



ELDERS' VOICE

NOVEMBER 2019

FOR PRIVATE CIRCULATION

News Bulletin of The Senior Citizens' Forum, Kottayam

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The President's Message

P. I. John

New technologies spawn new industries and hence spur economic growth. Occasionally, a new technology emerges from developments in totally unconnected fields. In this sense, technologies are like cultural memes.

One such emerging technology is Controlled Environment Farming. The global market for products from this was valued at INR 8 Lakh Crores in 2017 with a 3.4% annualized growth in the next five years. North America accounts for nearly 44.2% of the global market in 2017. Europe also is in the forefront in indoor farming technologies. Europe and North-America have developed advanced technologies for indoor farming, while the Asia Pacific region has seen keen investor interest develop the market potential of the region.

Modern indoor vertical farming industry emerged out of work in four totally unconnected areas.

Space agencies like NASA focus on aeroponic and water-efficient technologies for growing crops in space capsules. Today, such technologies are used on the International Space Station to study plant growth in space for supplying food and oxygen for future colonization missions to Mars and beyond.

In the 1980s, a huge demand for Cannabis (Marijuana, Hemp, bhang, ganja) arose. Estimates of the Global Cannabis Market is at INR 25 Lakh Crores. Being a narcotic there were huge restrictions on growing this plant openly. People began growing this indoors. Apart from se-

crecy, the other large driving force for indoor planting is the year-round growing season.

The demand for space farming and cannabis farming spurred the development of new lighting technologies like high pressure sodium lamps, metal halide lamps and LED grow lighting.

A fourth technology was nutrient delivery to roots using rockwool, hydroponics and aeroponics.

These developments in cannabis farming, space agriculture and lighting technologies have spurred the growth of the technology of controlled environment farming.

AeroFarms in New Jersey has the world's largest vertical farm in a 70,000-square-foot facility, in a former steel factory. It grows 2 million pounds of leafy greens annually. Since 2014, Whole Foods has cultivated a high-tech Gotham Greens greenhouse farm on the rooftop of its Gowanus, Brooklyn, store. Leafy greens, microgreens and herbs grown in this rooftop greenhouse are sold in its store downstairs, in other nearby Whole Foods locations and at local restaurants. In addition, for the last year and a half, the Whole Foods location in Bridgewater, New Jersey, also has been selling mushrooms grown in an in-store vertical farm unit developed by the Brooklyn-based organic mushroom farming company, Smallhold. More recently, a second Smallhold in-store mushroom growing unit was added in a Whole Foods store in Brooklyn. Gotham Greens operates a network of greenhouses across

the Northeast, Mid-Atlantic, Midwest, New England, Mountain West and beyond.



Growth is 3 times faster indoors, yielding 30 harvests a year. Indoor farming consumes one fifth of the water compared to land farming. Automation reduces its labor from 40-60 percent of costs to 20 percent of costs.

The chief selling points of indoor vertical farm products are that they are pesticide- and herbicide-free, offer year-round production and there is greater price stability. Another driver is global warming and its impact on weather irregularities making open land-based farming too risky.

What is the situation in India?

In an industrial area in Andheri, there is the Herbivores farm. Delhi has Triton Foodworks; Noida has Nature's Miracle; Chennai has Future Farms and Acqua Farms; and Barton Breeze, has six farms across Haryana, Rajasthan, Uttar Pradesh, and Uttarakhand.

Awareness is spreading. Indian Council of Agricultural Research and Amity university, Noida, organised a day long workshop on vertical farming last year. Centre for Research in Alternative Farming Technologies in Navi Mumbai, trains over 2,000 aspiring urban farmers in hydroponics. The Centre has a 15-acre plot in Raigad where they prototype systems for aquaponics and hydroponics.

[For more information about the Forum, visit: https://www.seniorcitizensktm.net/](https://www.seniorcitizensktm.net/)

Editor's Musings

Dhanya Gopinath

Hello Friends!

We hear a lot about India's demographic dividend. This refers to the growth in the economy which is the result of a change in the age structure of a country's population. By the year 2020, the average age of an Indian will be 28yrs. This means that the country needs to provide jobs for all these youngsters.

Along with all these talks about our prospects of high growth because of the demographic dividend, we also hear that our educated youngsters are not employable.

Let us for the time being leave the professionally qualified youngsters & shift our concerns to the vast number of boys & girls from the poorer backgrounds both in the urban & rural areas.

Most of them have aspirations but do not know how to go about it. There is a great need & neces-

sity to glamourise vocations like carpentry, plumbing, electrical work and other technical courses. The private sector keeps complaining about the shortage of tech-ready workers while there is a significant degree of youth unemployment.

Fortunately, there seems to be some light at the end of the tunnel. Skill development is at last on the national priority list. Besides the National Skill Development Corporation (NSDC), many private companies and NGOs have got into the skills development sector.

There is greater awareness about creating a flexible education system in India. Besides providing basic education that lays the foundation for learning, secondary education should be such that it develops core capabilities & core technical skills.

