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# R HealthBeat

Quarterly Health Magazine - Vol.10, June 2016



**“Their love and  
affection enriches me”  
- Milkha Singh**

**Age is just a  
number**

**Coping with  
Dementia**

**Silver Trotters**

**Cocoon of  
Comfort**

**Cycle your way  
to Good Health**

**Turning Silver  
into Gold**



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# From the Editor's Desk...



**Rakesh Jain**

Chief Executive Officer  
Reliance General Insurance

Welcome to yet another issue of R HealthBeat!

With Global Parents day being celebrated this month, the objective of commemorating such a day is to pay tribute to our parents and grandparents who have played an imperative and an indispensable role in setting up the most fundamental institution that sustains the child. The current 10<sup>th</sup> edition recognizes and celebrates the irreplaceable role the silver citizens have in our families and in the wider community. But while the country inescapably witnesses a gigantic paradigm shift, the concept of geriatric care is still in its infancy. "Did you know" throws a light on the importance of geriatrics in this ageing world.



*Ageing is inevitable and so are the ailments associated with it. Our Health Guide addresses some of the common chronic conditions namely joint pains, glaucoma and dementia so that you can take steps to stave off such diseases as you age.*



India's 'Flying Sikh'- Milkha Singh, who won gold several times over a long and successful career is a treasure in many ways and truly makes age seem like just a number. Read 'Celeb speaks' where he shares his secrets of a life well lived, showing the world that speed, strength and passion don't have to fade as the years pass.

In the Health Insurance space at RGI we settle around 6 lac claims per year and in our experience we see a significant increase in the trend pertaining to the senior citizen segment which contributes to one fifth of the claim size. Owing to this, we need to be sensitive and informed about the financial support and subsidies given by the government to our elderly counterparts.

The present Indian scenario demands development of innovative financing models to support the elderly care, thus reducing out of pocket expenditure, schemes with contributory funding from government and tax breaks to incentivize the people to save for old age. Turn over to 'Cocoon of comfort' article in leisure section to find out how the Indian Govt. addresses the need of elderly care requirements.

During the autumn years, one should not just sit and wither away, but should take proactive steps to cultivate new relationships. This applies regardless of whether someone lives alone or in an assisted living community. The article on 'Silver Linings...where age is just a number' highlights some of the benefits of socializing for your aging loved ones.

While there are a few things to be mindful of as you get older, don't let frailty and old age rob you of your mobility and your zeal to travel. Explore 'Travelogue' to plan your travel ahead in golden years.

"Let us never know what old age is. Let us know the happiness time brings, not count the years."

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Look what our *readers have to say* about R HealthBeat

R HealthBeat is a really good magazine which is in line with today's fitness mantra. I like the Section "Technology in Healthcare" which is very informative and useful too. Good work done by the team is really appreciated.

**Pranav Padia,**  
Sr. Manager Insurance  
Volkswagen

I have seen this magazine grow since the time of its inception, that is the first edition. Needless to say, it addresses both the technical and lifestyle aspect of health through its immaculately tailored content.

**Dr. Sakshi Chavan,**  
Joy Hospital, Chembur,  
Mumbai

A delightful read. Crisp information presented equally well in layman terms reflects well on the editorial effort that goes into making of R HealthBeat and makes it a valued health information source that I eagerly look forward to.

**Gaurav Narang**  
Founder & COO - Medybiz Pharma, SVP - Portea

Scan the QR code to read the previous editions of R HealthBeat



## GET IN TOUCH

We look forward to getting to know you better!

We welcome your suggestions, questions or ideas. Also to know more about our Wellness Program you could write to us at [rgicl.rcarehealth@relianceada.com](mailto:rgicl.rcarehealth@relianceada.com)

Visit [www.reliancegeneral.co.in](http://www.reliancegeneral.co.in) for more articles and updates on Healthy Living and Wellness.



# Did you know?



## 1bn

In just 4 years the number  
of people aged 60+  
will surpass 1bn

With 1 in 9 persons in  
the world aged 60 years  
or over, projected to  
increase to  
**1 in 5 by 2050**,  
population ageing is a  
phenomenon that can  
no longer be ignored.



Around the world,  
**2 persons**  
celebrate their  
**sixtieth  
birthday**  
every second

—  
an annual total  
of almost 58 million  
sixtieth birthdays.



*The way you have Pediatricians for children,  
similarly you have **Geriatrics** for older people.*

# Importance of Geriatrics in the ageing world

Over the years, as the average longevity of humans increased, so has the need for specialised care in older age.

It is not that physicians don't or can't look after older people. However, just the way you have pediatricians for children, similarly you have geriatrics for older people. As the body ages, it undergoes many changes and generally become more vulnerable and that is what a geriatric specialises in.



of the older people currently living in the developing countries.

The proportion of older people projected to live in developing countries by 2050 is



Non-communicable diseases (NCDs), Ischaemic heart disease, stroke and chronic lung diseases which are the biggest killers. Visual and hearing impairment, dementia & osteoarthritis which are the main causes of disability.



