

This is a monthly diary giving updates on activities at Graceful Living and providing information on ageing 'gracefully' to help elders live a life with maximum ease



A SNAPSHOT OF TODAY'S OLDER ADULTS

The United States — and the world — are ageing. The number of Americans aged 65 and older is projected to double from 46 million to more than 98 million by 2060. It will be the first time in history that the number of older adults outnumbers children under age 5. In addition, older adults will live longer than ever before: One out of every four 65-year-olds today will live past age 90. This demographic shift has moved the focus of researchers, health care providers and policymakers from how to extend the lifespan to ways to improve the quality of our later years. Staying healthy, active and productive are admirable goals for our nation's older adults. However, society's view of "old age" has not always kept up with the reality of being old in America. Many current beliefs about ageing were based on information that is no longer valid, given recent scientific advances.

Cognitive and mental health

For most older adults, age-associated changes in cognition (thinking) are mild and do not significantly interfere with daily functioning.

- Older adults are capable of learning new skills even late in life, though learning may take longer than for younger adults.
- Short-term memory shows noticeable changes with age, but long-term memory declines less with age.
- Some changes in cognition are normal with age, such as slower reaction times and reduced problem-solving abilities. The speed with which information is encoded, stored, and retrieved also slows as we age.
- However, many older adults outperform their younger counterparts on intelligence tests that draw on accumulated knowledge and experience.
- Wisdom and creativity often continue to

the very end of life.

- Personality traits remain relatively stable over time. For example, people who were outgoing during young adulthood are likely to be outgoing in later life.
- Most older adults report good mental health and have fewer mental health problems than other age groups. However, one in four older adults experiences a mental health problem such as depression, anxiety, schizophrenia or dementia.
- The suicide rate for men over 85 is higher than that of any other age group.
- The number of older adults with substance abuse problems is expected to double to five million by 2020.
- Dementia (including Alzheimer's disease, the most common type of dementia) is not a normal part of ageing. Approximately 5 percent of individuals between 71 and 79 and 37 percent of the population above age 90, are affected.
- As they age, people are generally more satisfied with their lives and more optimistic about growing older.



Physical health

A number of physical changes and health issues are more common as we age.

However, just as all older adults are not the same, their health status also varies. Many are active and healthy, whereas others are frail, with multiple health conditions.

- Approximately 92 percent of older adults have at least one chronic condition, and 77 percent have two or more.
- Four chronic conditions — heart disease, cancer, stroke, and diabetes — cause almost two-thirds of all deaths among individuals 65 and older each year.
- Hearing impairment among older adults is often mild or moderate, yet it is widespread; almost 25 percent of adults aged 65–74 and 50 percent aged 75 and older have hearing impairment that is often isolating.
- Visual changes among ageing adults result in such problems as slower reading speed and difficulty reading small print and in dim light, as well as difficulty driving at night.
- The proportion of older adults needing assistance with every day activities increases with age. Fewer than one-fifth of older adults between ages 65 and 74 need assistance with activities of daily living, such as bathing or eating. This increases to 40 percent of men and 53 percent of women over 85 who need such assistance.
- Some of the factors contributing to this disparity are poverty, segregated communities with fewer health-promoting resources, poor education, unemployment, discrimination and less access to quality health care.
- In spite of these mental and physical health issues, two-thirds of older adults who are not living in long-term care settings report their health to be good, very good or excellent compared to others their age.

Ref. American Psychological Association - Internet

What can you do to make ageing well a reality?

Older adults who rate their health as good are twice as satisfied with life than older adults who rate their health as poor. Increase your chances of ageing well by taking some of the following steps:

- Exercise. Even a moderate amount each day can help one stay active, independent and maintain a positive mood. It can make even the frailest older person stronger and more fit.
- Continue to maintain a healthy lifestyle and make adjustments for any changes in your function (e.g., hearing, vision, flexibility or strength).