A recent newspaper report says that registration has begun for India Skills Kerala 2020, jointly organized by the Industrial Train-

ing Department & the Kerala Academy for Skills Excellence (KASE).

This is expected to set a stage for youngsters to compete in a wide range of vocational & non-vocational skills. The state-level winners would be eligible to compete in the India Skills National 2020 & the national winners would get the opportunity to participate in World Skills 2021, Shanghai, China.

Hopefully all these efforts could help India become the next Silicon Valley.

This time you will find an interesting piece contributed by Ann Jacob. Human interest stories are always welcome & Ann specializes in true-life narratives.

Bye! Until we meet next time.



October Meetings

The first meeting of the Senior Citizens' Forum was held on the 11th of October. The President, Dr. P. I. John spoke about the 33rd India Economic Summit of the World Economic Forum held at New Delhi in this October. There was a discussion about whether India would become the new Silicon Valley. India has the third largest number of start-up companies in the world. We stand second to China in internet penetration. However there are a lot of things that could work against us, if we do not address the problem of Skill Gaps in our workforce.

The Chief Speaker, Rev. Koshy Mathews spoke on Bi-cultural Living. He gave a brief idea about racism in US. He said that S. Carolina was the capital of racism in the U.S. He was the first Indian priest in the Diocese of Massachusetts. The Reverend admitted that Bi-Cultural living could be

a bit tough at times but that everything could be handled if one is able to confront problems boldly.

The second meeting of Forum was held on the 25th of October. Member, Prof. Babu Joseph was the Main Speaker of the day. He explained how he had made an air dash to Chennai, when he got to know that Venkata Kalyanam, Gandhiji's Personal Secretary (he served the mahatma during the last 4 yrs of his life) was still alive & had consented to give him an interview.

The interview with the 98 yr old man, who had worked so closely with the great man, gave Babu the rare opportunity of gathering the lesser known facts about the man, who will forever be remembered with awe & respect.

Right from Gandhiji's sleeping habits to his punctuality, the former secretary answered all Prof. Joseph's questions. So sound was

his sleep that nothing could disturb him. He was once found sleeping soundly in a car that had overturned.

Mr. Venkata Kalyanam said that Gandhiji used to visit Mohammed Ali Jinnah, even though Jinnah never visited him. Abdul Kalam Azad, was one of those who used to sit on a chair chewing tobacco whilst Mahatma Gandhi sat on the charpoy.

Gandhiji was not happy with the partition of India & would have preferred giving the prime minister's job to Jinnah.

The Mahatma had been warned about a possible assassination attempt but he was fearless and would not agree to have security arrangements made.

(Contd p.3)

The Good Samaritan

Ann Jacob

In the year 1983, when my husband was transferred to Raipur, we were in two minds whether to accept it or not. Since it was a promotional transfer, he decided to go for it. At that time, we had to look into the atlas to spot Raipur. We got some feedback from some of our friends who had been in North India for a while, but the feedback we got was not reassuring.

We were told that Raipur was part of a tribal belt; dacoits moved around in broad daylight and good schools were few and far between. Back then, there was no Google to verify facts.

Anyway we took the plunge and left for Raipur. We were pleasantly surprised to find that it was not as bad as we had visualized it. There were some good convent schools run by nuns and priests, a surprisingly robust and close knit Malayali community and a church service on alternate Sundays.

The common mode of traveling there, was the cycle rickshaw, driven by emaciated, exhausted men, which made us feel guilty....being well-fed and obese, we could sit comfortably; while the poor rickshaw puller had to puff and pant to reach us to our destination.

We had occupied a rented house with a small garden in front. The gardener whom we called "Bhaiyya", would come daily to

maintain it. He was a native of Odisha. He worked in several houses and everyone had a good opinion about him.

Once while talking, he said that he could not sleep at night because, invariably he would wake up every now and then to check if the money in his "POTTLY" (his small cloth bag which he kept under his pillow) was safe. I suggested that he should open an account in the bank, which was within the colony itself. I apprised my husband about this plan.

My husband, the pragmatist, immediately threw a fit. He bombarded me with several questions. 'What do you know about this guy? His address? His name?'



I knew nothing about him. Not even his real name. We all called him, 'Bhaiyya', which means brother in Hindi. I felt, I was in the dock, facing trial before the SPANISH INQUISITION. Needless to say, I had no answers to any of his questions.

Finally, with an exasperated sigh, he ended the cross-examination saying, "Do as you please."

I was crestfallen.

The next morning I saw him talking animatedly to Bhaiyya. I quietly slunk away indoors.

The next day Bhaiyya didn't turn up at the usual time. I had a sinking feeling that my husband had fired him from his job at our house. But later in the day, he came to work neatly dressed and very excited. He proudly showed me his new passbook with an entry of Rs.615. It transpired that "SAAB" asked him to come to the bank at 10 am and he did the needful for him.

So typical of my husband, "All sound and fury signifying nothing;" but with a heart of gold. I felt content that we had done a good deed, by being a GOOD SAMARITAN to him.