The longest human lifespan is that of Jeanne Calment of France (1875–1997) who lived to the age of

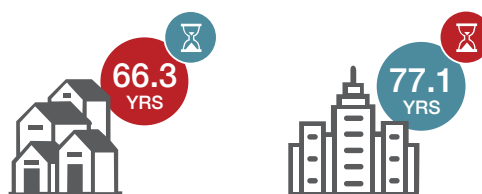
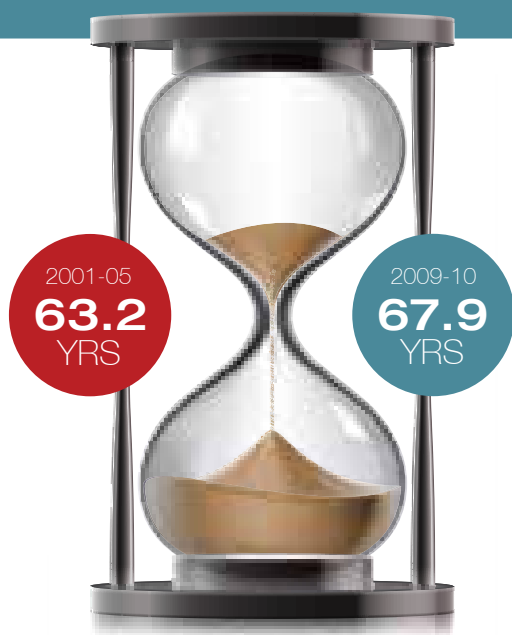
**122 years,**  
164 days.

*The total number of new cases of dementia each year worldwide is nearly **7.7 million**, equivalent to one new case every four seconds.*

# TURNING SILVER INTO GOLD

By Arati Rajan Menon

Our world is turning silver. According to a recent international report, *An Ageing World: 2015*, the current population of elders will double by 2050. Today, the population of people over 65 constitutes 8.5 per cent (617 million) of people worldwide; that number is expected to jump to nearly 17 per cent (1.6 billion) by 2050. Closer home, Asia's population of people over 65 is expected to more than double from under 8 per cent in 2015 to 18.8 per cent by 2050.



*Life expectancy at birth has increased from 63.2 years between 2001 and 2005 to 67.5 years between 2009 and 2015; it is 66.3 years in villages and 77.1 years in cities.*

## The India view

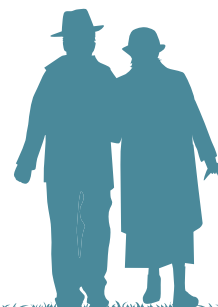
Now, let's look at the India picture. According to the *Elderly in India 2016* report, released by the Ministry of Statistics and Programme Implementation (MOSPI), the population of Indians over the age of 60 has grown 27 million between 2001 and 2011, an increase of 35 per cent, owing to a falling fertility rate and growing life expectancy. In fact, life expectancy has increased from 63.2 years between 2001 and 2005 to 67.5 years between 2009 and 2015.

Unfortunately, living longer doesn't necessarily mean living better. Far too many of these elders remain outside the ambit of the most basic services, primary among these is healthcare.

## Specialised care

Indeed, good health is a key enabler of active, independent and quality ageing. That's why geriatrics evolved as a separate branch of practice, based on the premise that the problems of the aged are unique and best handled by a multidisciplinary team of specialists sensitive to the needs of elders. With a focus on healthy living, prevention and treatment of disease and disability, regimens can be chalked out with an emphasis on physical medicine, remedial exercise, counselling and occupational therapy.

In the West, geriatrics as a practice has advanced considerably. But India still lags behind. The good news is that awareness is growing and at least in urban centres, hospitals are increasingly developing special programmes and facilities for senior citizens and a plethora of home-care services for elders are now available.





## A proactive approach

Equally significant, in March 2016, the Government launched the Longitudinal Ageing Study in India (LASI)—the largest study on the elderly. It will track the health and socioeconomic conditions of 60,000 Indians over the age of 45 for at least 25 years. “The study will provide valuable data on the health issues faced by the elderly,” says Health Secretary B. P. Sharma. The data collected is sure to prove invaluable across a spectrum of sectors—from health to finance, assistive technology to housing.

It’s also important to become proactive about one’s health. “Today, people live longer simply because so many diseases are curable and treatable,” says Padma Shri Dr V S Natarajan, India’s first professor in geriatric medicine at Madras Medical College, who established the country’s first Geriatrics Ward at Government General Hospital in Chennai in 1988. “Seniors should undergo health checkups once a year and watch their diet. The best tonic for good health is walking. Also, meditate, practise yoga and avoid loneliness.”

## Harmony, for silvers

Indeed, the need to spread the message of positive ageing was the catalyst for the establishment of Harmony for Silvers Foundation by Tina Ambani in 2004, which envisages India’s elderly as ‘Silver Citizens’—vital and proud. Activities over the years have included Harmony - Celebrate Age, the magazine; the portal [www.harmonyindia.org](http://www.harmonyindia.org); Harmony Interactive Centre for Silver Citizens, in South Mumbai (2004-15); Harmony Silver Awards (2007, 2008, 2009, 2010); the Harmony Senior Citizens’ Run as part of the Mumbai, Delhi and Bengaluru marathons; and advocacy, research and publications.

The voice and flagship initiative of the Foundation is undoubtedly the magazine, Harmony - Celebrate Age, which features articles on silver rights and second careers; inspiring silvers; health, food and fitness; technology and trends; family and relationships; and money, safety and security. Along with a book titled Yoga for Silvers, eye and hearing camps organised by the Foundation and the Harmony Runs in Indian metros have helped reach audiences on the ground.

Looking ahead, Harmony for Silvers Foundation, an idea

well ahead of its time, is becoming future-ready. Greater acceptance of technology among silvers has prompted a digital edition of the magazine, expanding its reach. What’s more, the Foundation will soon leverage its expertise at the project level by building a Harmony Senior Citizens’ Commune in Jaipur.