- Continue to engage in routine preventive health behaviours (e.g., get immunizations for flu and pneumonia).
- Advocate for yourself and your family in health care settings or bring a knowledgeable representative with you. Do not be afraid to ask questions or get a second opinion.
- If you feel anxious, depressed or are using alcohol or drugs to manage your mood, seek assistance. Untreated mental health problems are associated with poor physical health outcomes, including increased disability and illness as well as decreased

quality of life.

- Be an interested person. Remain aware of new developments in the arts, sciences, politics and other areas of cultural and social interest.
- Be an interesting person. Engage in something that matters to you and that you care passionately about.

Ref. American Psychological Association - Interne



BEQUEST OF IMMOVABLE PROPERTY



Advocate Kalyani Shukla

Immovable property can be transferred from one person to another in India with the help of five legal instruments, under the provisions of the Transfer of Property Act.

The instruments are:

Sale	Gift	Will	Partition	Relinquishment
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However, for bequeathing assets to legal heirs, the following modes can be taken:

WILL

It is a legal document that names individual(s) who would receive the property and possessions of the will-maker after his/her death. The document can be revoked, modified, or substituted by the person making it at any point during his/her lifetime.

Transfer of assets takes place: After death of individual...

Control over assets: Control is retained.

Costs: One-time cost of making a will unless amendments are made in the future.

Income Tax implications: No taxes will be payable by the legal heirs at the time of receiving the assets.

Section 2(h) of Indian Succession Act, 1925 provides that 'Will' means the legal declaration of the intention of a person with respect to his property, which he desires to take effect after his death.

Who is an executor? Is it necessary to appoint an executor to a Will?

An executor is a person who is appointed by the person making a Will to take action on all the wishes as per the Will. An executor can be any person who is a beneficiary in the Will or any trusted person such as a family friend, lawyer or CA (chartered accountant) who can assist the family to act as per your wishes. It is not mandatory to appoint an executor; however, it is recommended.

GIFT

This legal document records the act of giving a gift and is created by the donor (the person giving the gift) and given to the

donee (person receiving the gift) along with the gift.

Transfer of assets takes place: During lifetime of individual...

Control over assets: Control is lost by Owner once gifted.

Costs: Stamp Duty payable.

Income Tax implications: Gifts to specified relatives are tax-exempt.

When the transfer takes place between two living people it is called inter-vivos, and when it takes place after the death of the transferor it is known as testamentary.

Section 122 of Transfer of Property Act defines a gift as the transfer of an existing moveable or immovable property. Such transfers must be made voluntarily and without consideration. The transferor is known as the donor and the transferee is called the donee. The gift must be accepted by the donee.

This Section defines a gift as a gratuitous transfer of ownership in some property that already exists. The definition includes the transfer of both immovable and moveable property.



TRUST

This tool allows the creator of the trust to have complete control over it and freedom to pass on the assets to the beneficiaries, who can be stated in the Trust Deed by the creator/author.

Transfer of assets takes place: During the lifetime of an individual or after his death depending on the wish of individual...

Control over assets: Owner has an option to retain control.

Costs: Apart from stamp duty, there might

be sundry expenses such as payment of salaries to trustees etc.

Income Tax implications: Tax-exempt depending on satisfying various conditions under the Income-tax Act.

- The primary purpose of a trust under the Indian Trusts Act is to protect the interests of beneficiaries.

- A trust is a legal entity created under Indian law to hold and manage property for the benefit of one or more individuals.

- A trust is created by a settler who transfers property to the trustees for the benefit of the beneficiaries.

- The settler retains a chargeable interest in the trust, which allows them to receive income and other benefits.

(A trust can have one or more trustees).

- The trustee manages and distributes the trust's assets to the beneficiaries and handles the trust's affairs on behalf of the beneficiaries.

- The trustees are responsible for administering the trust property and carrying out the settler's wishes.

- The trustees must also account for the trust property to the beneficiaries at regular intervals. In addition, trusts can create legal contracts between individuals and the trust.

- If there are any changes to the trust's terms, these changes must be made in accordance with the trust's governing documents.

