



GRACEFUL LIVING

LOVE LIFE LIBERTY

AGE WITH DIGNITY

2024 - Anniversary Issue



TULSI
TRUST
DEVELOPMENT FOR ALL

WITH COMPLIMENTS FROM

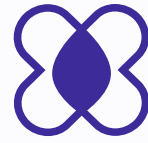
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GRACEFUL LIVING

LOVE LIFE LIBERTY

VIEWPOINT

It's that time of the year when we are all agog to celebrate the 5th Anniversary of Graceful Living on the 23rd of December, 2023. This is our 3rd Anniversary Issue of the Graceful Living Newsletter, the four-page Newsletter each month and the Anniversary once a year (the first Newsletter was published in October 2020). Our monthly issues are printed in hard copy as well as released on our Website, Facebook, Instagram and YouTube. We are proud to tell you that they are read widely by seniors, and this is exclusively for their information and guidance. We do receive letters from them which aver their gratitude for being part of us be it in the form of physical meetings, Zoom talks, or printed matter.

Our monthly issues are special reference points since we regularly cover mental, physical and emotional health topics. We invite doctors (specialists), counsellors, financial wizards and other experts in their fields to write for us as columnists as well as hold Zoom meetings and physical talks to guide the seniors in various directions. In addition, we do have Guest Lectures and Webinars on diverse subjects on Zoom and invite our senior audiences to participate. Suffice to say, the experts in their fields do quell the elderly curiosity.

Contributors to our 2024 Anniversary Issue include Dr. Cyres K. Mehta, the master of eye surgery; Dr. Rishi Nagpal of Chandigarh, G.P. and heart specialist who gives you tips on living a healthy life on a day-to-day basis; Charul Shah provides expert advice on investments for seniors; the pros of volunteering as a social need has been discussed by Shrinivas Sawant; Dr. Preeyal, a mental health consultant writes about the 'magic' of forgiving others and not holding grudges, thus healing oneself; Dr. Dilip Ashok Kirpalani, a Nephrologist writes about the importance of healthy kidneys; Naval Pandole writes about his Golden Years; a senior citizen of 70 writes about his experience after retirement and how he felt the need to work for other seniors. This brings us to the importance of seniors volunteering to help other seniors instead of going along the regular path of retirement.

We will continue to reach out to the elderly through professionals and non-professionals for their benefit. Needless to say, Graceful Living hopes to enrich their senior years and encourage them to live with positive attitudes and in the best of health.



Asha Gurnani Vohra

Editor



FIVE YEARS AND COUNTING

Like every birthday for a child, so for us also, the passing of another year for Graceful Living is an occasion to celebrate. In many ways five years may not seem a big number, but for us at Tulsi Trust it is a matter of pride that we have completed five very fulfilling years.

When Graceful Living started in 2018 we never imagined that the care of the elderly would involve so many different facets of caring. We started, in the words of our founder, as an organization that should ensure the elderly live a comfortable and productive life. Little did we know that every initiative that we took opened up another dimension of elderly activities. Whilst starting with just simple medical care at Jaslok Hospital, we moved to many different aspects that we had never anticipated. In addition to caring for mental issues of people, we spread into arranging programs for almost every aspect of senior care.

This included guest lectures, interactive sessions and activities, technology training, handling of legal and financial issues, dealing with senior citizen associations and so on. In the last one year, we introduced a geriatric training course at MMP Shah College for young girls interested in taking up the vocation professionally. Each of these activities was well received to the extent that the latest foray into a course on inter-generational bonding has been received very enthusiastically by youngsters in school.

As we move into the future, we will continue to explore the new and varied challenges that will be thrown up and try to overcome the same so that in the years to come the elderly add more meaning to their lives.

In conclusion, we can only remark that Graceful Living will continue to look at and support the requirements of our senior citizens so that they do not fear their advancing years.



Naval Pandole

Advisor, Tulsi Trust

SIGNS OF MEMORY LOSS

What are the signs considered to be red flags when it comes to memory and thinking issues? When should we be concerned?

Many older adults worry about their memory and thinking abilities be it about taking time to learn new things or forgetting to make bill payments.

Certain signs and behaviours can help us understand what is of concern. These signs could be an indication of cognitive impairment or some form of dementia. But these signs cannot be taken as the diagnosis. Only a medical professional can give a proper diagnosis based on thorough assessment and evaluation.

It is vital that we ask the question whether these signs are seen often, sometimes or never seen before. This is important as the onset of such signs and symptoms could give an indication regarding when they started and the intensity or severity of these issues.

Signs and behaviours which are of concern include:

1. Signs of poor judgment

This means worrisome spending or giving away money to people not known to you because of your inaccurate judgment. This also includes having a safety issue which is obvious to others but not to you.

2. Reduced interest in leisure activities

This means that the person is now less interested and involved in things which earlier he/she was interested in. But it is necessary in this case to pay attention to health issues which may be the culprits.

3. Repeating oneself again and again

It is common to see seniors repeating stories or experiences to someone but in this case it is important to understand whether repetition of stories is happening in the same conversation and whether it is happening very often. Then it can be a cause for concern.

4. Difficulty in learning something new

It is normal to take time to learn something new in old age. But it is not normal to not be able to learn anything new or have the utmost difficulty learning something which the person is interested in.

5. Forgetting year or month

Once the person stops working it is normal to forget the date or the day. But it is not normal to forget the month or the year we are in.



6. Difficulty managing money or finances

It is normal to forget making one payment or not remembering about one or two bills. But if an older adult has an issue managing one's own finances, then it is a serious issue.

7. Problem keeping appointments

Forgetting one or two appointments or commitments is normal but not to be able to track your appointments can be a problem.

8. Daily struggles with memory or thinking

It is normal to take longer to remember something but it is not normal to be unable to recall recent events or have a very poor short-term memory. It is important to note that brain health issues first affect short-term memory.

When it comes to putting the above list of signs to use, it is vital to observe the older adult for a few days to see whether these signs are recurrent. It is also important to consult and check with family members about these signs and behaviours.

These signs and behaviours are part of AD-8 Informant Interview which is a brief instrument to help discriminate between signs of normal ageing and mild dementia. It is a copyrighted instrument of the University of Washington.

Reference: Dr. Leslie Kernisan, December 12, 2021. Paranoia or Memory Loss. Signs that could be Alzheimer's

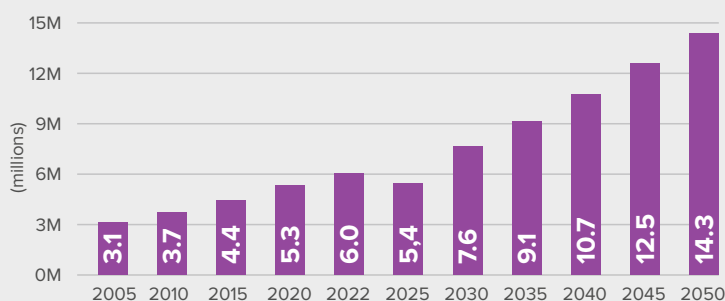


Amruta Lovekar

Gerontologist & Project Co-ordinator
Graceful Living

NUMBER OF PERSONS WITH DEMENTIA IN INDIA (millions)

Source: Alzheimer's & Related Disorder Society in India, 2018



YOUNG: POST-SIXTY

The elderly face unique health-care challenges. Working along certain guidelines is the answer

Since several decades, the elderly of our society are like beacons of guidance for all! Mankind without this category of minds, to mould its future, would be no better than finding a way out of a dark tunnel. But, this population, comprising individuals aged 60 and older, as we call them the geriatric population, face unique health-care challenges, with the risk of diseases and infections multifold. Prevention is often the best approach, and vaccines also play a crucial role in safeguarding the health of older adults.