## Pro-ageing

Overseas, the term ‘pro-ageing’ is slowly eclipsing ‘anti-ageing’ as a buzzword. Companies are reorienting their workplace to retain older workers. And ‘ability’ is replacing ‘liability’ in many people’s perception of the elderly.

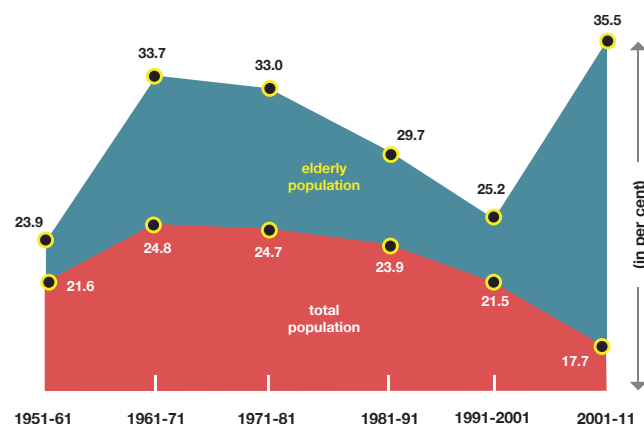
We would like to see the same trend in India. As Tina Ambani, chairperson of Harmony for Silvers Foundation, writes in Harmony - Celebrate Age, “It’s time for the national dialogue to shift to inclusion, not exclusion. It’s time to ask how tolerant we are towards the marginalised and destitute, the physically challenged and silvers. It’s time to create an enabling, barrier-free environment for everyone to flourish. It’s time to build physical and social infrastructure that will stand the test of time.”

It really is time to bring silver from the fringes to centre-stage and turn the so-called ‘twilight years’ into a golden age ripe with potential and possibilities, hope and happiness.



### Decade growth in elderly population vis-a-vis that of total population

Owing to a falling fertility rate and growing life expectancy, the population of India’s elderly (60 and above) grew 27 million between 2001 and 2011 the largest increase (about 35 per cent) over a decade.



## Cracking the arthritis code.

Arthritis is best regarded as a chronic pain syndrome and not a disease defined by the pathological changes in the joint. It is a syndrome of 'joint pain accompanied by varying degrees of functional limitation and reduced quality of life'. It most commonly affects the knee, hip, hand and foot, and is a major cause of pain and disability. Worldwide estimates indicate that 9.6% of males and 18% of females more than 60 years have symptomatic arthritis.

Living with these problems isn't easy and carrying out simple, everyday tasks can often be painful and difficult. However, there are certain modern day treatments which have shown a degree of success helping you to lead a healthy and active lifestyle.

**Hyaluronic acid supplements** – Although not technically medications, these substances are injected into knee joints to supplement naturally occurring hyaluronic acid. In healthy joints hyaluronic acid acts as a shock absorber and lubricant, allowing joints to move smoothly over each other. However, the acid appears to break down in people with arthritis. Injecting it into a joint may lessen pain and inflammation. The injections are given weekly for three or five weeks.

**Rituximab** is a type of drug called a biological therapy. In some conditions, B-cells in the body produce harmful autoantibodies which attack the body's own tissues. Rituximab works by depleting the B-cells to reduce inflammation and improve your symptoms. It relieves pain for a period of 16 to 24 weeks.

**Transcutaneous electrical nerve stimulation (TENS)** uses a machine that sends electrical impulses through sticky patches, called electrodes, attached to the skin. This may help ease the pain caused by your arthritis by numbing the nerve endings in spinal cord which control pain.

**Hydrotherapy treatment** is a part of alternative medicine, in particular of naturopathy that involves the use of water for pain relief and treatment, exercises in a warm-water pool. The water supports your weight and therefore puts less pressure on your muscles and joints.

### MYTHS ABOUT ARTHRITIS:

#### All joint pain is arthritis

There are several other conditions that can cause joint pain such as celiac disease, tendonitis, bursitis or other soft-tissue injuries.

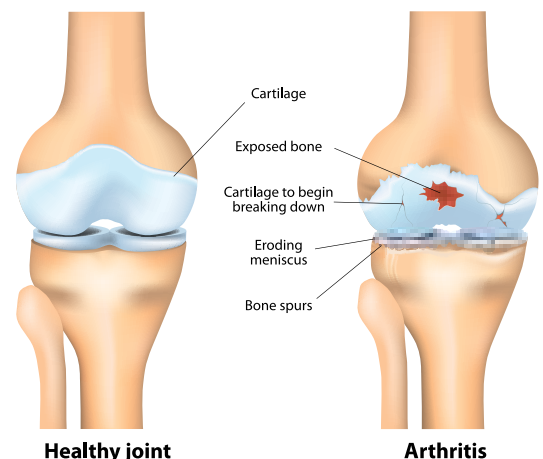
#### You should not be active if your arthritis acts up

One of the main causes of arthritis is a lack of physical activity. A more active lifestyle can actually help your joints become more flexible over time and could reduce the symptoms associated with arthritis. Swimming, walking or working out on an elliptical are all exercises that can help maintain your strength and natural range of motion. You are advised to consult a doctor if there is persistent pain during exercising.

#### Diet does not affect Joints

Any pound you gain is a pound across your knees. Being overweight increases the chances of developing arthritis and increases the rate at which the condition develops. It has a tendency to progress, so its doubly imperative to follow a healthy diet and maintain a healthy weight.

