



## 1. Objects of the Club in brief:

- 1.1. To provide a forum to care for the seniors.
- 1.2. To utilize the expertise of the members for the service of the community.
- 1.3. To make donations to deserving poor students
- 1.4. To promote camaraderie among members to provide a common platform for seniors to interact with one another and exchange information and experiences
- 1.5. To assist Rotary Club of Madras in its activities for service to the community
- 1.6. To promote interaction among different age groups to promote harmony and understanding
- 1.7. To raise funds for achieving above objectives.

## 2. From President's Desk:

Dear Probn,

The first task for the Executive Committee after assuming office was the formation of various committees such as Membership committee, Programs committee, Funds Mobilizing committee, Publication committee etc and making the office bearers to be the conveners and taking other members as coordinators for efficient functioning of all the events during the year. I am sure all of them will give their whole hearted support for the implementation of programs chalked out during the current year.

This being the month of August, we will be celebrating the Independence Day and I expect good participation of our members.

The second breakfast meeting is scheduled to be held on the 28<sup>th</sup> of this month and I expect full participation of members as before.

The Budget for the year was passed at the last committee meeting and adequate provisions have been made for Library and the Scholarship function to award scholarship to deserving students to be held separately after intimation to the members.

The membership directory is on the anvil and soon I hope it will be published for the benefit of the members.

Let us all join together to make our club strong and vibrant in all spheres of activities.

Yours sincerely

S Krishnaram Davey

President

2-8-2010.

## 3. Donations received: (From 13-7-10 to 15-8-10)

### 3.1. Scholarship Fund:

Probn S Ponnusamy L 71- Rs 10000  
(He has already donated RS10000)

So his cumulative donation is Rs 20000/-)

### 3.2. General:

a) President, Rotary Club of Madras—  
\_\_\_\_\_ RS 10000/-

b) Innerwheel Club, Madras

RS 3000/(For celebration expenses 2010-11)

### 3.3. Sunshine Fund

Probn P V Ranganathan A 336

Rs 1116/-

### 3.4. For annual publication:

SBI Officers' Association, Chennai-Circle— Rs1700/-

## 4. EC meeting held on 13-8-2010 at Presidency Club Chennai hosted by PF Rtn C R Vaitheeswaran:

4.1 The EC meeting took place under

the presidency of Probn S Krishnaram Davey at 6 PM

4.1.1. Followed by silent prayer, the president welcomed all. He wholeheartedly thanked PF Rtn C R Vaitheeswaran for sponsoring the meeting at this Club and his incomparable services to the Club both financially and morally and also his unflinching support for the projects.

4.2. Subjects taken up:

4.2.1. Minutes of the meeting held on 10-7-2010 was approved.

4.2.2. Admission of new members:

It was decided to admit following applicants as life members.

4.2.2.1. Shri T Somasundaram, businessman, DOB: 27-3-1935, Address: Sridhu Apt, 14/43, Nethaji Rd, Adambakkam, Ch-88, Introduced by Probn A James, A38.

4.2.2.2. Shri G Balaguru, Physical Director, retd on 15-6-2007, DOB: 15-6-1948, Address: Plot 1-C, Chandrababu Naidu Rd, Jaya Shankar, Nagar, Palavakkam, Ch-41, Introduced by PF R Subbaraj, Secretary.

4.2.3. It was also decided that after notification in the News Letter, if no objections or reservations are received before 31-8-10, they will be assigned following member -ship ID NO, with certificate at the breakfast meeting scheduled on 25-9-10.

Shri T Somasundaram-L 181

Shri G Balaguru—L 182

## 4.3. Consideration of the reports presented by the conveners of the committees:

4.3.1. Funds mobilizing committee:

Convener Probn S Gopalakrishnan

suggested various activities for raising funds:

- a) conducting fund raising concert
- b) releasing souvenir by involving corporate
- c) implementing suitable activities to motivate members to contribute towards Sunshine fund, and also making donations on happy occasions such as wedding day, birth day of family members, memorable events in their life.