Ageing is a natural process but it brings about physiological changes that weaken the immune system.

As a result, older adults are more susceptible to various infections and diseases. Moreover, once infected, their bodies may struggle to fight off these illnesses effectively.

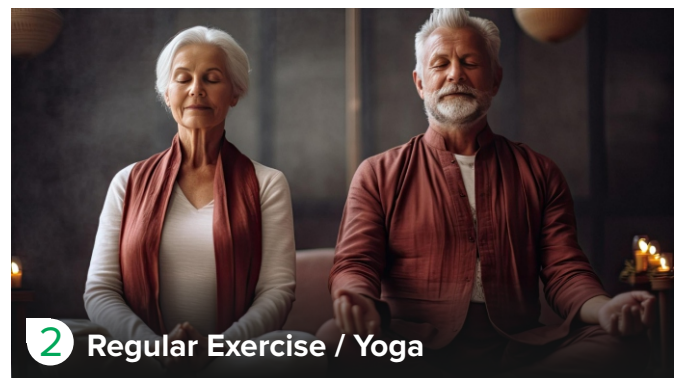
Amongst the most prevalent diseases are cardiovascular diseases including hypertension, heart disease and stroke. Arthritis and osteoporosis are common musculo-skeletal ailments. Neuro-degenerative conditions like Alzheimer's and Parkinson's can also afflict the elderly, affecting cognition and motor function. Respiratory illnesses like Chronic Obstructive Pulmonary Disease (COPD) become very common as you age, as do certain cancers.

Additionally, diabetes, kidney diseases, and frailty-related conditions pose a significant health risk.

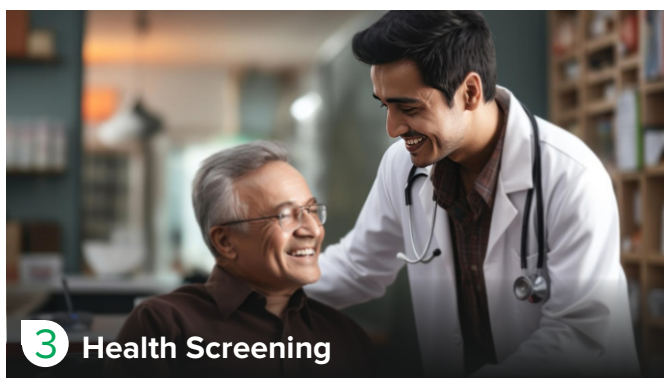
For prevention of diseases and ailments, certain steps are in order



A balanced diet rich in fruits, vegetables, whole grains, lean proteins, and low in saturated fats can help maintain a healthy weight and reduce the risk of heart disease, diabetes, and certain cancers.



Physical activity is essential for maintaining muscle mass and cardiovascular health. Regular exercise and walking, plus regular physical movements can improve overall well-being. What has become of great importance is yoga. A mixed regimen of yoga and walking is superb and once a week swimming (for those who can swim) as it actually exercises the entire body in one go.



Routine check-ups and screenings for conditions like hypertension, diabetes, and certain cancers can lead to early detection of any ailment and timely treatment. Also a general test like a CBC is vital. An annual check-up comprising Vitamin D3, Vitamin B12, Liver Function Tests (LFT) are also important. Seniors fail to understand this.



Encouraging regular vaccinations against diseases like influenza, pneumonia and shingles are important as they can significantly reduce the risk of severe illness in older adults. Sometimes, they may not work 100 per cent, but the severity surely decreases by taking them.



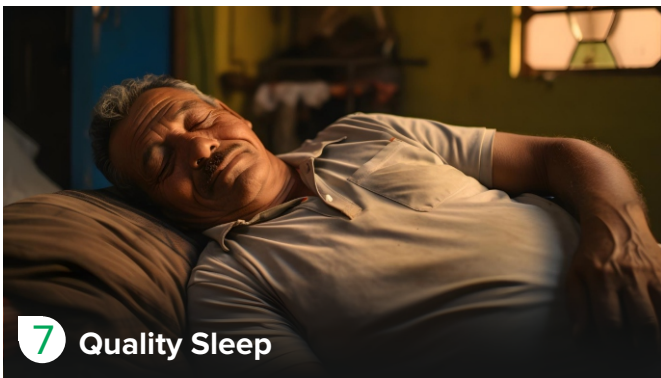
5 Mental Well-being & Support

Addressing mental health concerns such as depression and anxiety is essential. Social engagement and emotional support can help maintain mental well-being as anxiety is the undisclosed source of many ailments. These then become psycho-somatic disorders and it is often difficult to detect the underlying psychological problems.



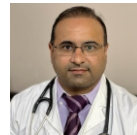
6 Smoking and Alcohol

Encouraging seniors to quit smoking and limit alcohol intake can reduce the risk of heart disease, cancer and other health issues. Both these habits have never benefitted anyone at any stage in life. The older you get, the lesser the resistance.



7 Quality Sleep

Promoting good sleep can help combat disorders and promote overall health. Try and keep a regular schedule for sleeping at night as the mind registers this and sleep comes more easily around the same time. Hygiene of the body is as important as hygiene of the mind. So keep your mind clear of thoughts before going to sleep.



Dr Rishi Nagpal

Consultant Physician &
Clinical/Preventive Cardiologist

**WITH COMPLIMENTS
FROM A WELL WISHER**

AHOY! SCHEMES FOR YOUR SENIOR YEARS

In earlier times, retirement meant 'actually' not working. Today, there's a shift in the mind-set. Be so as it may, it is important to plan your finances

Retirement means stressful planning, saving, and investing. Flexibility is critical. So is liquidity. A disciplined portfolio created for withdrawals in retirement should include investments chosen for stability such as cash investments and high-quality short-term bonds, in addition to investments for income or growth.

There are plenty of safe investment options for those nearing retirement or for the already retired.

- [Senior Citizens Saving Scheme](#)
- [Government Securities \(G-Sec\) & Treasury Bills \(T-Bills\)](#)
- [RBI Bonds – NCDs – Tax Free Bonds](#)
- [Fixed Deposit – Housing Finance Co FDs – Post Office Scheme](#)
- [Annuity Plans](#)
- [Debt Mutual Fund](#)
- [Hybrid Mutual Fund](#)
- [Equity Mutual Fund](#)

1. Senior Citizens Saving Scheme

This scheme offers a regular stream of income with the highest safety and tax saving benefits.

Tenure: 5 Years | Maximum Amount: ₹30 Lakhs

2. Government Securities (G-Sec) & Treasury Bills (T-Bills)

A Government Security (G-Sec) is a tradable instrument issued by the Central Government or the State Government.

Such securities are short-term (usually called Treasury Bills, with original maturities of less than one year) or long-term (usually called Government Bonds or dated securities with original maturity of one year or more).