*Arthritis is not easy to live with but there is much you can do to change, overcome or cope with the problems it presents. Your doctor can recommend medications and joint protection techniques and devices and other self-care activities.*



Note: Kindly consult your doctor before going through any of the above treatment and medication. Their final diagnosis will tell you what is best suited.

- <https://www.betterhealth.vic.gov.au/health/conditionsandtreatments/ageing-muscles-bones-and-joints>
- [archives.who.int/prioritymeds/report/background/arthritis.doc](https://www.who.int/prioritymeds/report/background/arthritis.doc)
- <http://www.webmd.com/arthritis/features/lose-weight>

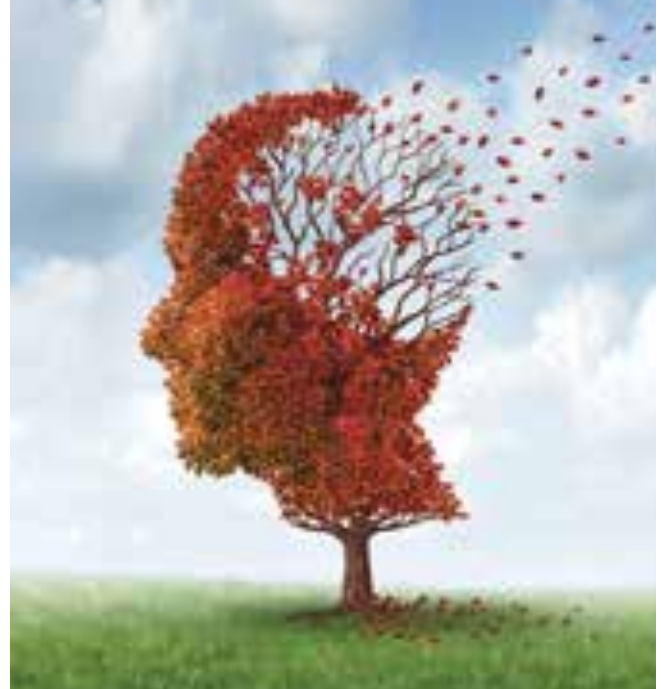
# Coping with Dementia

*This article content has also been contributed by Dr Vineet Suri, Sr. Consultant, Indraprastha Hospital, Institute of Neurosciences, New Delhi.*

Dementia is a general term for a decline in mental ability including memory or other thinking skills which are severe enough to reduce the person's ability to perform everyday activities. Dementia is not a specific disease but a general term for multiple brain disorders resulting in a decline in mental abilities. When a person with dementia finds that their mental abilities are declining, they often feel vulnerable and in need of reassurance and support. The people closest to them - including their carers, friends and family - need to do everything they can to help the person to retain their sense of identity and feelings of self-worth.

### TIPS FOR DEALING WITH SPECIFIC DEMENTIA PROBLEMATIC BEHAVIOURS:

- **Aggression:** Try to identify what triggered the aggression so that the antecedent can be eliminated or modified as soon as possible. Reduce environmental distractions as much as possible, such as loud noises.
- **Repetition:** Often repeating a word, question, or action over and over again (e.g., saying "What are we doing today?" repeatedly). To address repetition, look for a specific reason for the repetition as well as for the emotion behind it.
- **Hallucination:** It can occur both visually and also in regard to taste, smell and touch. Because hallucinations seem real to those with dementia, it is not helpful to try to convince the person that she is imagining things. Instead, recognize the person's feelings & reassure the person that you are there to help
- **Sundowning:** A term used to describe behaviours that intensify (e.g., increased confusion and agitation) in the late afternoon and early evening, and is most common with Alzheimer's disease. The best way to approach sundowning is to make late afternoons and evenings as simple and relaxing as possible. Reduce distractions, unscheduled activities, and behaviours that could be done at a different time of the day (e.g., switch to bathing in the morning) and keep rooms well-lit until bedtime
- **Wandering:** This may be goal-directed (e.g., the person thinks that he or she is going to a job or going "home" to a childhood residence) or non-goal-directed (i.e., the person wanders aimlessly). To reduce the frequency of wandering, make sure the person has plenty of supervised activity to channel his or her energy.



### FAMILY SUPPORT

#### • Respect and understand the patient

Acceptance of the patient and the situation also means setting limits, taking responsibility and leadership, providing orientation. It is, however, necessary to react to their behaviour in an adult manner and not to embarrass the patient.

#### • Keep physical closeness

As the disease progresses, the body very much becomes the focus. Touching hands, gestures, and eye contact, showing your own feelings creates a warm sense of security, closeness and comfort.

#### • Break down activities into a series of steps

This makes many tasks much more manageable. You can encourage your loved one to do what he can, gently remind him of steps he tends to forget, and assist with steps he's no longer able to accomplish on his own.

#### • Respond with affection and reassurance

Stay focused on the feelings they are demonstrating and respond with verbal and physical expressions of comfort, support and reassurance.

- Speak slowly, not too loud, using a low-pitched voice. Use short, familiar words and short, simple sentences that clearly express what you want to say

### DON'T

Avoid questioning the person's ability to handle the situation at hand, or try to argue with them. Any response that can be interpreted as accusatory or doubting the person's ability to handle their own affairs only serves to anger and put them on the defensive.

