considering the critical period we are passing through from the point of pandemics and



other health issues. The day assumes great importance. We all must pay tribute to the members of the medical profession and recognize their members' efforts in helping us face medical emergencies and pandemics. No one should forget the immensely valuable contributions of our medical professionals (doctors and nurses) during the COVID-19 pandemic, and they are still fighting against coronavirus.

In India, National Doctors' Day was first observed on 1st July 1991 in the honour of Dr. B C Roy, to pay tribute to his contributions in the health domain. He was an Indian physician, educationist, philanthropist, freedom fighter and statesman who served as Chief Minister of West Bengal from 1948 until his death in 1962. 1st July happens to be both his birth and death anniversary.



Members at the SCF meeting

<https://www.seniorcitizensktm.net/>

<http://www.scfktm.com/>

Editor's Musing

Pushpa Mathew



Hello Everyone,

It has been very heartening to see the attendance at our fortnightly meetings gradually improving. Keep it up!

Positive social interactions have a wide range of both physical and mental benefits like increased cognitive ability, good mental health as well as improved physical well-being in older people. Having a strong network of support and community bonds foster both emotional and physical health.

In this issue we have a probing article by Prof P C Varghese that offers a better insight into the deterioration of values in society and he outlines a programme conducted by him and his colleagues to remedy this state of affairs.

Time for filing our tax returns and so there is an article on the special concessions available for Senior Citizens under the Income Tax Laws.

At our meeting on 10th June, Dr Ninan Kurien, an expert in old age psychiatry and Head of the Memory Clinic at Mandiram Hospital gave us a very enlightening talk on dementia, which is an increasing problem of our times. He explained how dementia occurs with age, especially if the person has had strokes or is suffering from Parkinson's. He also gave tips on how to keep the brain active - by engaging in Sudoku, cross words etc. Virgin coconut oil has also been seen to be beneficial he said. Since it was a topic that we all have a predilection for,

members listened with rapt attention and came out with many queries, which Dr Kurien responded to, very competently. On 24th June, Er Chackochen Manalel spoke on "The Silver Line Project and Development of Kerala". He elaborated on how it was not environmentally suited for Kerala. The standard gauge required for K-Rail was outdated technology. Instead, an additional third track, using the traditional underlying tracks will be able to provide faster and cheaper rail connectivity.

Looking forward to more members participating in our forthcoming meetings.

Until next time then

INCOME TAX CONCESSIONS FOR SENIOR CITIZENS

1. While the basic exemption for individual tax-payers is Rs 2.5 lacs, for Senior Citizens, it is fixed at Rs 3 lacs. For Super Senior Citizens, who are above 80 years, the exemption limit is set at Rs 5 lacs
2. A standard deduction upto Rs 50,000 is available on pension income.
3. A Senior Citizen need not pay any advance tax, provided he does not have any income under the head "Profits and Gains of business or profession.
4. The income tax rate slabs for Senior Citizens are also different from that applicable for other individual tax-payers.
5. A maximum limit of Rs 50,000 is permitted for deduction u/s 80D in respect of payment made for health insurance premium/ medical expenses of a Senior Citizen, provided such payment is made by any mode other than cash.
6. Individual tax-payers are allowed a maximum deduction of Rs 10,000 u/s 80TTA. However, a senior Citizen can claim deduction up to Rs 50,000 in respect of interest earned on saving bank accounts as well as on deposits with any banks, post office or cooperative banks.
7. For a very Senior Citizen aged 80 years or above, filing his tax return in ITR -1 or ITR -4, electronic filing is not mandatory. He can file his return in paper mode.
8. From AY 2022-23, in case of Senior Citizens of 75 years and above, having only pension income and interest income only from the account maintained with a bank in which they receive such pension, such senior citizen shall not be required to file their ITRs. The specified bank shall be responsible for computing their total income and deducting tax thereon after giving effect to various deductions permissible.

WHY WE SHOULD STRENGTHEN VALUE EDUCATION IN SCHOOLS AND COLLEGES

Prof. P. C. Varughese



Every child is born with angelic innocence. Whether the child grows up day by day, embracing positive values in life or imbibing negative devilish thoughts, leading to such activities, depends on the inputs it receives from the elder society – parents, teachers, spiritual leaders, political leaders and others with whom they interact. So, if our children and youth have gone astray, we, the elders, are responsible for it.

Almost all responsible citizens lament the deterioration of values in our society. The National Policy on Education urged that the gap between the formal education system and India's rich and varied cultural traditions must be bridged, by enriching the curricula, in order to cultivate social and moral values effectively. While Governmental policies and schemes with fund allocations might do some good to impart lofty ideals and values, much more of concrete actions must be attained. The dangerous negative influence of social media has been compounding the precarious fading away of human values in our society. Even many of our spiritual leaders and teachers, who are supposed to be role models, have forgotten their mission and obligation to society. Values have to be imparted with a sense of mission by dedicated teachers, who want to be ideal mentors by their own examples.