Tenure: Treasury Bills issued in three tenures: 91 days, 182 days and 364 days.

3a. RBI Bonds

These Bonds shall be repayable on the expiration of seven years from the date of issue.

No maximum limit for investment.

The Bonds are not tradable in the Secondary market and are not eligible as collateral for loans.

3b. NCDs (Non-Convertible Debentures)

These have a fixed maturity date and the interest can be paid along with the principal amount either monthly, quarterly or annually depending on the fixed tenure specified. NCDs offer relatively higher interest rates when compared to convertible debentures.

3c. Tax Free Bonds

Tax-free Bonds are fixed-income securities issued by government undertakings. They don't attract tax on the income they generate. You get a fixed interest each year without having to pay tax on it. They also pay back the principal amount when they mature, just like other bonds.

4. Fixed Deposit FDs – Housing Finance Co FDs – Post Office Schemes

A fixed deposit is a tenured deposit account provided by banks or the Post Office or non-bank financial institutions which give investors a higher rate of interest than a regular savings account.

5. Annuity Plans

An annuity plan is a financial product that provides a guaranteed stream of income to an individual after retirement. Normally annuities are offered by Life Insurance Companies.

An annuity plan offers a range of annuity options to suit your individual requirements. Some of the common options include single-life annuity, joint-life annuity and annuity with return of purchase price. An annuity plan provides a regular and reliable income at high annuity rates to support your financial needs on retirement.

6. Debt Mutual Fund

Debt Funds invest in fixed-generating securities. The sources of returns for a debt fund are two-fold. First, interest payments from its bond holdings generate accrual income; second, when interest rates change, bond prices move in the opposite direction, resulting in capital gains or losses in the fund portfolio.



7. Hybrid Mutual Fund

Hybrid mutual funds in India are funds that invest in a mix of equity and debt funds. There are several types of hybrid funds in India.

Aggressive Hybrid or Balanced Hybrid Fund: This type of hybrid fund invests in both equity and debt with a higher allocation to equity.

Conservative Hybrid Fund: This type of hybrid fund focuses on debt investments.

Multi-Asset Allocation Fund: This hybrid fund must invest a minimum of 10% in each asset class – equity, debt, cash and commodities.

Dynamic Asset Allocation Fund or Balanced Advantage Fund: This type of hybrid fund invests in equity and debt, with the allocation between the two asset classes changing, based on market conditions.

8. Equity Mutual Fund

Equity Mutual Funds are primarily investments in stocks. Equity mutual funds can be actively or passively managed. They offer the potential for better returns compared to bank deposits or debt funds. However, it is important to note that equity funds carry a certain level of risk, as their performance depends on various market conditions.

WHAT RETIREES / SENIOR CITIZENS SHOULD LOOK FOR WHEN INVESTING

Government schemes: Get peace of mind knowing that your deposits are Government protected, like the Senior Citizen Scheme, RBI Bonds, Government Securities, Treasury Bills etc.

Low-risk, low-return investments: If you are not a risk-taker, that's okay. Safe investment options may offer low risk and low returns, but it's helpful if you're looking for a way to generate passive income for long-term like Fixed Deposits, Housing Finance Co. Deposits, NCDs, Tax Free Bonds etc.

Diversification: Consider diversifying your investment portfolio with multiple safe investment options like high-yield savings bank accounts, Bonds, Debt & Hybrid Mutual Funds. It's always better to have more options when it comes to retirement income.

Have a plan. Make it personalized. Stay flexible and adjust when required.



Charul Shah

Mutual Fund Distributor

GOLDEN YEARS

Wise and secure is what a senior feels during these wonder years

Age is just a number. This well-worn cliché is used every time a senior adult reveals his age, with a smile of regret. Yes, it is basically a number, but it tells stories of its own. You may have reached an age when people call you grandpa/grandma. Do you really feel that old or are you just burdened by the big number? It is all a question of attitude! When you were 50, the figure 75 seemed daunting and you wondered what you would look like at that age, what activities you would be doing and would you in fact be alive!?

The negativity of these thoughts is obvious and brooding over it promotes more negativity. The answer is to push it out of your brain so as to avoid these thoughts.

We need to look at the brighter side of ageing:

1. Certainly wiser
2. More respect than when you were younger
3. Financially more secure

Freedom at last! The pleasure of your grandchildren's company is an added bonus. Above all, the secret of happy ageing is to remain cheerful, no matter the odds against you. Forget about the nagging of well-meaning friends – just have that extra drink when you want it and... don't hesitate to compliment a good-looking girl (they actually love it). In other words, painting the town red once in a while is the best thing you could do to help yourself.

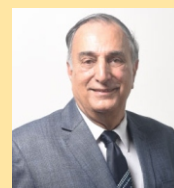
In addition, the age-old mantras still hold true:

- (a) watch your diet
- (b) exercise

Weight gain at later stages in life are often more difficult to knock off. A more vegetarian diet is recommended by all doctors treating the older generation. A bare minimum of exercise daily is an absolute must, whether walking, swimming or cycling. It has been found that even two sessions of 10-15 minutes each imparts health benefits that vitamins and supplements cannot.

Finally, a cheerful disposition is the best reply to those niggling problems.

Understand the saying, “When your troubles are aplenty and your rewards are few, remember that the mighty oak was once a nut like you”.



Naval Pandole

Advisor, Tulsi Trust



OUR TRIP IS VERY SHORT

*No one knows the length of our trip.
No one has seen tomorrow*

Let us appreciate friends and family. Keep them in good humour. Respect them. Let us be kind, loving and forgiving. Because only then will we be filled with gratitude and joy.

A woman climbed onto a bus and sat down beside a man, hitting him with her numerous bags. When the man remained silent, the woman asked him why he did not complain when she hit him with her bags?

The man replied with a smile: "There is no need to be upset about something so insignificant, as our journey together is so short, because I'm getting off at the next stop."

This answer disturbed the woman so much, she asked the man to excuse her and thought the words needed to be written in gold.

Each of us must understand that our time in this world is so short, that darkening it with useless arguments, jealousy, not forgiving others, discontentment and bad attitudes are a ridiculous waste of time and energy.

Did someone betray you, intimidate, cheat or humiliate you? Relax - don't be stressed. The trip is too short.

Did someone insult you without reason? Stay calm. Ignore it. The trip is too short.

Did someone make a comment that you didn't like? Stay calm. Ignore. Forgive, keep them in your prayers and love them still for no reason. The trip is too short.

Whatever the problems some bring to us, it is a problem only if we think of it. Remember... our journey together is too short.

Nobody knows when it will arrive at its stop. After all, our trip together is very short.

Share your smiles with everyone...make your path as beautiful as you wish it to be.

(A beautiful forward doing the rounds)



**WITH COMPLIMENTS
FROM A WELL WISHER**

REWARDS OF VOLUNTEERING

As we navigate through the journey of life, we often find ourselves searching for a sense of purpose and fulfilment. Volunteering can be the answer

When many of us retire from our professional careers and look for new ways to enrich our lives, volunteering is an excellent avenue to experience a sense of achievement, engagement and continuing growth.