- The trustee must comply with all the provisions of the Indian Trusts Act 1882 and must act in their best interest. The trustee cannot use the trust's assets for his own benefit, but he is free to use them as he sees fit.

- Creating a trust under the Indian Trusts Act is a complex process requiring legal help.



No special reason...
Let's just choose
To be happy!!

SUPPORT GROUP MEETINGS OF GL

Basic Gerontology

The subject of Basic Gerontology was taken up by Ms Amruta (including its subfields) at Pant Nagar (Ghatkopar) Senior Association in April. Examples of those above 60 achieving their goals was pointed out.

Youth Sensitization Program

A youth sensitization program was held at Vissanji Academy, Andheri, on April 19 where Graceful Living, in collaboration with the Children's Movement for Civic Awareness (CMCA), organized this youth sensitization program. The GL team conducted three sessions for 7th grade students; a total of 90 students were present for the session. These sessions were held in an interactive manner, and the main message conveyed was that all of us will grow old some day, and hence we need to be sensitive towards older adults. Another important aspect of the session was the discussion of myths regarding ageing in older adults. Children were very participative and shared their concerns about the seniors and said that they had learned new things through these sessions. "What is that", a short film was also shown to the students.

Rational Emotive Behaviour Therapy

This session was held at Kandivali Senior Association on April 25. Ms Amruta presented Rational Emotive Behaviour Therapy to the Kandivali Seniors Association group. She explained what REBT is, how it is used and also the ABC model which is A for activating events, B for belief, and C for consequences. She spoke about how changing one's beliefs with regard to ageing would go a long way towards dealing with it in a rational and meaningful way. A total of 30 people participated in the program.

Quiz on Ramayana and Mahabharata

The Graceful Living team was invited by Dignity Foundation on May 5 for a meeting. Ms Akanksha gave a brief introduction of Graceful Living's on-going activities. Ms Amruta conducted a quiz on the *Ramayana* and the *Mahabharata*; 21 people participated in the quiz, and five winners were felicitated with gifts. Ms Amruta also told them a story and briefly explained the importance of finding a purpose in life.

Brain Gym Exercises

Brain gym exercises were conducted at Adhar Old Age home, Borivali, on May 10. Ms Amruta talked about the importance of mental health and demonstrated 'brain gym exercises', their origin and benefits. Demonstrations were conducted by Ms Akanksha and Mr Raj. All those present participated enthusiastically. A total of 33 participants were present for the session.

GUEST LECTURE

Graceful Living hosted an online guest lecture on 26 April by Dr Devang Shah on Homeopathy. He has been practising homeopathy since 2008, and has earned the reputation for treating paediatric diseases and rheumatoid arthritis patients. Through his presentation, he shared his client's successful stories and how homeopathy medicines benefitted them. He also shared the history, homeopathy laws and how it could benefit people. Queries of the participants were resolved through a question-and-answer session; a total of 30 people were present for the session.

WEBINAR

Graceful Living hosted an online webinar on the topic: "Understanding Parkinson's Disease" on April 29. Dr Riya Shah (Senior Physiotherapist with PDMDS), Dr Sharmila Donde (Director- Community Development and Training), Ms Kalpana Patel (Caregiver) and Dr Prem (Geriatrician) were the panelists. Mr Chaitanya Kalyanpur was the moderator.



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TESTIMONIALS...

“ Ms Priyadarshani Nabar, Goregaon Senior Association. I attended the meeting on 'successful ageing' on February 22. I gathered a lot of new information during the session. The clarity of the presentation was very good. It was and is a very relevant topic. It was encouraging. Thank you for conducting these types of sessions.

“ Mr Rajesh Shroff, Regular Attendees Group. The meeting conducted on brain gym exercises at our Santacruz senior association was very informative and educational. The meeting was very useful for me. I would love to attend more of your meetings. Thank you for this, and please do continue these types of sessions.

“ Ms Latika Naik – Nana Nani School. The meeting conducted on January 27 at Nana Nani School on Brain Gym Exercises was excellent, and so too was the clarity of the presentation. It was encouraging and there was a lot of people participation. The topic was relevant because it is related to the brain. We never thought of brain exercise as something that would increase memory and help keep the brain alert, active, and healthy. Kudos to GL for conducting such useful meetings.