4.3.2. Publication committee: Convener Probn S Ganesan briefed action taken so far to bring out the annual publication. After detailed consideration of various titles proposed for the publication it was unanimously decided to adopt "Path for Seniors" With regard to approval of quotations for the publication the EC decided to appoint a committee consisting of following members to fix the printers for the publication.:

The members are:

- a) Secretary
- b) Probn V Rajagopal VP
- c) Probn M Arunachalam

4.3.3. Public Relations and welfare committee

The convener Probn K Krishnan suggested cheer up visit to "Anandam"—a seniors' home at Kallikuppam village. The Managing Trustee of the home has been invited to attend our breakfast meeting on 28-8-10 and make a presentation of the activities of the Home. The EC may take a decision thereafter.

4.3.4. Celebration of International Day of the Elderly:

It was decided to celebrate the Day at the Auditorium Hall of Russian Centre of Science and Culture on 1-10-2010 at 3.30 PM

4.3.5. It was also decided to celebrate following Days as below:

- a) Scholarship Disbursement: 30-8-2010 at 4 PM
- b) Children's Day: 14-11-2010 at 3-30 PM.

4.4. It was decided to hold the next EC meeting on Sep 11<sup>th</sup> 2010 at ANANDAM home for seniors, Anna St, Kallikuppam, Ambattur, Chennai-53.

Conveyance will be arranged by the Club.

4.5. After vote of thanks the meeting concluded.

(Based on report from the Secretary of the Club)

### 5. Breakfast meeting of Probus Club of Chennai held on Saturday the 24th Jul 2010 at Russian Centre of Science and Culture Chi-18.

**Present:** President Probn S Krishnam Davey, 101 members and 12 guests.

The breakfast was provided at "Melange" the canteen inside the RCSC. It began at 9 am. The breakfast was sponsored by Probn T S Ramaswamy, Senior Advocate.

Probn PP K Venkatachari garlanded the president with Probus Insignia. The president called the meeting to order. Probn T K Bala-subramanian rendered invocation song. The President in his welcome address thanked the probns for electing the office bearers unanimously. He invited Probus Fellow C R Vaitheeswaran, the election officer to say a few words. PF C R Vaitheeswaran explained the procedure adopted for holding the election held on 26-6-2010 for electing EC members. He appreciated arrangements made and procedures followed and thanked the probns for helping to conduct the election in a fair and democratic manner.

Continuing his welcome address, the President assured to work hard and to cooperate with all probns for further progress of the Club. He specially expressed his appreciation of services by Probus Fellow R Subbaraj Secretary, in a systematic, steady, well-planned manner. He concluded his address by exhorting that every member to involve himself in the service of the club by cent per cent participation in the meetings.

Then the Guest Speaker Dr Mrs Marlene Morais, Reader and Head of Dept of Commerce Guru Nanak College, Velacherry was honoured with a shawl, flower bouquet, and a memento.

Following donors were honoured:

#### 5.1. Education Fund:

Probn S Ponnuswamy-L71 -

- Rs10000

He has already donated

Rs 10000 previously. So his total donation is Rs 20000/- Thank you Probn Ponnuswamy (Not present)

#### 5.2. Sunshine Fund:

Probn M S Rajagopalan Rs 500

He was honoured with a bouquet and a gift.

5.3 Following announcements were made by the Secretary for the month of Aug 2010.

5.3.1. A free health check up program will be organized in association with Chettinad Health City, sponsored by Innerwheel Club of Madras on 28th Aug 2010 from 9 am to 10-30 am.

Following checks-up will be done.

- a) Blood pressure
- b) Blood sugar
- c) ECG
- d) ECHO

There will be a facility for cardiologist consultation.

5.3.2. Probn S Santhanam has agreed to arrange a trip to have dharshn of Panchamugha Anjaneyar near Tindivanam. Probn who want to participate in the trip were requested to give their names to Probn V Hariharan, EC member or Probn R Seshadri, treasurer

5.3.4. Next breakfast meeting will be held on 28th Aug 2010 at RCSC by 9 am. Probn T K Balasubramanian is sponsoring the breakfast. He is also giving a gift of a cash bag to the members

5.3.5. An interesting debate on "What drives Probus growth" —"fellowship" or "Services"? to be moderated by Mr Shanmuga sundaram, Editor, Kalaingar TV., 3 eminent probns on each side to fight it out under the leadership of Probn Dr V Chockalingam and Dr G S Ramesh. Date will be announced later.

5.4. Then the guest speaker was introduced by Probn Dr Mrs Nirmala Thiagarajan. She observed that the Guest Speaker of the day was a bright student in Queen Mary's College, when she was its principal.