Graceful Living, an initiative under the aegis of Tulsi Trust, has a goal to make ageing a more positive, productive and meaningful experience. Its vision: to be the best service facilitator for seniors and to work towards ageing becoming a positive and a meaningful experience. At Graceful Living, we firmly believe that age is just a number and that our elders have an incredible wealth of wisdom, experience and love to offer.

There are numerous benefits of volunteering for our elder community, as it plays an essential role in promoting physical, mental and emotional well-being.

Fostering a Sense of Purpose

Volunteering provides elders with a renewed sense of meaning and belonging. It allows them to tap into their skills and talents, thus reaffirming their self-worth. By contributing to society, elders feel valued, leading to improved self-esteem and overall well-being.

Mental Stimulation

Engaging in voluntary work keeps the mind sharp and agile. Whether it's helping with administrative tasks, mentoring the younger generation, or participating in community events, elders are continuously challenged. These mental exercises can help prevent cognitive decline and even reduce the risk of conditions like Alzheimer's disease.

Physical Health Benefits

Volunteering often requires physical activity. This can help elders maintain the mobility and flexibility. Staying physically active contributes to better overall health, helping to prevent chronic conditions and maintain an active lifestyle.

Social Interaction

Isolation is a significant concern among the elder population. Volunteering provides a platform for elders to connect with like-minded individuals, build friendships, and develop a supportive social network. These interactions help combat loneliness and depression, promoting a happier/healthier lifestyle.

Sharing Wisdom and Experience

Elders possess a lifetime of wisdom and experience that is invaluable to younger generations. By volunteering, they have the opportunity to share their knowledge and pass on their life lessons. This inter-generational exchange benefits not only the younger generation but also the elders themselves, who feel a sense of accomplishment in passing on their knowledge.

Emotional Well-Being

Engaging in voluntary work often leads to a sense of fulfilment and happiness. The act of helping others and making a positive impact on the community can boost one's emotional well-being. It provides a sense of accomplishment and satisfaction that is hard to match with any other activity.

Strengthening Family Bonds

When elders volunteer, they set a positive example for their families and create opportunities for shared experiences. Involving family members in voluntary activities can strengthen family bonds and create lasting memories. It's a way for elders to pass on their values and instil the importance of giving back to society.

Improved Quality of Life

Research consistently shows that elders who volunteer report a better quality of life. They feel more content, fulfilled and connected to their community.

Volunteering by elders is not just a noble act; it is a pathway to 'graceful living'. The benefits of volunteering are not limited to the individuals receiving the assistance but extend to those giving their time and expertise. As we at Tulsi Trust continue our work with the Graceful Living project, we hope to inspire more elders in Mumbai and elsewhere to discover the joys and rewards of volunteering, making their senior years meaningful. Let's encourage and support our elders to embrace volunteering as a way of life.



Shrinivas Sawant

Chief Operating Officer (COO)
Tulsi Trust





IMPORTANCE OF THE KIDNEYS

The ageing process affects every organ, internal and external. Ageing in the internal organs often remains undetected until major damage has taken place. So it is with your kidneys

The two kidneys perform multiple functions. They expel substances that the body does not need - the digestive system, the metabolic system, the muscles, the brain and every other organ produces unwanted chemicals which need to be removed from the body. Removal takes place through the bowels, the liver, the lungs and the kidneys but of these four organs, the kidneys play the most vital role in removing Urea and Creatinine which are the unwanted by-products of digestion and metabolism. Various unwanted substances and chemicals that we generate have to be removed from the body. The body must get rid of the undesirable excesses. Excess water has to be got rid of by the body from the kidneys.

In each of the two kidneys, we have 10 lakh filters called Nephrons which maintain the body. We have been given extra filters as reserves. The kidneys prevent excess loss and excess retention of what we consume. They sift out the 'bad' (Urea, Creatinine) and conserve required substances such as glucose, proteins, carbohydrates, fats. The kidneys really do the work of purification.

The kidneys have been endowed with the ability of maintaining the blood pressure at optimal levels. If blood pressure falls, the kidneys will initially produce hormones to raise the pressure within the kidneys and allow the filtration process to continue. On the other hand, if the blood pressure shoots up and starts hurting the filters, the kidney does the opposite and sends out certain hormones which lower the blood pressure.

Another little known function of the kidneys is to produce a hormone called 'Erythropoietin' which helps the bone marrow to produce Haemoglobin for the red cells. In its absence, the patient will suffer from Anaemia (low Haemoglobin) which is a common manifestation of the kidney disease. The kidneys also regulate the destruction of Insulin (Insulin is the hormone produced by the Pancreas and its deficiency causes Diabetes; Insulin is produced in the Pancreas but destroyed in the Kidneys).

As the disease progresses and the Nephrons lose the ability of destroying Insulin, many patients who were earlier suffering from high blood sugar, start getting low blood sugar and need less doses of anti-diabetic drugs to control the blood sugar level. With the onset of severe kidney failure, many diabetic patients may not even require any drugs like Insulin to control the blood sugar. This phenomenon is called 'Hypoglycaemia' and is a warning sign to all diabetics.

Hypoglycaemia (i.e., blood sugar less than 70% mg) causes very distressful symptoms like palpitation, sweating, anxiety and can lead to heart attacks or a stroke and must be attended to immediately by giving glucose.

1 Acute Kidney Injury (AKI)

AKI is the sudden stopping or decrease in the passing of urine with rapid deterioration of the patient's health within a short time to a condition of life-threatening 'uraemia' wherein dialysis is urgently needed to keep the patient alive.

Warning Signals of AKI



At home :

- Any form of dehydration due to vomiting, diarrhoea or sudden blood loss from injury (external or internal) resulting in low blood pressure. For example, acute Gastroenteritis, Cholera, severe trauma to the abdomen, severe diabetes causing ketoacidosis.
- Any severe infection in the body which causes fever, lack of food and fluid intake, inability to access food and excess fluid loss due to high fever. For example, Malaria, Typhoid, Dengue.
- Side effects of toxic medication. For example, an overdose of painkillers like nephrotoxic medications/contaminated drugs. Such patients will show low blood pressure, visible fluid loss, high fever and sudden reduction of urine output.



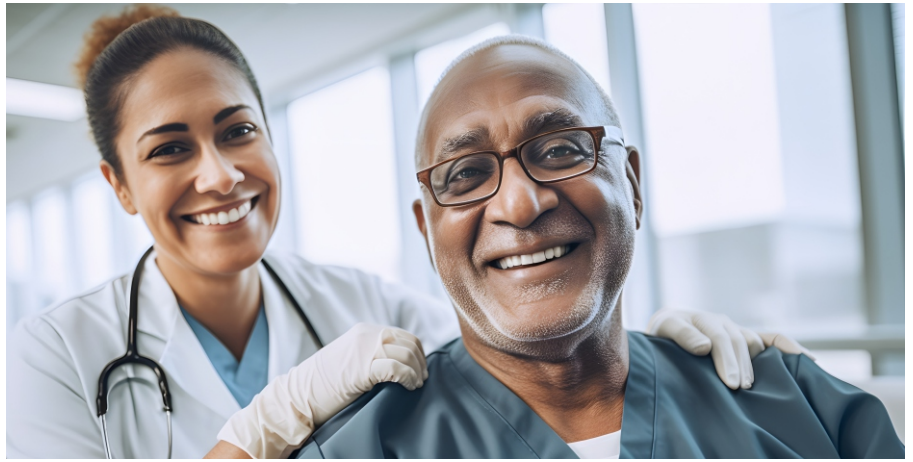
In the hospital wards:

- Following acute emergency surgeries like appendicitis, pancreatitis, bypass surgery, amputation.
- Following Radiological procedures using dyes for x-rays and MRI studies.
- After prolonged use of toxic antibiotics.