“ Ms Rupali A Lalla, Dignity Foundation Coordinator, Vashi CMC. This is a note of thanks from the Dignity Foundation's Vashi Centre for conducting an excellent session on 'Successful Ageing' on April 12, 2023. We are extremely grateful to Ms. Amruta Lovekar and Graceful Living for holding these sessions. Such amazing insights and in-depth perspectives, laced with amazing quotes, intertwined with interesting anecdotes and true stories! The Hindi poems were the icing on the cake! It was a not-to-be-missed session! Further, we would request that GL should conduct at least one session per month as our members really find these sessions very helpful.

“ Mr Sudher Chaudhari, Kandivali Seniors Association. A meeting conducted on REBT on April 25 was very informative. But the clarity of presentation and knowledge on the subject matter were average. The topic was relevant for me. I did learn new things and received new information from this session. Do continue to conduct meetings on new topics. Thank You.



I think more about running away now than I did as a kid.. but by the time I put my teeth in, my glasses on and find my keys I forget why I'm going..



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 three 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.

ACTIVITIES OF GRACEFUL LIVING

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
- Webinars (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.



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LAUGH ALOUD!

As Benjamin Franklin once pointed out, nothing is certain except death and taxes. And the fact that your skin is destined to lose its fight with gravity. You don't have to like it, but at least you can laugh about it thanks to these silly old-people jokes that poke fun at the inevitable.

*Of all your children, the only one who won't grow up and move away is your husband.

*An old woman is sitting at a bar when an older gentleman sits down beside her. "So," he says, "do I come here often?"

*My husband cooks for me like I'm a goddess—by placing burnt offerings before me.

*Where can single men over 65 find younger women who are interested in them?

In the bookstore, under Fiction.

*Bickering with your spouse is like trying to read the Terms of Use for a new service. In the end, you just give up and click "I agree".

*Be kind to your kids. They choose your nursing home.

*Love is like one long, sweet dream. Marriage is the alarm clock.

VIEWPOINT

We are in the midst of the hottest month of the year, though Mumbai has a hot April, May, June, July and more. Phew! How do we go about town!? However, this June issue has one very interesting article by Advocate Kalyani Shukla on inheritance of immovable property via the Will, as a Gift, or a Trust. It is important to understand this when you are in the bracket of the 'a senior citizen'.

Do you want to make ageing well a reality? Follow tips such as exercising regularly, eating healthy, engaging in routine preventive health behaviours, be an interesting person and an 'interested' person. Show interest in what others say. How? Work it out for yourself by first understanding yourself. Cognitive and mental health and physical health are part of the process of ageing. However, just as all older adults are not the same, their health status also varies. Many are active and healthy, whereas others are frail, with multiple health conditions.

We give you Graceful Living activities in the last 30 days and people's views and thoughts on the same. These are in the form of testimonials. Activities include 'brain gym' exercises, youth sensitization programs, a quiz on the epics, *Ramayana* and *Mahabharata*. GL further conducted a guest lecture by Dr Devang Shah, a homoeopath on 26 April and a Webinar was held on the topic, 'Understanding Parkinson's Disease' on 29 April.

Food for thought: If you drive around the city of Mumbai, be wary of bikers. They spring out of nowhere. You could be turning to the right and hey presto, springs up a biker coming from the right and sharply veers left without any warning. And if you are not alert, you could hit the bike and injure the biker (and maybe yourself), and you will always be to blame. Same goes for walking around the city. The biker squeezes from the weirdest nook and even rides his bike on the footpath with no care for rules. Bikers have become a nuisance in the city and with cops focussing on car drivers more often, they, the bikers get away with 'near murder'.

Asha Gurnani Vohra
Editor

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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: IDIB00N052, Indian Bank, Mittal Towers, Nariman Point OR send a cheque in the name of Tulsi Trust to 112-A Mittal Towers, Nariman Point.