The greatest service that the governments and managements can render to the present and the future society, is to appoint teachers with the right qualities and qualifications. Teaching ought to be taken up as a mission and not merely as a job or a profession. The appointing authorities can foster value education and improve the quality of society by bringing in high quality teachers with dedication, commitment and sincerity fulfilling their teaching mission and imparting lofty spiritual, moral and social values to their students.

Without waiting for governments or managements initiative in this regard, teachers convinced of the great importance of value education can conduct programmes of their own. As an example, I am glad to briefly share what we did in C.M.S. College in 1991, the 175th year of the college. I made a prayerful suggestion to a few of my close friends, about starting a Value Education and Personality development (VE & PD) course in our college. The curriculum was finalised after a brain storming session on the draft I had prepared. Our aim was to help students develop the basic values, attitudes and approaches in life, that will enable them to fulfil the objectives of education and bring out from the campuses, morally upright, spiritually

inspired and socially committed young men and women, who will prove to be an asset to themselves, their families and society at large.

Comments of the Course in Brief

1. Basic values in life-Value clarification exercise.
2. An account of Indian society with emphasis on the suffering sections.
3. Higher Education and the common people of India-social responsibilities of teachers, students and the educated classes in general.
4. Acknowledging the responsibilities that accompany rights.
5. Gandhiji's message on beliefs and values
6. Gandhiji's concept of "God alone is"
7. Gandhiji's message to students
8. The Human Family - the common heritage and the common challenges.
9. The challenges that the youth of the day face and how to tackle them.
10. Basic values in life – 'thought', 'said' and 'done' values
11. Basic values in life-the two dimensions: vertical (towards God) and horizontal (towards fellow beings)

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| <p>12. Basic values in life-Improve oneself and improve others approach</p> <p>13. "Do unto others as you wish others to do unto you" What does it imply?</p> <p>14. Who am I? – My uniqueness: Am I happy, having peace,</p> | <p>successful? If not, why? How can I become, what I should be?</p> <p>15. All things are possible to those who believe "As you think, so you become..."The idea of Psychocybernetics – replacing debilitating pessimism with</p> | <p>enlivening optimism. Growth comes from within, not from without.</p> <p>16. Developing my potentialities to the best of my ability, for my own sake, for the sake of others and for the prosperity of my country.</p> |
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KING ISLAND

(contd. from June issue)

Another unique feature we saw there, was the system of "Boat House". A boat house is a large room on the edge of a cliff or a pier, overlooking the thrashing waves. The room is fully furnished with a couple of sofas, a dining table, chairs, microwave, fridge, crockery, cutlery etc. All you have to do is to pack a picnic hamper for yourselves, sit at the table and enjoy your meal with

the salt sea spray on your face! There are also heaps of National Geographic copies, if you're in a mood to read and games like Scrabble and playing cards, if you're in a mood to play. And when you're done, you have to clean up the place and leave a sum of your choice in an "Honesty Box" available in the room! What a super, innovative system for tourists!

Methodology

Lecture method to be minimized and student involvement to be maximized. Active, participative, reflective learning method, structured on the principles of group dynamics to be adopted. Values will not be imposed by the teacher or instructor but evolved from the students. The role of the teacher will be only helping and guiding. Individual response, small group interaction and total group interaction will be the general approach.

Proposed Praxeological Part:

Visiting and Watching Scenes of Human suffering.

At least 2 days should be devoted to visiting people living a life of poverty and deprivation, scenes of human suffering such as slums, general wards in hospital, homes for the old and sick, homes for destitute etc. Such visits should be followed by efforts to explore and evolve some practical means of helping them.

With the active support and involvement of my colleagues, Professors P.C. John, Susan John, Sobhana and C.A. Abraham, the above VA & PD programme continued for about a decade, in spite of several hurdles. It turned out to be a prompting influence on teachers in certain other colleges also.

WISH YOU ALL

A VERY HAPPY BIRTHDAY

May your birthday and every day ahead be filled with the warmth of love, the joy of good health and blessings in abundance!



Molly Abraham	1st July
Dr Elizabeth Philip	2nd July
Pushpa Annie Mathew	4th July
Dr George Jacob	7th July
Dr Rachel Kurian	13th July
Dr C Radhakrishnan	16th July
Cherian K Joseph	19th July
Minnu John	20th July
Dr E C Raju	26th July
V K G Nair	28th July
Dr Joy Peediakal	28th July
Mariamamma Poulose	29th July