Source: [http://www.gulfbend.org/poc/view\\_doc.php?type=doc&id=15346&cn=231](http://www.gulfbend.org/poc/view_doc.php?type=doc&id=15346&cn=231) • <http://www.aplaceformom.com/blog/2013-02-08-dealing-with-dementia-behavior>  
• <https://www.caregiver.org/caregivers-guide-understanding-dementia-behaviors> • <http://www.dementia.com/coping-with.html>



# Milkha Singh

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‘The Flying Sikh’

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Born in a family of modest means, joining the army and then discovering the penchant for running and winning is his life in summation. India's celebrated track and field sprinter has won gold several times over a long and successful career. He is a treasure in many ways and is all past the so-called “prime of life,” but truly makes age seem like just a number.

‘The Flying Sikh’ MILKHA SINGH shares his secrets of a life well lived, showing the world that speed, strength and passion don't have to fade as the years pass.

*You are a model octogenarian - fit and fine in body and mind. How does it feel to be at your age?*

I feel quite blessed that I am able to live life fully at this age. I am able to travel, play golf and exercise at this age while many of my contemporary athletes and friends have already gone.

*Would you say you have managed to keep many of the pitfalls of age at bay?*

You could say that. I feel as energetic now as I was perhaps 20 years ago. Though I must confess that too much traveling does wear me down a bit now. Having said that, I do nearly as much now as I did when I was 50.

*How has your long and illustrious career as a sportsman impacted your health today?*

Well, I think that the discipline that I was able to bring into my training has become a good habit and being an athlete and still maintaining a routine has enabled my heart stay strong. All this has helped and is one of the reasons that I am still active and healthy.

*Staying active and exercising in some form every day is probably more important for a senior. Do you agree?*

It's not just important, it's imperative. Exercise keeps the blood flowing and fights disease. It helps the body heal itself and rejuvenate faster. Whenever I return from a long trip and feel tired, or when I am a bit unwell, I actually put on the tracksuit and go for a jog and that actually helps me recover.

*What does your fitness and exercise regimen include?*

Well, I jog three to four times a week. I play golf as often as

I can and also use the gym in our house about three to four times a week.

*How important a part does diet play in maintaining health?*

Again, it's imperative. As we get older, we should get careful about the amount of food we eat. I eat quite frugally. A good breakfast is a must but both the lunch and dinner are very small intakes.

*What does your daily eating plan comprise?*

For breakfast I have some eggs and toast along with fresh fruits. And a cup of tea to go with it.

Lunch is usually a small snack which could be a few small pieces of fish, roti and some dal.

Dinner is also a very small portion of whatever has been cooked, as in just a piece or two of fish or chicken. Or maybe just a bowl of soup.

*Are you very rigid when it comes to diet?*

I am quite flexible about the kind of food, but rigid about the quantities, which have to be small. And if I have a preference, it is for Indian food.

*What are your weaknesses when it comes to food – eg. mithai etc? How do you balance the same?*

I don't eat any sweets. And if I have a preference, it is for fish which is a healthy option.

*Nurturing a healthy family life and staying connected to one's loved ones... How important do you think this is, as the years go by?*

It's a good question and here again I am blessed. My wife Nirmal and my children are very close and affectionate. And their love and affection definitely enriches me. I'm sure that their love for me keeps me happy and going.

*Even younger generations today are beset by lifestyle diseases like diabetes, blood pressure, heart problems.*

*What would you recommend to nip these problems in the bud?*

I believe that all problems start with the mouth. Literally. What we eat and what we speak. We need to control both. Eat carefully and speak equally carefully. And of course exercise daily. You will be amazed at how well your body will respond.

*Which of your many achievements as ace athlete and sprinter, also known as 'The Flying Sikh', bring a warm glow to your heart?*

Winning the Commonwealth Gold Medal in Cardiff in 1958 was a great feeling as it reflected that my efforts to work

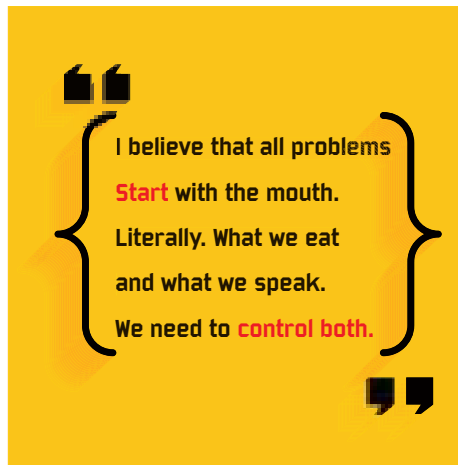
towards a World Record were bearing fruit. And I beat some top runners during that time.

And yes, beating Abdul Khaliq during that race in Pakistan when General Ayub called me the "Flying Sikh" – that was a wonderful moment as well. In fact the credit for me getting popular by the "khitaab" of "Flying Sikh" goes to General Ayub and Pakistan.

*What advice would you give to your peers and the current generation at large on living life to the full?*

We are blessed to be born and have so much to be thankful for. Work hard with discipline and determination and you can achieve whatever you want. And look after your health, through proper diet and exercise, so that you can enjoy this life and its many blessings. If I could manage all this in spite of where I began from, I'm sure that you all can.

And most importantly, I also want to add that it has taken a lot of effort and countless sacrifices for India to achieve Independence. And our country's pride comes first and foremost. Do what you can to ensure that. And that feeling, I assure you, will also contribute towards your wellbeing. My best wishes are with you all.



Courtesy: Cineblitz



## Cycle your way to Good Health

Ageing is inevitable. It happens to us all. Most people enjoy a more relaxing, sedentary lifestyle in their twilight years while some are passionate about keeping themselves fit while challenging themselves to reach greater heights than hitting the age of 50.