In ICUs:

- Patients who have an infection called sepsis causing fall of blood pressure, delirium, high fever, and very little urine output.
- Multi-organ failure with simultaneous failure of Heart. Lungs - Pneumonia. Liver- Liver cirrhosis. Brain - Stroke. These cases carry the worst prognosis and can be fatal. Detected early with immediate medical treatment can lead to full recovery.



rhyme 'n rhythm

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2 Chronic Kidney Disease (CKD)

The following are the causes of Chronic Kidney Disease:

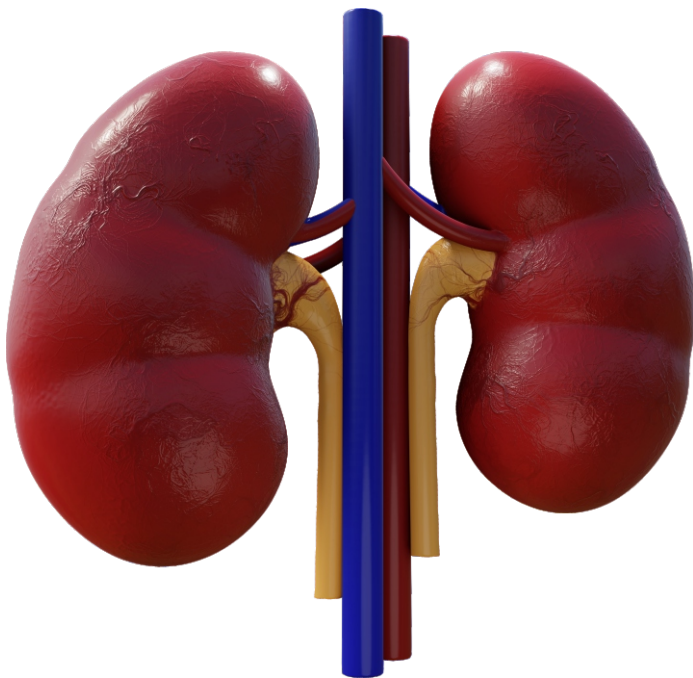
- Diabetes of long duration
- Uncontrolled high blood pressure
- Recurrent urinary infection
- Recurrent sore throat in childhood
- Disturbances of misdirected body immunity against 'self' – called auto-immune disturbances such as Lupus, Rheumatics and Rheumatoid Arthritis
- Drug and chemical-induced painkillers like Ibuprofen, Piroxicam, Diclofenac, Etoricoxib used for pain and anti-inflammation in various forms of bone and joint disease often sold as over-the-counter drugs. Similarly, many Ayurvedic medications containing heavy metals like Mercury, Cadmium, Lead, Gold, mixed in preparations called Bhasms, also indiscriminately used for pain and diseases of bone joints are the culprits
- Hereditary and familial inherited disorders such as Polycystic kidneys and Alport Syndrome

Warning Signals of Kidney Disease

Kidney Disease is completely free of symptoms and signs in its early stages. This is because we are endowed with enough spare Nephrons which keep on working even while many of the 50% of the two million Nephrons are being destroyed by the disease. These 'in-reserve' Nephrons do not allow the body to suffer clinical manifestations until it is too late.

- When more than 50 per cent of these Nephrons have been destroyed, the body starts showing signs and symptoms of kidney problems such as a rise in blood Urea and Creatinine; presence of proteins, red cells, white cells and other abnormalities in the urine; reduction in the urine output with swelling of the body, more so in the legs in the evenings, then disappearing after a good night's sleep and showing up in a 'puffy' face in the morning; high blood pressure; anaemia.
- General lack of energy, fatigue, loss of appetite, nausea, vomiting, increasing breathlessness.
- Difficulty in breathing while walking, climbing or while sleeping.
- Itching, rashes, dry skin, excess thirst, drowsiness in the daytime, insomnia.
- At the very last stage, the patient can develop twitches, convulsions, severe breathlessness, heart failure, lung failure and can fall into a coma.

Most of the kidney diseases become incurable if they have been present for more than three months and left untreated. This condition is called CKD. Treatment should be given immediately. Once the Serum Creatinine increases and the Glomerular Filtration Rate (GFR) falls, it may never return to normal even if the original disease is successfully treated. This ultimately leads to inexorable progression and the patient will find it difficult to survive without dialysis or a kidney transplant. This is called End-Stage Renal Disease (ESRD).



Dr. Dilip Ashok Kirpalani

Consulting Nephrologist,
Specialist in Kidney Transplant & Dialysis



Kidney disease is believed to affect one in every 10 Indians

5 LAKH

Indians are believed to be in need of treatment with dialysis

RETIREMENT: TIME TO START ANEW

It is important to have a purpose in life even after retirement, be it voluntary or otherwise

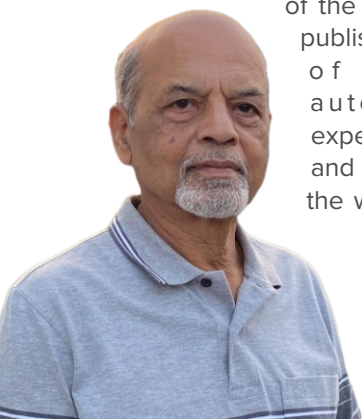
After working for about 40 years in the Insurance sector, I retired from LIC in July 2004 at the age of 60. As there was no advance planning made for retirement, I was excited to have more free time and the thought that I could do whatever I liked. Most important, no office tension. But after a few weeks, I realised that I was neither enjoying life nor getting any satisfaction from these 'time pass' activities. This realisation helped me to plan for my retirement.

Considering my health, family history and general life expectancy, I roughly estimated that I would live for another 20 years (optimism). Enough time to do something purposeful.

My initial years were spent in learning and developing my skills so as to get a good job/vocation to bring in sufficient income. My second priority had been providing for the family and looking after their needs. Add also my personal progress. I worked hard and reached 'a respectable position'. After retirement, my personal needs decreased as did my family's. So I decided not to waste my balance time without having a purpose.

My awareness started when I went to Singapore on a family visit. In my spare time I visited the National Library at Hougang. I came across a book, *How to Make the Rest of your Life the Best of your Life*. The co-author

of the book was a man whose book got published at 94. He had written a number of books including three autobiographies narrating his experiences – the first at 40, one at 60, and the last at 80. What struck me were the words in his book, "Retirement was



Madhav Purohit

President, Senior Association Group
Kandivali, Mumbai

not the end of working years but rather the start of something new". He mentioned that "one can create a life filled with new experiences, new inspirations and great achievements".

On arriving home, I witnessed a family problem within the neighbour's home which shook me. And then more problems followed. Instances of the helpless elderly who were left high and dry for different reasons. Similar cases of elder abuse appeared in daily newspapers. I decided then and there that I wanted to spend my balance years in serving the helpless elderly.