5.4.1. The Guest speaker spoke on the topic "Quality of Life for Seniors" She made an excellent speech —well

received by the members. Her talk helped to select the title of our forthcoming Elders Day Publication. She spoke of "PATH" The letter "P"-stands for positive attitude in thoughts and actions, "A" stands for "ambition to do good", "T" for time management, and "H" for health and hygiene. These qualities constitute the basis for quality of life.

She concluded with a Chinese proverb : If you want a happy day, go fishing, if you want a happy month—marry, if you want to be happy for a year—earn wealth, if you want to be happy for ever—help others.

**5.5. In the interaction** that followed Probn Dr V Chockalingam appreciated the excellent talk to make life happier. He particularly appreciated the idea of helping others to remain happy for ever.

**5.7. He was honored** with bouquet and gift for his participation in Semmozhi mahanadu at Coimbatore.

Some other members also participated in the interaction.

**5.8. Probn V Audimoolam VP** delivered a vote of thanks.

The next breakfast meeting will be held on 28-8-10 at the same venue.

(Based on the report from PF R Subbaraj Secretary)

## 6. Felicitations:

### 6.1. Probn's having birthday in Sep 2010

No	Name	BD (9/10)	Ph No
1	Jayaraman R Probn	2	24411695, 9840021719
2.	<b>Krishnamoorthy S probn</b>	2	<b>9940135160</b>
3.	Varadarajan K Probn	2	24615830, 9840016880
4.	Gnanaprakasam N C Probn	4	28474510, 9841521212
5.	Ramnath G Probn.	4	24997974
6.	<b>Gandhi R Probn</b>	5	<b>24910974,</b>
7.	<b>Rengarajan J Probn</b>	6	<b>24995840</b>
8.	Balakrishnaiah K V Probn	8	24903188
9.	<b>Brahada Sankaran Mrs Probn</b>	8	<b>22443923</b>
10	Thyagarajan P Probn	8	32912951
11	Gopalakrishnan N Probn	9	28151836, 9444051836

12	<b>Swaminathan A M IAS(Retd) Probn</b>	11	<b>24672570</b>
13	Rajagopalan R. Prof. Probn	15	22423135
14	<b>Radhakrishnan S. IA&amp;AS Probn</b>	16	<b>040-23748978</b>
15	Nagabooshanam Ms P Dr Probn	18	24616564, 9444751455
16	Aiyer V L Probn	21	24992329
17	Lakshmi Natrajan Mrs Probn	21	65555385 9841033192
18	<b>Parthasarathy B Dr Probn</b>	21	<b>28589071</b>
19	Venkatakrishnan S IA &AS Probn	21	24992452
20	<b>Seshadri R Probn</b>	22	<b>26261332</b>
21	<b>Padmanabhan K S Rtn Probn</b>	26	<b>26446011 9841432236</b>
22	<b>Ramanan N Probn</b>	26	<b>24524186 9840251631</b>
23	<b>Rammohan N Probn</b>	27	<b>28114102 9840177555</b>
24	Amruth Kumar V MJF Ln Probn	29	25952161 9884052161
25	<b>Divakaran S Dr Prof Probn</b>	29	<b>80—25633882</b>
26	<b>Jagadisan C D Rtn. Probn</b>	30	<b>24996055</b>
27	<b>Krishnamoorthi S Dr. Probn</b>	30	<b>24475451 9444794164</b>
28	Sivakumar C Probn	30	24899310

### 6.2. Probus spouses having birthday in Sep 2010

No	Name of the Spouse	BD (9/10)	Ph No
1	<b>Savithri Chandrasekaran Mrs</b>	4	<b>26443535</b>
2	<b>Vijayalakshmi Srinivasan Mrs</b>	5	<b>42181136 9444992901</b>
3	<b>Mangayarkarasi Pandian Mrs</b>	7	<b>9381057750</b>
4	Seetha SubraManian Mrs	7	24938368
5	Shanta Raghunath Mrs	8	24996108
6	Saroja M R Mrs	10	43597564 9789801381
7	Bhama Balakrishnan Mrs.	11	<b>2498 3939</b>
8	Thangamani Natarajan Mrs.	13	9444446049

