



ELDERS' VOICE

February 2024

FOR PRIVATE CIRCULATION ONLY

News Bulletin of The Senior Citizens' Forum, Kottayam

Editor: Pushpa Mathew

PRESIDENT'S MESSAGE

Dhanya Gopinath

Last month, we had the Christmas-cum New Year celebrations of our Forum on the 13th of January. I do hope you all enjoyed it.

The enthusiasm exhibited by two super seniors, who graced the occasion despite their physical ailments, must have left an impact on all those present that day. They not only stayed on, till the very end, they addressed us & had lunch too. Human beings are social animals and love celebrations & festivals.

Just two days after that, (15th January) some of our Indian states celebrated the harvest festival. The month of January marks the beginning of our festivities every year. While North Indians call this festival Lohri, it becomes Makara Sankranti in Maharashtra, Goa, Karnataka, West Bengal, & Telangana. On the same day, Pongal is celebrated in Tamil Nadu & Pondicherry.

As a majority of Indians are agriculturists, the sun's transit to the Capricorn gives them a clue that they should be ready for warmer days. They get into a festive mood after the harvest, as money has come into their pockets & they have some time to relax & enjoy after all the hard work put in. Farmers belong to all religious sects; hence all

religious groups celebrate harvest festivals.

India is a diverse country - a sub-continent with over 100 languages, & over 700 different tribes. Almost all religions in the world are represented in India. There are more festivals in India than anywhere else in the world. Besides Diwali & Holi, Eid & Christmas are important festivals celebrated all over India.

Festivals have a very important role to play in India's vibrant & diverse culture. They help in preserving the rich cultural heritage of the country. By creating a joyous atmosphere, festivals create an aura of excitement that helps people forget their worries & indulge in merry-making. Religious festivals help people express their gratitude to the Gods, ancestors & nature. Festivals help people respect other faiths and live in peace.

Besides, the food that is prepared during festivals helps people connect & celebrate life's special moments. The practice of sharing food & exchanging delicacies with people from other religious sects helps in bonding.

All communities & religious groups benefit when festivals are celebrated as tremendous business opportunities are created by greater consumer spending.



Although we should celebrate life, not just festivals, life in India has become synonymous with festivals. We have a multicultural society in India. No community or religious group is to be defined by boundaries but by sharing life.

When we take part in each other's festivals, we understand each other better. We are lucky to be born in a country with so many festivals.

The Christmas & New Year festivities are just over at the SCF. Should we wait until August/ September for Onam or plan another festival celebration before that?



Fr Sony Embayil, our Main Speaker at the Christmas and New Year Celebrations, being presented with a memento

EDITOR'S MUSINGS

Pushpa Mathew

Hello Everyone,

We have already completed one month of 2024 and had a delightful Christmas and New Year get-together on 13th Jan. Hats off to the President and Secretary and other office bearers, who worked tirelessly to make it such an entertaining one. It was all the more enjoyable because of the wide participation by many of our members.

Our nightingale, Elizabeth Philip set in motion the day's proceedings with a beautiful prayer song, followed by another melodious one by John Kunnath.

K. M. Varghese, our MC for the day, read or rather recited, from memory, verses 8 to 12 of chapter 2 of St. Luke's gospel and then introduced the various items of the day, in succession.

First came a magical medley of

carols by John and Lissy Kunnath with a team of carol singers, followed by the introduction of the Speaker of the Day by our Vice-President, P I Mani. Father Sony Embrayil, Director of the Darsana Academy rendered a short message on the relevance of Christmas and New Year celebrations.

We then had a mixed bag of entertaining items ranging from dulcet solos by Lissy Kunnath, Soosy Isaac and Shanta Markose, winding up with a soulful performance of "Silent Night" by Nancy Abraham. Joseph Cherian delighted us all with his authentic rendition of the sounds of a steam engine of yore and Kottayam Baburaj regaled us with an assortment of jokes that left us all in splits. And then came the familiar "Ho-ho-ho" of our very own Santa Claus - Manoharan!