Reaching 50 is a fabulous opportunity to challenge your body and cycling is a fantastic activity to reap the benefits. Let's find out the how cycling benefits the elderly :



### Safe cardiovascular exercise:

Cycling 4 miles a day decreases your risk of coronary heart disease by 50%.



### Low impact exercise:

This action does not stress the joints much. The movement is much smoother and regular and does not strain your body.



### Improves stamina:

It's also been proven that cyclists in their 70's are physically much younger than most people their age. Improved stamina reduces fatigue and promotes sense of well-being.



### Good for mental agility:

Increased blood flow allows nutrients to be carried to the brain and helps more toxins and waste products to be carried away and disposed of by the body. Your mind constantly analyses the surroundings by taking in the same.

### Food matters:

Along with the mental strength you also require adequate fuel delivery to your muscles. Iron is a vital mineral used in the transport of oxygen and a mild deficiency can have a negative impact on your stamina. Don't limit calorie intake while escalating training regime as this will restrict iron intake.

### Exercise matters:

Do slow leg squats and toe-touches. Core exercises will help shore up the muscular corset and your midriff. When you train, your heart will develop a higher stroke volume due to an increase in the cardiac chamber size and an expanded total blood volume.

### Recovery fix:

Stretching helps reduce the stiffness. Even meals rich in carbohydrate and protein with lots of fluid is critical. At least 7 hours of sleep is needed to rejuvenate your body during intense training. These recovery rides increase circulation, eliminate waste material, circulate nutrients and relax sore muscles.



### Things to remember before you embark on your cycling journey:



Seek a thumbs-up from your doctor by getting the medical clearance



Stick to a solid training plan



Be consistent



Ensure enough recovery time, rest and good nutrition.

## Getting your Armor right!

Whether you're riding cross country, trails, downhill, all-mountain, mountain bike protective gear keeps you safe and gives you confidence. At a minimum, critical biking protective gear every rider should have is a bicycle helmet, bicycle gloves, knee pads and padded bike shorts. These gears are especially important to the elderly to provide maximum safety and a protected pain free work out.

### Bicycle helmet

Bicycle helmet use should not be optional for anyone especially for the elderly, no matter where you are or how short the ride. To protect against a head injury, make sure you wear a correctly fitting helmet on every ride. You should be able to get help finding a well-fitting helmet and adjusting it properly at any bicycle store.



### Knee pads

A pair of quality bike knee pads can protect you from more than just cuts and scrapes—a hard hit can cause serious damage and keep you off the bike for weeks or even months. If you like riding where there's a good chance of crashing or even just doing light free riding, knee pads are a good investment.



### Clothing and Footwear

To make it easier for other road users to see you, wear bright or light colored clothing during the day and reflective clothing at night. Footwear that fully encloses the toes and heel helps protect your feet and may also provide pedal grip.



### Riding gloves

Proper riding gloves come with knuckle protectors and reinforced material around the palms that offer optimum protection. Riding gloves come in two materials -- textile and leather. They also come in two lengths -- full length also called as gauntlet that go beyond the wrist offering more protection and wrist length ideal for daily use.



## Choose your companions

A cycling club is an awesome way to not only zone in on your passion, but to meet fellow biking enthusiasts as well. Below is a list of most sought after biking clubs that will fuel your zeal.

### Cycling and More - Bangalore -

Cycling and more wishes to spread the joy of cycling to people! They understand the pain one goes through to find a decent trail to cycle on, fellow riders to enjoy the trails with and the transportation of cycles to and fro. They are here to make your job easier while making it fun for you.

Website: <http://cyclingandmore.com/>

### Mumbai Cycling Enthusiasts - Mumbai -

Mumbai Cycling Enthusiasts is an interactive open forum for cyclists in Mumbai. Share your views on the benefits of cycling, track down the cycling groups in your locality, discuss weekend tours; it's everything a person could need in one forum!

Website: <https://www.facebook.com/groups/mumbaicyclists>

### Delhi Cycling Club - Delhi -

This community in the capital helps promote cycling as not just a form of exercise, but a lifestyle. For all of you who enjoy cycling, regardless of whether you're a regular or an occasional enthusiast, this club does not mind helping you out!

Website: <https://www.facebook.com/delhicyclingclub/timeline>

Sources: - • <http://www.bikeradar.com/road/gear/article/how-to-get-the-most-from-cycling-in-your-20s-30s-40s-and-50s-41152/>  
• <http://www.icebike.org/10-old-people-who-will-inspire-you-to-never-stop-biking/> • <http://www.training4cyclists.com/age-is-no-barrier-to-cycling-training/> • <http://www.wikihow.com/Choose-a-Bicycle>  
• <http://www.polkacafe.com/cycling-groups-in-india-713.html>

# Superfoods

## that keep you Healthy and Wise!

As you age the intake of essential vitamins and minerals gain a paramount importance to nourish our bodies and fight disease and illness. By incorporating these foods into your daily diet you are providing the nutrition your body needs to stay healthy and fit.

### Nutritious oils for healthy cooking



#### Ghee – Desi not Vanaspati

- Contains a significant level of butyric acid, an anti-carcinogenic short-chain fatty acid. Butyric acid has been shown to inhibit the growth of mammary tumors.
- Improves tissue maintenance as it is rich in conjugated linoleic acid and vitamin K2 which work together to fight chronic arthritis
- Ghee is loaded with vitamin A which helps in keeping the outer lining of eye ball moist and prevents night blindness.