At that time, there was an advertisement in the newspaper given by Tata Institute of Social Sciences for a Diploma Course in Gerontology. So I ventured to study. I applied for admission at 70 and was selected. I was really thrilled to join this premier institution and attended almost all the lectures during the academic year 2009/10. I passed with flying colours. I was the proud recipient of the 'Gold Medal'.

I first got involved in a *dharna* of senior citizens at Azad Maidan, Mumbai, in a big way. I worked on preparing and distributing circulars on the issue. Few copies were distributed in my area at Kandivali. It was well received by seniors in the area who came together and we formed a senior citizen association, the Arya Chanakya Nagar Jyesth Nagrik Sangh, Kandivali (East). The Association is a registered body and is a Virangula Kendra (community centre for seniors to get together). We meet often and programs are conducted by members and artistes from outside as well. Activities include yoga, sports and reading. We have got into holding programs for mental stimulation too.

In appreciation of the good work done by our association, we were honoured by Yashvantrao Chavhan Pratishthan in 2019. Today I am 80. I am very satisfied with my life!

*You can take no credit for beauty at 16.
But if you are beautiful at 60,
it will be your soul's own doing!*

- Marie Stopes



TO FORGIVE IS DIVINE

Holding grudges can harm your psyche more than you can imagine. So forgive yourself and others and be free

To forgive is to set a prisoner free and discover that the prisoner was you. Almost everyone has experienced being wronged by someone, it could be a former co-worker, friend or family member. Hanging on to those negative feelings can do great harm to your health. Regardless of whether forgiveness is a worthy virtue, a moral duty or anything else, in psychological studies, forgiveness is closely correlated with increased happiness and improved mental health. Forgiving a person who has wronged you is never easy, yet when you learn to forgive, you are no longer trapped by the past actions of others and can finally feel free.

There are two sides to forgiveness:

Decisional forgiveness includes a conscious choice to replace ill-will with good wishes. In other words: You no longer wish bad things to happen to that individual. This is easier and quicker to achieve. For **emotional forgiveness**, one moves away from these negative feelings and no longer dwells on the wrong-doing. Emotional forgiveness is much harder and takes longer, as it's common for those feelings to return on a regular basis. This can occur when you think of the offender or something triggers the memory or if one is still suffering from the negative consequences of that action. Practising forgiveness can have powerful health benefits and yet forgiving people is not always easy. **Observational studies and even some randomized trials suggest that forgiveness is associated with lower levels of depression, anxiety and hostility, reduced substance abuse, higher self-esteem and greater life satisfaction and health.**

One simple way to get started and be more comfortable with forgiveness is to practise small acts in every day life, avers Dr. Tyler Vanderweele (Harvard TH School of Public Health). For example, if someone is rude or cuts you off in traffic, use that moment to recognize the wrong, realize it

was not directed at you personally and forgive him/her on the spot. This way you can also learn to immediately stop the negative reaction and the feelings that come with it.

Another way to practise forgiveness is with the REACH method (REACH stands for Recall, Empathize, Altruistic Gift, Commit and Hold).

Recall: The first step is to recall the wrong-doing in an objective way. The goal is not to think of the person in a negative light nor to wallow in self-pity, but to come to a clear understanding of the wrong that was done. Visualize the person and situation and the feelings that come with it.

Empathize: Next, try to understand the other person's point of view regarding why he or she hurt you but without minimizing or downplaying the wrong that was done. "Sometimes the wrong-doing was not personal, but due to another person's issues. People who attack others are sometimes themselves in a state of fear, worry and hurt," says Dr. Vanderweele. "They often don't think when they hurt others and they just lash out."

Altruistic Gift: This step is about addressing your own shortcomings. Recall a time when you treated someone harshly and were forgiven. How did it make you feel? Recognizing this helps you realize that forgiveness is an altruistic gift that you can give to others.

Commit: Commit yourself to forgive, for example, write in a journal, or make it your screen saver or share it with your friend. This helps with the decisional side of forgiveness.

Hold: Finally hold on to your forgiveness. This step is tough because memories of the event will often recur.

"Forgiveness is not an erasure," says Dr. Vanderweele, "Rather it's about changing your reaction to those memories." When the bad feeling arises, remind yourself that you have forgiven and ultimately want good for yourself and the offender. Sometimes there are situations where we need to forgive ourselves as well.



SIMPLY HAPPY

*It's so simple to be happy,
But so difficult to be simple!*

My morning walks at the Gateway of India continue... soft early morning sun, gentle breeze, sometimes a high tide, other times an ebb... along with me walk some health freaks, some freaking maniacs who in spite of fatigue wish to run and pant (along with their pooches who are just as exhausted, or maybe more), some music tappers ... all in all, happy souls rising with the Sun, sometimes even defying and defeating sunrise!

There comes along my favourite octogenarian Mr. Happy Singh... always smiling, always chirpy and always sharing his Nuggets of Wisdom! "What makes you tic, uncle? I mean what keeps you so happy?" Pat comes an answer! "It's so simple to be happy."

Really? How?

1. Practise Forgiveness: *Arre jaane do!* Seek forgiveness for the wrongs done. It's just about saying a simple SORRY! Poof! Matter solved, happiness supreme... More importantly, forgive the other soul! Difficult but not impossible because when you forgive, you actually forgive your own self of the torture of having to replay the same hurt over and over again. Just let go... *jaane do* Forget about it.

2. Practise Silence: Says Happy Singh, "In all my 89 years, I've never quarrelled ... you know why? Nothing succeeds like silence. We can see our soul - pure, powerful, peaceful and stable when silent. 'Silence helps ever and harms never.'

3. Smile and go on: A smile costs nothing but it buys you the best things in the world. Friendship, Love and Peace! Let the other man's temper take a meteoric rise... You keep your mercurial cool with a "Naughty Smile". Smiles are infectious and a hearty laugh, even more! Worry not cause your opponent will come smiling for you ... oops smiling towards you. Peace at all costs!

4. Be your own self and surrender: Never be what you are not! Forget the show, forget the pomp ... just be your simple ever helpful self. Let the 'E' go from your Ego and love this Creation. Trust the Creator, time is ticking and life is indeed short! Surrender and enjoy the journey.

Singh Uncle jogs away, happy, gregarious and joyous. It's so simple to be happy, really!



For traumatic incidents, forgiveness can be practised in five stages...

Stage One

Identify the perpetrator (person who has wronged you) and the deed (transgression). This means you need to acknowledge who it was that affected you negatively. Also, you understand what specific behaviours have been physically, emotionally and spiritually damaging to you.

Stage Two

Identify, experience and process the emotions. Allow yourself to feel the emotions associated with the offensive, damaging behaviour. You have found a safe place to process these feelings. In certain situations, if it is safe, speak to the person regarding the adverse effect you have endured as a result of his/her behaviour. If it's not safe to do so, you can process it in therapy using an imaginary technique.

Stage Three

Understand the need for forgiveness. But one has to understand the benefits of forgiveness too. One reaches a point in life, where compassion for oneself has developed. Also an attitude that permits us to relate to the pain that led to the error of the perpetrators and recognize their need for love.

Stage Four

Set clear boundaries. One has to set clear boundaries with the perpetrator. The need and right to protect oneself is fully understood. Also one feels competent and confident in setting and maintaining these boundaries to keep one physically and emotionally safe.