P K Kurien, a senior member warned us all about the dangers of parents being unaware of the drug habits of their children. And one of our oldest members, Kesava Iyer

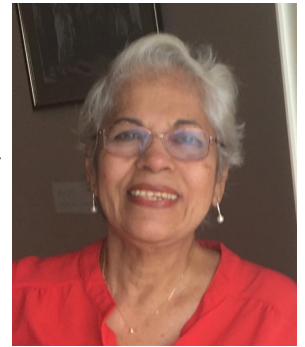
entertained us with delightful stories of old Kottayam.

A photo gallery of pictures taken during the function appears in the issue.

On 26th Dec Prof Babu Joseph invited members for the "arange-tram" of his granddaughter, Shrishti Ann Abraham at the Mammen Mappila Hall. Shrishti's dance was mesmerizing and it was followed by a sumptuous dinner for all. Some pictures of the programme are given here.

How many of you identified George Kurien and Rachel George in our Jan issue? Here's another couple for you to identify. Put on your thinking caps.

Until next time then.



Wish you a Very Happy Birthday!

2Feb - Prof Santhakumari

4Feb - Molly Benjamin

5Feb - Dr K J Mathew

5Feb - Marykutty Varghese

13Feb - Molly Ipe

13Feb - M Gopalakrishnan Nair

19Feb - P C John

20 Feb - Omana Abraham

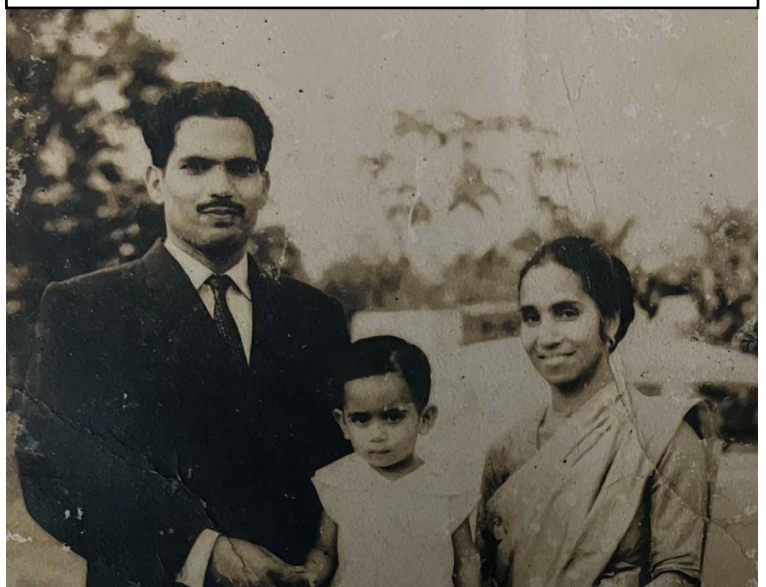
21Feb - K S Kesava Iyer

21Feb - Kochashima Thomas

28 Feb - Dr John Kunnath

Last month's couple were Rachel George and George Kurian

Identify this couple!



Senior Citizens Savings Scheme (SCSS)

On 8th Dec we had Mr V K Suresh talk to us about "Financial Literacy for Senior Citizens". On the same theme, I would like to add some details of the Senior Citizens Savings Scheme, which is useful for most of us because it gives a better rate of interest than most banks' fixed deposits and being a Govt of India scheme, it is safe as well.

Although the scheme has been running for several years now, the GOI issued a notification on 7/11/23, making some changes in the scheme, which I would like to elaborate upon:

1. As per the new rules 1% of the deposit will be deducted if the account is closed before the expiry of one year of investment.

2. The deposit made at the time of opening the account shall be paid on or after the expiry of 5 years or after the expiry of each block period of 3 years when the account has been extended.

3. The account holder can continue to extend the account for "n" number of blocks – a block being 3 years each. An application has to be submitted for every extension. (Earlier the extension was allowed

only once.)