9	Phelomena Thangaraj Mrs	16	26703536
10	<b>Seetha Ramji Mrs.</b>	16	<b>24953991</b>
11	<b>Venkataraman S Mr</b>	16	<b>2441 1678</b>
12	<b>Chidambarammal Rathakrishnan Mrs</b>	21	<b>26186464 9444107879</b>
13	<b>Mangayarkarasi Radha krishnan Mrs (Pondy)</b>	21	<b>2200179</b>
14	<b>Shri Ramasamy</b>	23	<b>2483 8806 9381050662</b>
15	Kamala Vis wanathan Mrs	26	22530534
16	<b>Sakuntala Rajan Mrs</b>		<b>97899 81667</b>
17	<b>Kalyani B Joshi Mrs</b>	27	<b>28133162</b>
18	<b>Jayalakshmi Ganesan Mrs</b>	28	<b>22761060 9444604037</b>
19	<b>Bhami Durai Mrs.</b>	29	<b>24992799</b>
20	Vijaya Subra manian Mrs	30	24352838

### 6.3. Probus Couples having Wedding anniversary (WA) in Sep 2010

No	Name of probn and probus Spouse	WA (9/10)	Ph No
1.	<b>Festus Israel Probn &amp; Pramila Israel, Mrs.</b>	1	<b>65616281, 97890 00065</b>
2.	Rajagopal V probn & Jyothi Rajagopal Mrs	2	<b>22437093 9840090986</b>
3	Raman H Dr Probn & Lakshmi Raman Mrs	2	<b>24465413 9444962696</b>
4	Venkatachalam P R Probn and Vijayalakshmi Venkatachalam Mrs	2	<b>2499 2222</b>
5	Srinivasan R probn & Lalitha Srinivasan Mrs	2	42845354
6	<b>Badri Nath P Probn &amp; Alli Rani Badrinath Mrs.</b>	2	<b>42180310 9282110881</b>
7	Krishanaram Davey S Probn & Ganga bai Davey Mrs	3	24341334
8	Ramanathan S Probn & Padma Ramanathan Mrs	3	2495 0396
9	<b>Ramaswamy N Probn Probn Thilakavathy Ramaswamy Mrs.</b>	4	<b>28341144</b>

10	<b>Gopalakrishna V Probn &amp; Lalitha Gopalakrishnan Mrs</b>	5	28155748
11	James A Probn & Shantha James Mrs	6	22312141
12	Venkateswaran M N Probn & Kamala venkateswaran Mrs	6	2467 1538 9841585635
13	Ramavadhani J Probn & Padmalatha Ramavathani Mrs	7	42136514
14	<b>Nalini Moorthy Mrs Probn &amp; Moorthy V T Mr</b>	8	<b>28474111</b>
15	Gopalakrishnan N Probn and Indra Gopalakrishnan Mrs	9	28151836, 9444051836
16	Srinivasan V & Meenakshi Srinivasan Mrs	9	24411640
17	Subbaraj R Probn & Kasthuri Bai Subbaraj Mrs	9	24422839 9444455872
18	<b>singaraja M probn &amp; Ramalakshmi Singaraja Mrs</b>	10	<b>28231388 9444127704</b>
19	<b>Rathakrishnan S Ervadiar &amp; Chidam barathammal Mrs</b>	10	<b>26186464, 9444107879</b>
20	Subramanian R Mr & Gomathi Subramanian Mrs.	11	2492 8769 94445-03672.
21	Jambulingam A R Probn & Lakshmi Jambulingam Mrs	11	24996957
22	Kumarasamy S Probn & Durga bai Kumarasamy Mrs	11	24412087
23	<b>Sundaram S V Probn &amp; Vijayalakshmi S Mrs</b>	12	<b>2448 1460, 97911 49794</b>
24	Sankaran Nayar P T Probn & Thangam sankaran Nair Mrs.	13	26203057
25	Rangaramanujam K Probn & Bhanumathi Rangaramanujam Mrs	14	43597564, 9789801381
26	<b>Jegannathan L S Probn and Sabitha Jegannathan Mrs</b>	14	<b>2651 2249, 9444939698</b>

27	<b>Sarma R H Prof Probn &amp; Lalitha H Sarma Mrs</b>	14	<b>22522704</b>
28	Rangaramanujam K Probn & Bhanumathi Ranga- ramanujam Mrs	14	
29	<b>Indira Ramanathan Mrs Probn and Dr V Ramanathan</b>	16	<b>28474405</b>
30	Kothandaraman AV Probn & Vasantha Kothandaraman Mrs	22	24997213