Stage Five

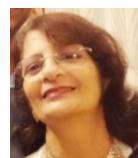
Integrate the past and begin recreating the future. The person has mindfully made an internal choice to forgive and has a willingness to recreate a meaningful life for oneself. The quintessential nature of forgiveness is that it is a voluntary decision to acknowledge the offense, move through the reluctant feeling, set aside the resentment and release the anger, so you may move on with your life.

Forgiving the perpetrator for his/ her actions does not mean you stop judging the deed... you forgive the person, not the action. Forgiveness allows you to live more in the present and leave the past behind. Forgiveness will bring you peace. Try forgiveness now and experience the release for yourself.



Dr Preeyal Bhagchandani

Mental Health Consultant
Counsellor & Trauma Therapist



Roxanne Desai

Qualified Aesthetician
(specialising in skin care)

TRANQUIL MOMENTS

*To be calm is
the greatest asset
in the world*

Ramana Maharshi said to me, "The only spiritual life you need is not to react." To be calm is the greatest asset in the world. It's the greatest siddhi, the greatest power you can have. If you can only learn to be calm you will solve every problem. This is something you must remember. When you are perfectly calm, time stops. There is no time, karma stops, samskaras stop. Everything becomes null and void.

For when you are calm you are one with the entire energy of the universe and everything will go well with you. To be calm means you are in control. You're not worried about the situation, the outcome. What is going to happen tomorrow. To be calm means everything is all right. There is nothing to worry about, nothing to fret over. This is also the meaning of the biblical saying, "Be still and know that I am God." To be calm is to be still. The Only Spiritual Life You Need Is Not To React!

I want to let you in on a little secret. There are no problems. There are no problems. There never were any problems, there are no problems today, and there will never be any problems. Problems just mean that the world isn't turning the way you want it to. But in truth, there are no problems. Everything is unfolding as it should.

- Robert Adams

**WITH COMPLIMENTS
FROM A WELL WISHER**

MAINTAIN GOOD VISION

We cannot underestimate the significance of good vision with advancing years. Nothing is as important as being able to see clearly

Four main ailments that adversely impact our vision with advancing years.

1 Cataract

All of us are born with a clear lens in the eye. Diseases like diabetes, certain drugs like steroids and other causes can make the clear lens cloudy, leading to blurred vision. However, the main cause of cataract is advancing age. Interestingly, the first symptom of cataract is not a sudden blurring of vision but subtle changes like the glare at night from oncoming headlights, inability to drive as well as you did before, misjudging steps while coming down the stairs and sometimes even a faint brow ache.

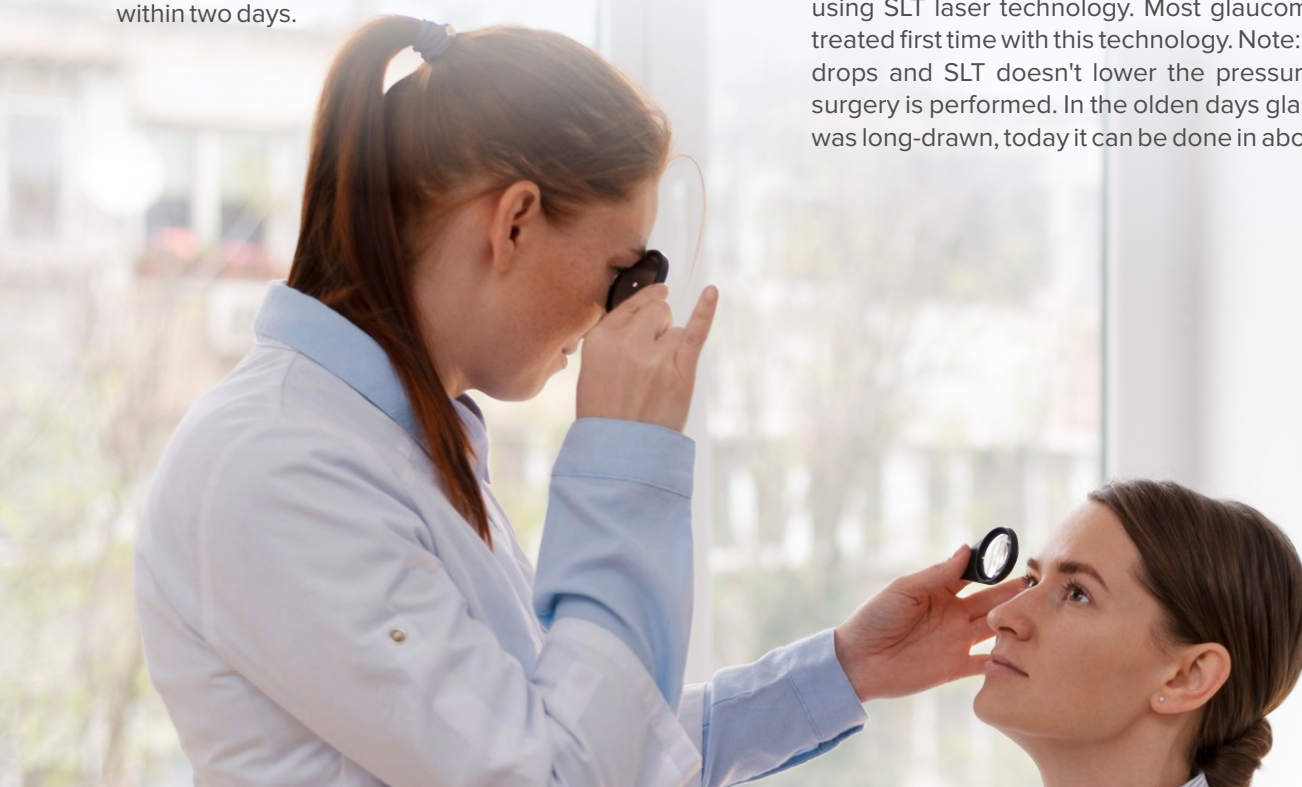
In the olden days, as far back as 20 years, we would cut the eye open, push this cloudy lens out of the eye through a large opening, implant a hard plastic lens and shut the incision with six to eight sutures; it took up to two months to recover and vision did improve but in some cases there were complications like bleeding or damage to the cornea or inability to implant the lens.

Today, using space-age technology, a laser beam is used to melt the cataract in 30 seconds and we don't even need to enter the eye for that. Once the cataract is melted, we suck out this melted cataract through a tiny two millimetre opening in just a few seconds. Through this same opening we implant a very soft lens that unfurls inside the eye, occupying the space of the original cloudy one. Recovery takes two-three days, it's totally painless and in many instances, the person can actually resume normal life within two days.

2 Glaucoma

Glaucoma is an under-diagnosed disease and is responsible for a good percentage of people going blind in their 60s and 70s because it is a 'deceptive' disease as there is no symptom of glaucoma except maybe a slight inability to read as well, or a frequent change of spectacles number, or even a small insignificant headache. Glaucoma is a disease which has to be diagnosed by a doctor during a regular test to check eye pressure and look inside the eye with a glaucoma scanner. People also have a misconception stating, "Doctor, my pressure is normal, how can I have glaucoma?" It is true that people with elevated eye pressure are termed as glaucoma patients but 30% to 40% of people with normal eye pressure develop glaucoma. This is because glaucoma is not just a disease of elevated eye pressure, it is actually an optic neuropathy or an optic nerve disease where such eye pressure is just one of the causative risk factors.