4. In case the SCSS account is renewed on maturity, the deposit will earn an interest rate applicable on the date of maturity or date of extension.

5. With effect from 1/4/2023, senior citizens can invest up to Rs 30 lakhs in SCSS

6. Interest earned in the account is fully taxable, as per the applicable tax slab.

7. The investment made in SCSS is eligible for deduction from taxable income up to a maximum limit of Rs 1.5 lakhs in a financial year.

8. While an account holder can have more than one account under the scheme (within the maximum limit) more than one account cannot be opened in the same branch in a calendar month.

9. For opening an SCSS account one has to submit an application on Form A along with PAN, address proof and 2 passport-size photographs. Details of the nominee too have to be specified while opening the account.

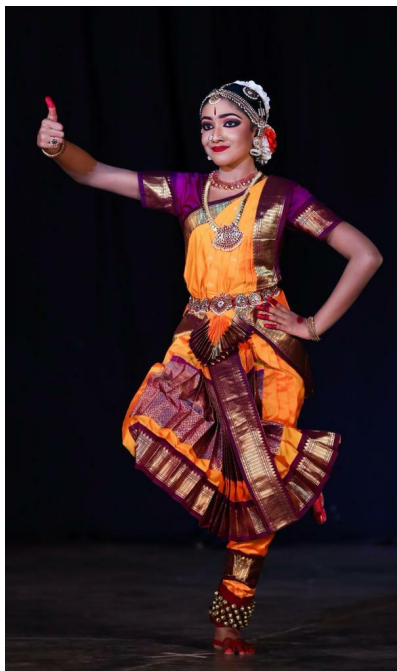
10. NRIs and HUFs are not eligible to open SCSS. An online application facility is not available. One has to visit a bank or post office to open an account.

The minimum investment amount is Rs 1000/- and the maximum amount now is Rs 30 lakhs. The account can be either in individual or joint names. In the case of a joint account, the first account holder should be a senior citizen.

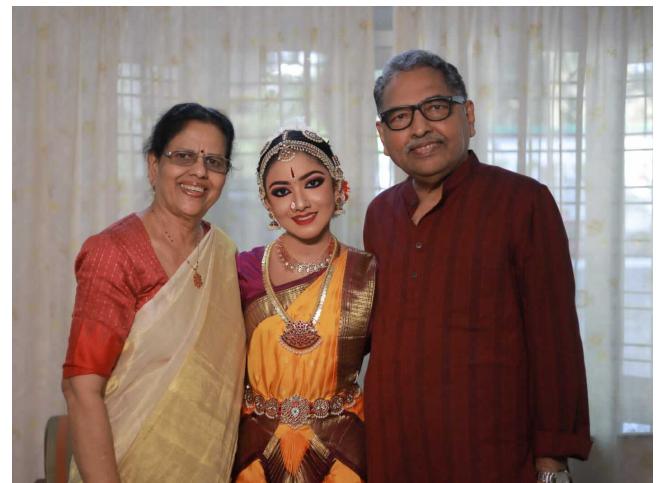
The rate of interest is determined by the govt and is subject to periodic change. At present the interest declared is 8.2%, which is calculated quarterly and credited to the bank account desired by the account holder at the end of each quarter. TDS is applicable if the interest earned is more than Rs 50,000/-



Lizzy John's solo



Shrishti Ann Abraham had her 'Arangetram' on the 26th December. Below: Shrishti with her proud grandparents.



Scenes from the Christmas and New Year Celebrations!!



1. The Carrol singers 2. Prayer by Mrs Elizabeth Philip 3. P I Mani introducing the main speaker 4. Fr Sony Embrayil, main speaker 5. Solo by Soosy Isaac 6. K M Varghese, our MC 7. Kesav Iyer narrates Kottayam stories 8. P K Kurien issues a warning 9. M M Manoharan as Father Christmas 10. Kottayam Baburaj with his jokes 11. Dr Joseph Cherian's steam engine 12. Solo by Nancy Abraham



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