## 7. Directory update:

### 7.1. Address Change:

7.1.1. Probn Mrs Suganthi Premkumar Mrs,

New 20, Old 45, Dewan Rama Road, Chennai-600084, A 290 Ph: 26413252, Cell:98412 78660

7.1.2. Probn Dr N Rajagopalan, 1/143 A, Anna Salai West St, Chemmenchery, Chennai-600119 Cell: 9940525904

7.1.3. Probn T S K Rama Rao Flat No 10, II Flr, BBC LAKE VIEW VILLA, 147/106, Lake View Rd, West Mambalam, Ch-33. Ph: 24742124

## 8. Topics of interest to Seniors:

### 8.1. RBI opens up another ear – ARE THE BANKS LISTENING?

Customers of banks can now look forward to better treatment from banks, as the RBI has constituted a six-member committee under the Chairmanship of Mr. M. Damoda- ran, to put in place a system for quick grievance redressal. The Committee will review the existing system of attending to customer service in banks with a three point consideration:

a. Approach

b. Attitude

c. Fair treatment to customers from retail, small and pensioners segment. Further, they will also evaluate the structure and efficacy of existing systems and recommend measures for expeditious resolution of complaints. And interestingly, to do so, the Committee will also set-up time limits for settling complaints.

**8.1.1. The Committee** will also propose ways of leveraging technology for better customer service, in light of the increasing use of internet banking products and services. Moreover, the Committee will also recommend measures to enhance IT security.

**8.1.2 Presently**, besides setting up a separate customer services department within the central bank (in addition to the office of Banking Ombudsman), the RBI has also set up a separate Banking Codes and Standard Board (BCSB), directing banks to adopt fair practices in customer services.

**8.1.3. But despite** all these measures, customer complaints are on the rise. In FY09, the Bank Ombudsman received 69,117 complaints, which are 44% over the previous financial year. Of this, 9,433 complaints are still pending.

Source: Financial News Simplified 11-6-10

## 8.2. PSU insurers agree to restore cashless treatment facility

**8.2.1. State-owned insurance companies today agreed to restore cashless treatment facilities in big private hospitals on case-to-case basis, a development that will benefit lakhs of mediclaim policy holders.**

**8.2.2 “The insurance companies** have decided to restore cashless facilities on a case-to-case basis. We discussed ways of making people part of the facility and how the reimbursements to them can be revived,” head of health insurance vertical at ICICI Lombard Sanjay Datta told PTI after a CII-initiated meeting between insurers and the healthcare industry.

**8.2.3. The state-owned insurance companies**, Oriental Insurance, New India Assurance, National Insurance and United Insurance, have also agreed to expand the network of hospitals providing cashless treatment facility (Preferred Provider Network) for the benefit of mediclaim policy holders.

**8.2.4 “The insurance companies** reiterated their current position of willingness to expand the PPN (Preferred Provider Network) and in 90 days work with CII and other stakeholders to address areas of concern,” CII said in a statement.

**8.2.5 Industry body** CII called a joint meeting of the insurers and the healthcare industry to resolve the impasse following withdrawal of cashless treatment facility at about 150 hospitals by four PSU insurance companies from July 1 on allegations of over-billing.

Speaking at the meeting New India Assurance CMD M Ramadoss said hospitals and customers need to "respect and maintain" integrity.

**8.2.6."In order to keep health** insurance premiums affordable and viable all stakeholders including the consumers have to respect and maintain the integrity of the system," he said.

**8.2.7. As regards the patients** seeking treatment under mediclaim scheme, Fortis Hospitals CEO Vishal Bali said they would have to seek reimbursement for claims for treatment in delisted hospitals.

**8.2.7.1 The insurers** and the healthcare industry also agreed for gradation of hospitals for the purpose of mediclaim facilities. The hospitals would be graded in three categories — A, B and C— on the basis of infrastructure facilities and specialties.

**8.2.7.2.The grading**, according to S Gopalakrishnan, New India Assurance General Manager, will not have any impact on the premium being paid by policy holders but would help the insurance companies in cutting down losses."Following gradation, there will only be a change in contract between the insurers and the hospitals", said Datta. Besides the insurance companies, the meeting was attended by representatives of Fortis, Max Healthcare, Apollo Hospitals

### **8.3. Difference between will and settlement:**

#### **8.3.1 Will: Advantages:**

Will is a mode of settling self earned property in favour of one or more living persons and will come into operation only after the death of the executor.