In glaucoma, the side or field of vision becomes less and we use a perimeter which measures to what extent your side vision is lost. Once this test is done, we usually start prescribing eye drops to lower the pressure. Even a person with normal eye pressure but has glaucoma on a glaucoma scan will benefit from having his eye pressure reduced by 30%. Some patients resistant to eye drops need a clinical laser procedure which is done without any anaesthesia, and is performed in the consulting room using SLT laser technology. Most glaucoma patients are treated first time with this technology. Note: Only if the eye drops and SLT doesn't lower the pressure, a glaucoma surgery is performed. In the olden days glaucoma surgery was long-drawn, today it can be done in about 15 minutes.



3 Diabetic Retinopathy

Many senior citizens who develop diabetes in their fifties lose vision in 10 to 15 years especially if the diabetes is uncontrolled and they do not regularly visit the eye specialist - diabetes causes leakage and bleeding in the tiny blood vessels of the retina which, over time, rob a person of vision. If caught early, diabetes in the eye can be very effectively treated with a combination of laser and special new injections that prevent bleeding. Even severe cases which have been left untreated for years can be salvaged by retina surgery. It is vital for every senior citizen over the age of 50 to visit the eye doctor every year for a regular eye check-up and a retinal scan and pressure evaluation. Today, with high-end technology, lost vision in most cases of cataract, glaucoma and diabetic eye disease can be restored. Here, emphasis is on the importance of regular check-ups.

4 Age-Related Macular Degeneration

People in their late fifties, sixties and seventies are at a risk of developing "Age-related macular degeneration". There are two types of this disease: the first one is dry and the other, wet. In the wet type the centre of the retina leaks fluid and blood. People lose their central vision permanently if untreated. We regularly find people coming to us who are unable to read and whatever they look at has a central blurred area - this is the typical sign of macular degeneration. Wet macular degeneration has been curable for the last 25 years. The dry type was untreatable until recently but this is changing. Every two-three years a new drug hits the market which is increasingly effective. These two diseases are diagnosed on special machines called Angio-OCT which looks inside the eye and detects the macular degeneration much before the person starts losing vision.

Note: Please visit your ophthalmologist at least once a year to get your eyes checked.



Normal Vision Vs Impacted Vision



SOME EYE FUN FACTS

An eye is composed of more than **2 million** working parts

The human eye can distinguish **10 million +** different colours

A fingerprint has 40 unique characteristics but your iris has **256** that makes it better for biometric data scanning



Dr. Cyres K. Mehta

Director of Surgery - Dr. Cyres K. Mehta's International Eye Centre
The Mehta International Eye Institute

Life - A package deal

It's time to change our perspective. Let go of old habits to make place for new happier beliefs

There are times when we behave inappropriately with others because of our own misgivings. It may be that we are overwhelmed by our day-to-day negativity, tired to the extent of 'I have had enough'. But there is no end to 'had enough'. What does it actually mean? Life will move forward, progress is its nature, so you can't stop and say 'enough'. Our actions do not match our moral compass. We start gossiping, become mean to others which is because we are fearful. We start attaching 'our' meanings to justify 'our' actions. Human beings are meaning-making machines. Situations happen, but there we go attaching our own negative connotations.

We often do feel lonely and sad. We are so frightened that the neighbour will discover our problems (but is anyone free of them?). An inner fear that seems to have no ending envelopes us. But stop right here. Talk honestly to people and speaking about the sadness in our lives with close people will make us feel lighter and better.

If we are honest with ourselves, we do have choices, especially about our attitudes. So it's not about actions only, but our thoughts as well. We don't have to see life as one big tragedy with past mistakes or fearful futures. When the sunshine of everyday life is taken away from us because of others (so we believe), we have to ponder and introspect. TODAY should be the focus of our lives.

Again, everything that happens is a gift from God. We do rebel against misfortunes, yet with time we understand these are in a sense gifts of enlightenment. In some way, unfathomable to our human intelligence, our suffering could be the consequence of our actions. This spiritual approach can lift our thinking to the extent we get a new viewpoint and thus find our answers.

So let's change our perspective. We must let go of our old tendencies to make room for new happier thoughts. Believe in the existence of the super power. Pray earnestly... not just with words but understand that an incredibly powerful God does exist in our midst. In times of stress, when we feel there is no road ahead, we do look up to God for help. For example, if you notice, even our cricketers when they hit centuries, look upwards and Thank God for their success. For that matter, take the ailing, the rich and poor alike, all look up to God for happiness and peace. And believe me, prayers are answered, and miracles do happen.

TRUST YOURSELF. TRUST GOD.

JOY IS NEVER TOMORROW, IT IS ALWAYS NOW.



Asha Gurnani Vohra

Advisor - Communications
Tulsi Trust



AGEING WITH DIGNITY AND GRACE

Tulsi Trust was established by the Chanrai family in 1975 with an aim to fulfil basic needs of the poor and needy. At a deeper level, it's more than indulging in physical activities. Health care, skills development and education are top priorities. It envisages a fair world for all, working with partners to improve health care and opportunities for livelihood, and education. Add to this, the capacity to understand another's needs and do this with utmost integrity.

Graceful Living (GL) is an arm of Tulsi Trust which came out of a realization of a social need for elderly care. After five active years, GL is now a recognized organization for those in their twilight years and has created an awareness through its activities and talks for senior citizens. GL has a social presence viz. Twitter, Facebook, Instagram and YouTube.

In Partnership...

Intellectual companionship and special care programs – includes companionship, counselling and care-giving for Dementia, Parkinson's and Alzheimer's when required.

These services are provided through our partners:

- **Echoing Healthy Ageing Parkinson's Disease and Movement Disorder Society (PDMDS)**
- Physiotherapy sessions which help the elderly to improve their mobility and become more independent:
PRAJ - The Rehab Sphere with Dr Pratha Mehta and Dr Rajshri Lad
- Training candidates in 'elder care' in order to have professionals for the same:
MMP Shah College – elder companionship course for Sociology students
Aaji Care – Geriatric counselling course for post-graduate Psychology students
- Activities for the elderly :
My Safe Place: online activity programs
Mrs Manasi Golwalkar: technology training

Sensitization programs for school/college students to create an awareness of the needs and issues of the elderly.

Direct Intervention by GL...

- Support Group Meetings with senior citizens' associations and other groups
- Monthly Webinars (Moderator - Mr Manoj Gursahani)
- Guest Lectures by professionals/experts – mainly on Zoom
- Graceful Living Monthly Newsletter carrying important information for the elderly plus articles by known doctors and other professionals
- Online interviews with senior achievers called 'Sitare'
- Co-ordination by GL to create platforms for senior citizen organizations in the city.
- Special events for senior citizens

An initiative of



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It would be appreciated if you could encourage the activities of GL including the Newsletter published every month by sending an annual donation of Rs 250/- through a bank transfer to: Tulsi Trust, A/c no SB416116287. IFSC Code: IDIB000N052, Indian Bank, Mittal Towers, Nariman Point OR send a cheque in the name of Tulsi Trust to 112-A Mittal Towers, Nariman Point.



**WITH COMPLIMENTS
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