*\*The recommended amount of fat consumed in the entire day is 10 to 15 grams per person. Obese persons should completely stay away from ghee.*



#### Soybean Oil

- Stimulates the re-growth or increased healing of bone due to the presence of Vitamin K
- Reduces risk of arthrosclerosis and heart diseases
- Aids in improving symptoms of Alzheimer's disease

## Leafy Vegetables for **IMMUNITY**

### Asparagus

- Rich in fiber, folate, vitamins A, C, E and K as well as chromium that enhances the ability of insulin to transport glucose from the bloodstream into cells
- Serves as a natural diuretic and beneficial for people who suffer from edema, high blood pressure and other heart diseases

### Broccoli

- Sulforaphane in broccoli reduces oxidative stress and slows the decline of the immune system as one ages
- Contains lutein, which may help prevent thickening of your arteries



## Power packed **SNACKS** for Brain & Mind

### Blueberries

King of antioxidants, they are rich in dietary fibre and combats heart diseases, cancer and also boosts brain power.

### Walnuts

Reduces LDL cholesterol levels  
(*Bad cholesterol*).



## Say YES to deserts too

### Dark chocolate

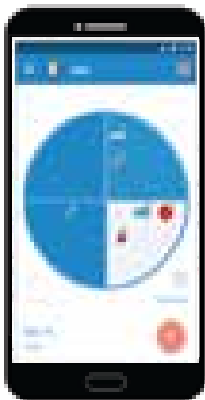
Flavanols helps reduce memory loss in older people and the anti-inflammatory qualities of dark chocolate have been found beneficial in treating brain injuries such as concussion.



Please note: Check with your doctor before starting any diet regimen and quantity of each food to be consumed in moderation

Source • <https://www.healthwaysfit.com/article/10-superfoods-for-senior-nutrition-infographic> • <https://guysandgoodhealth.com/tag/heart-health/>  
• <http://www.telegraph.co.uk/food-and-drink/healthy-eating/chocolate-10-health-reasons-you-should-eat-more-of-it/>

## Because its never too late to be a technorati



### *Health - Medisafe*



**Keep a tab of your pills!**

Keep track of blood pressure, glucose and other measurements. With Medisafe you can easily share results with doctors to track better outcomes, faster. Add your family member's medications or have a caregiver manage your meds as prescribed. Medisafe incorporates alarms and trackers to remind you when to take your medication or when your loved ones need it.

Compatibility: Free on  

### *Reading - Magnify*



**Incredibly handy magnifier !**

An app that turns your phone into a digital magnifying glass with built-in flashlight. Suitable to use in low light conditions e.g. cinema and restaurants

**Compatibility:** Free on 



### *Entertainment - Clevermind*

**Keep your spirits agile even in your autumn years !**

An interactive way for seniors struggling with cognitive impairments that accompany Alzheimer's or Dementia to surf the internet, connect with their loved ones, and stay independently entertained while strengthening their cognitive proficiency.

**Compatibility:** Free on IPAD





## Travelling with Senior Citizens? 5 things you should remember.



1

### Plan everything to perfection

Keep in mind your elderly relatives while planning hotels, flights and activities.



2

### Travel Insurance is imperative for senior citizens

Safeguard your family against any financial hassles in a foreign country by buying a comprehensive Travel Insurance policy.



3

### Carrying additional medicines will eliminate the risk of health hazards

Avoid searching for your medicines in an unknown region. It's better to stack up on your medicine supplies beforehand.



5

### Avoid a connecting flight wherever possible

Changing your flights in an overcrowded airport is a pain. Have a heart & book a non-stop flight.



4

### Make the most of senior citizens benefits

Senior citizens enjoy perks & discounts on varied products & services. Look out for them.



## Silver Linings

AGE IS JUST A NUMBER

**Age is a question of mind  
over matter, if you don't  
mind it does not matter**

- Leroy Robert Paige



Mingling in today's day and age has never been easier, how effortless it is for us to communicate with our friends and family who are just a mouse click or few taps on a phone screen away. We humans are by birth social animals and our connections to others are the key to not only our survival, but also to our happiness, mental and physiological health. The socialization tenet becomes even more important as the age progresses. The friends and family are attentive to the medical issues like diabetes, fall prevention, blood pressure and so on, however something we tend to forget is the importance of socialization in the aging process.

Some people are old at 18 and some are old at 90, time is a concept that humans created

- Yoko Uno

Statistics reveal that about 8% elderly live alone and another 6-7% reported to live with their relatives. This number is increasing day by day. Feeling of isolation is high among nearly 5% of the elderly that are living alone for the past 10 years without any support.

### Creating a social sphere for the elderly

Today, at age 61, Kumud is a first time grandmother, she is a mother of two, part-time professor, master gardener and an avid chess player at the club. She enjoys travelling with her peers and taking her dog to the park. She does not expect to retire from work for five to six more years, and though she is officially considered a senior citizen, she doesn't feel old. In fact, while bouncing her grandchild on her knee, Kumud laughs off to her daughter that "I've never felt younger"; this past time plays a critical role in preserving her mental as well as physical health.

"Biology: Life On Earth With Physiology" points out that stress and isolation are correlated with poor health and shorter life spans. Socialization helps us cope with stress and isolation which in turn increases longevity. For the seniors to stay active, good times need to keep rolling whether they are healthy and active retirees or someone who is in need of a 'tune-up', there are plenty of activities which can help spruce up their life:

You can't help getting older, but you don't have to get old  
- George Burns

### • Putting those old dancing shoes on

This low impact activity comes with a plethora of benefits like better posture, improved bone density, greater stamina, less stress and reduced risk of a heart disease. It reduces the feelings of depression and loneliness and there's a pleasure of being with others in a light hearted environment.