**8.3.2. There can be any number of changes** to a Will that can be made and if so, the last of such will alone is valid.

**8.3.3. There is no Stamp Duty for a Will.**

A Will, when executed by a Hindu, Buddhist, Sikh, Jain or Parsi in respect of properties situated within Chennai, Mumbai or Kolkata or when executed in Chennai or other metro cities mentioned above has to be probated or 'authenticated' by the High Court. This requires payment of Stamp Duty of 3 per cent of the value of the property plus legal expenses, which will amount to staggering figure. The problem only begins here.

**8.3.4. To probate a will**, the consent of the other legal heirs apart from the person petitioning the Court is required (if there are many legal heirs) failing which, the probate petition is converted into testamentary suit which may take several years of legal battle.

**8.3.5. However, not probating a will means.** that the persons claiming rights under the Will cannot assert their rights as legatees in a Court of Law. In effect, if someone else claims to have a share in the bequeathed property, the actual person to whom the testator left his property or appointed as executor cannot claim to have legal rights under the Will in a Court of Law i.e., the Will is useless without probate

**(To be continued)**

**8.3.6. Here I wish to express my deep sense of gratitude** to Probn T S Ramaswamy, a senior Advocate, of High Court of Madras for going through the draft article and suggesting improvements in the midst of his very busy schedule.  
Editor.

### **8.4. Elders' seminar at Trichy**

**8.4.1. Resolutions passed** at the seminar conducted at Tiruchy by Tamil Nadu Elders Welfare Association and Tamil Nadu Retired Revenue Officers Assn in association with National Alliance of Senior Citizens Associations of India.

**8.4.2. Shri K N Nehru** Hon' Minister of Transport, Govt of Tamil Nadu participated.

**8.4.3. The main discussion** centered on Senior Citizens maintenance and Welfare Act can be implemented. Shri K R Gangadharan

Member National Council of Govt of India and Member Review Committee of National Policy on Older persons gave a detailed account of the activities of the Review committee.

**8.4.4. Following demands** were made in the resolutions were passed.

**8.4.4.1. Male seniors** may be given 50% fare concession in all trains.

**8.4.4.2. IT exemption** may be extended to all seniors above 60 years

**8.4.4.3. increase in old age pension** to Rs3000/-PM to all seniors below poverty line.

**8.4.4.4 provision of .Lifts** in all Rly stns for the benefit also of Seniors.

**8.4.4.5. Establishment** of Geriatric wards in all Govt Hospitals at Taluk Head quarters.

**8.4.4.6. Grant of 50% bus fare** concession in Govt town buses and also Govt Long Distance Buses.

**8.4.4.7. 25% rental concessions** in BSNL land line connections as available in MTNL .

**8.4.4.8. Rename** the National Policy of Older Persons as Elders national Policy with suitable revisions and allot sufficient funds.

**8.4.4.9. Addl 2% interest** for deposits by Seniors in Nationalized Banks and Pos.

**8.4.4.10. Release** State policy on Seniors in Tamil Nadu

**8.4.4.11. Dist Committees** of Seniors may be formed in all dists immediately since Rules were notified as early as 31-12-2009.

**8.4.4.12. A letter was addressed** to Shri Mukul Wasnik, Hon'ble Minister of Social Justice and Empowerment Govt of India.

**8.4.4.13. Copy of the letter** was sent to Hon'ble Chief Minister Tamil Nadu and Finance, Health, Rlys, and Panchayati raj ministers Govt of India

(Based on a letter received from Shri S M Chellaswamy, General Secy, TN elders Welfare Assn.)

**8.5. Southern Regional Consul- tation on Review of National Policy on Older Persons 1999 was held at Hotel Trisea Residency Chennai-2 on 13-7-2010 at 11 am.**

Representatives of Govt of India, Tamil Nadu, Karnataka and Pondicherry, many NGOs from Southern States participated.

### 8.5.2. The meeting was organized

by shri K R Gangadharan, Director, Heritage Foundation on behalf of the Min of Social Justice and Empowerment Govt of India and Dept of Social Welfare Govt of TN.

**8.5.3. The meeting discussed** in depth the provisions of NPOP 1999 and changes needed.

The discussions were interesting. There were two sessions –morning and afternoon.