Bhaiyya could now catch up, on some well-deserved sleep. After all, what can be more satisfying than a good night's sleep after a long tiring day?

A few days later, while handing over a cup of tea, to Bhaiyya after his day's work, I happily asked him whether he could sleep soundly now. He hesitated a bit and shook his head gravely. I asked him what the problem was, now. His money was safe in the bank. Surely, he had no reason to lose sleep now. He sadly looked at his weather-beaten palms and sighed."

"The problem now is this. Every time I wake up at night, I take a stroll around the bank with my 'lathi' (long stick) to see if any thief has entered it to steal my money."

(From p.2) On that fateful day of the 30th of January 1948, he was talking with Vallabhai Patel & his daughter Maniben & had not reached in time for the evening prayers. He was angry that he had not been reminded that he was getting late for the evening prayer meeting. He reached Birla House at 5.10pm and was shot dead by Nathuram Godse. Venkata Kalyanam was hardly a few yards away when this tragedy happened & had the unpleasant task of informing people about it.

"A single overstatement, wherever or however it occurs, diminishes the whole, and a carefree superlative has the power to destroy, for the reader, the object of the writer's enthusiasm."

E.B. White, The Elements of Style

"It is an old observation that the best writers sometimes disregard the rules of rhetoric. When they do so, however, the reader will usually find in the sentence some compensating merit, attained at the cost of the violation. Unless he is certain of doing as well, he will probably do best to follow the rules. After he has learned, by their guidance, to write plain English adequate for everyday uses, let him look, for the secrets of style, to the study of the masters of literature."

William Strunk Jr., The Elements Of Style

100 unicorns by 2025

The Nasscom report on the startup ecosystem in the country emphasised the growth trajectory remains strong both in number of new companies being incepted and the funding into these entities

Home to more than 9,000 technology startups, India has the potential to create more than 100 unicorns – private companies with a valuation of \$1 billion and above – in the next five years, according to industry body Nasscom.

The National Association of Software and Services Companies (**NASSCOM**) in its report – **Indian Tech Startup Ecosystem – Leading tech in the 20s**, stated that by 2025 it is expected that the country will have around 95- 105 unicorns, enjoying a cumulative valuation of \$350-390 billion.

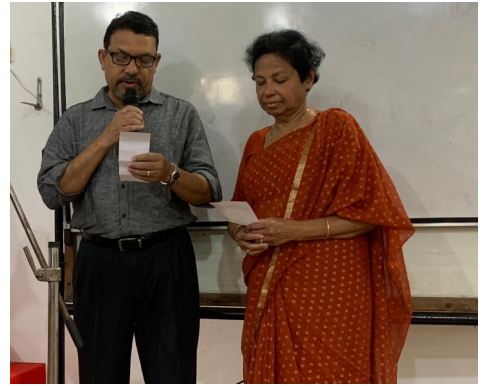
*"We are on a strong growth trajectory," said **Debjani Ghosh**, President, Nasscom.*

According to Nasscom, India currently has around 24 unicorns and seven were added till September this year, and the expectation is that another two to three will be added to the list by the end of 2019.

(Extracted from YourStory.com)

New Members

The Forum is happy to welcome Rev. Dr Koshy Mathews, and his wife Susan Mathews, who have been inducted as members of the Forum. Dr. Koshy Mathews had served as the Rector at St. Peter's Episcopal Church in Phoenixville, Penn., US.



Offer income tax benefits on Senior Citizens Savings Scheme, urges SBI Research

In an environment when bank fixed deposit (FD) interest rate is falling, Senior Citizens Savings Scheme (SCSS) is an excellent scheme for senior citizens. This 5-year, small savings scheme offers currently offers an interest rate of 8.6% per annum. Under this scheme, senior citizens can deposit a maximum of 15 lakh and earn quarterly interest. But the interest earned is taxable. "Government has an excellent scheme for senior citizens. However, the interest on SCSS is fully taxable which is a major drawback of this scheme," says a SBI report.

According to the report, March 2018 outstanding under Senior Citizen Savings Scheme was 38,662 crore. "It will be fair if

such amount is given full tax rebate as the revenue foregone by the government could be only 3092 crore, that will have the minimal 2 bps impact on Government fiscal deficit," the report said.

"The impact of declining interest rate regime since 2015 is also being felt by the depositors / pensioners. It is in fact imperative in a country with less than 5% of the population having access to social security, that the bank depositors are at least compensated with a sufficient positive real rate of return and are treated at par with the borrowers too. Further considering that there are more than 4 crore pensioners who have average term deposits of 3.34 lakh per account, the net impact on Private Final Consumption Expenditure (PFCE) due to low interest income could be a decline of 30 basis points," the report said.



For a scholarly analysis of India's foreign policy, watch the YouTube channel given below:

<https://www.youtube.com/watch?v=LZ1W0EU2Sdo>

WISH YOU 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!

Mr. Joseph Mathew 16 Nov

Mrs. Rajalakshmi Radhakrishnan 22 Nov

Eng. Oommen C. Vengal 26 Nov