### • Hitting the field

With prior doctors approval, sport activities like golfing, tennis, squash or simply playing cricket at a local park or a recreation centre or YMCA can be a fun activity.

### • Pep talk with your pals

Getting involved in senior citizen club is a great opportunity to learn leadership skills and socialize. These clubs provide a platform for senior citizens to interact socially, build a support network, boost their self esteem and lead an active life.

Old age is like climbing a mountain. You climb from ledge to ledge. The higher you get, the more tired and breathless you become, but your views become more extensive

- Ingmar Bergman

### • Stepping out in the sunshine

If strenuous recreation is out of the question then getting outdoors is essential for the spiritual nourishment for many people. Senior communities recognize this and even a short outing to a lush city park can be a delight.

### • Strike the chord

Discovery of a new hobby from the past or learning a new art are fulfilling activities that are enjoyed across ages. Joining these workshops not only helps them meet likeminded individuals but these activities are suited for a range of their abilities.

Music, painting and pottery are certain preferred art forms revered at all ages.

### • Getting in the tech savvy mode

Internet can be a great tool to eliminate boredom and act as a channel for continuous learning. Creating a Whatsapp group, a Facebook page to reach out people or simply playing games on the tab can be a fun as well as a fulfilling experience.

Aside from adding a few years to their life, the benefits of the above activities are that it can help develop new friendships, reduce stress, keep anxiety and depression away, and help an individual feel useful and needed.

Growing old is mandatory but growing up is optional  
- Walt Disney

## Window of opportunities

### 50+ voyagers:

Travel and enrichment club for 50 plus seniors. Featured in economic times and Deccan Herald.

#### Website:

[info@50plusvoyagers.com](mailto:info@50plusvoyagers.com)

### All India Senior Citizens Confederation (AISCCON)

A national level organization of senior citizens with members numbering more than 10 lakhs in various states and union territories of the country. The organization service activities include health care along with recreational activities like get togethers and walkathons for the aged.

Website: <http://www.aiscccon.org/>

### Heritage India Foundation

The Heritage India Foundation goes by the philosophy that age is a state of mind and life should be added to the years ahead. This foundation is known to organize sporting events, family bridge programs, couple events and yearly celebration of World Elder's day.

#### Email:

[heritagefoundationhyd@gmail.com](mailto:heritagefoundationhyd@gmail.com)

# The COCOON of Comfort

*Today, India is home to 1 out of every 10 senior citizens in the world and the country spends 0.032 per cent of its GDP on them. The population over the age of 60 years has tripled in last 50 years in India and will relentlessly increase in the near future. The nationwide dependency ratio of elderly to the general population is 13.1%.*

*So, what exactly has the Government done to prepare India for the challenges of an ageing population?*



## Food

Under the Annapoorna Scheme being implemented by the States / UT Administration, 10 kgs. of food grains per beneficiary per month are provided free of cost to those senior citizens who remain uncovered under the old age pension scheme.

## Social



The Integrated Programme for Older Persons (Plan Scheme) offers financial assistance up to 90% of the project cost which is provided to NGOs for establishing and maintaining Old Age Homes, Day Care Centers, Mobile Medicare Units and to provide non-institutional services to older persons.



## Road Transport

- Reservation of two seats in front row of the buses of the State Road Transport Undertakings
- Elderly women above 60 years enjoy free travel in Punjab
- State Road Transport Corporation provides a concession of 25% to a person of 65 years and above in the states of Karnataka and Rajasthan



## Railways

- 40% Concession in fare for Men over 60 years of age and 50% Concession for Women over 58 years of age
- Provision in the Passenger Reservation System (PRS), to automatically allot lower berths to Senior Citizens and female passengers of over 45 years of age
- Provision for separate counters at PRS centers



## Flights

- Air India offers 50% of Basic fare of normal economy class fare for domestic travel for people aged 63 yrs or more
- Jet Airways offers discount on air fare to senior citizen over the age of 65 years for travel in any sector in India in Economy and Première Class



## Health

- Government of India has a special division of Geriatric and old age care
- Clinics and queues are specially allotted to senior citizens in all the hospitals



## Finance

- Income tax rebate upto an income of ₹ 3 lakh p.a.
- An interest rate of 9% per annum on the deposits made in post offices
- Under section 80 DDB, deductions allowed upto ₹ 80,000, for expenditure incurred on treatment of specified ailments



## Telecommunications

- Telephone connections are registered under N-OYT Special Category, which is a priority category
- Faults/complaints are given priority by registering them with VIP flag, which is a priority category
- MTNL offers 25% concession on monthly rental of ₹ 250





General Insurance

[reliancegeneral.co.in](http://reliancegeneral.co.in)  
1800 3009

IRDAI Registration no. 103. **Reliance General Insurance Company Limited.**

**Registered Office:** Reliance Centre, 19 Walchand Hirachand Marg, Ballard Estate, Mumbai - 400001. **Corporate Office:** Reliance Centre, South Wing, 4th Floor, Off Western Express Highway, Santacruz (East), Mumbai - 400055. Corporate Identity Number: U66603MH2000PLC128300. Trade Logo displayed above belongs to Anil Dhirubhai Ambani Ventures Private Limited and used by Reliance General Insurance Company Limited under License.

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