Mrs Purnima Singh IAS Ministry of Social Justice and Empowerment promised that all issues raised in the meeting will be duly considered by the ministry

### 8.6. High Court to fast-track cases filed by senior citizens

Chief Justice of the Madras High Court M.Y.Eqbal has said all senior citizens whose cases are pending in the High Court in respect of all categories may directly approach the Registrar (Judicial) and furnish the details regarding pendency of the cases. This would enable the court to take up the cases on a priority basis.

In a press note, Registrar-General S.Vimala said senior citizens may also drop the details of the pending cases in the box meant for them kept in front of the office of the Registrar-General.

Source: Press report in The Hindu dt 30-7-2010

### 9. Probus fact sheet:

#### 9.1. Probus Club of Madras later renamed as Probus Club of Chennai: (Continued from Previous issue)

**9.2. The Probus Club** of Madras was inaugurated on the 16<sup>th</sup> June 1992 by the Rotary Club of Madras which gave it a charter. For holding its regular meetings, the conference hall of the SCS Kothari Academy for Women in Kilpauk was made available through the good offices of Dr S M Diaz who was a member of the committee of Management of that Academy. This is just one example of how, during the early years of its existence, the Probus Club of Madras received the consistent and very valuable support of Dr S M Diaz who in his capacity as Adviser made it a point to attend as many other important matters of the Club as he could. (To be continued)

### 10. Humour:

**10.1 One day** Birbal went to Akbar's Darbar very late. Akabar asked "Why are you so late?"

**10.2 Birbal said** "Sir I was about to start for the darbar, when my wife said there is no rice, no vegetable, and no oil for preparing lunch and dinner. Please go and get them" So I went to the market, bought those thing delivered at home, and immediately came here.

**10.3. Akbar said** "What? Your wife said and you went to the market? Does it mean you obey what ever your wife says?"

**10.4."**Huzoor, who doesn't obey wife, every one does," replied Birbal.

"I don't believe that all the people obey." said Akbar.

"Call all the people in the kingdom and ask, you will know."

**10.5.Immediately** Akbar summoned all the people. He said "All those who obey their wives, please stand on the right side. Those who don't obey, stand on the left side."

Only one fellow stood on the left side, and all others on the right side.

**10.6.Akbar** was happy that atleast there is one person in the kingdom who is not henpecked. He asked that person "So you don't obey your wife."

"Huzoor, nothing like that. My wife told me to keep away from the crowd."

Email from Shri S V Ramana to SSS-Global

### 11.Reconciliation of transactions at ATMs failure – Time limit

**11.1. Circular** No RBI/2009-2010/100 DPSS No. 101/ 02.10.02/2009-2010 dated July 17, 2009

In terms of instructions already issued, banks are required to reimburse to the customers, the amount wrongfully debited on account of failed ATM transactions within a maximum period of 12 days, from the date of receipt of customer complaint. Reserve Bank of India has been receiving number of complaints, regarding the non adherence of banks to the instructions stipulated therein. Further, it has come to our notice that different banks have put in place different cut-off limits for permitting cash withdrawals from/for

other bank customers. These issues have been comprehensively reviewed by the RBI. The banks may follow the following directives:

i) It is mandatory for the banks to reimburse the customers, the amount wrongfully debited on account of failed ATM transactions, within a maximum period of **12 working days** from the date of receipt of the customer complaint.

ii) For any failure to re-credit the customers' account within 12 working days from the date of receipt of the complaint, the bank shall pay compensation of Rs.100/-, **per day**, to the aggrieved customer. This compensation shall be credited to the customer's account automatically without any claim from the customer, on the same day when **the bank affords** the credit for the failed ATM transaction.

iii) The issuer bank is entitled to claim such compensation paid to the customer from the acquirer bank, if the delay is attributed to the latter. By the same logic the ATM network operators shall compensate the banks for any delay on their part.

iv) Banks shall extend the scope of concurrent audit to cover cases of delay in reimbursing the customers for failed ATM transactions.

v) Each bank shall place a quarterly review of ATM transactions to its Board of directors, indicating *inter alia*, the quantum of penal -ties paid, reasons thereof and the actions taken to avoid recurrence of such instances.

(Circular from G. Padmanabhan Chief General Manager)

### 12. Anjaneya Darshan at Panchavatee Kshetram (Near Tindivanam)

Probus Club of Chennai organized an one day pilgrimage to Panchavatee near Tindivanam on 7-8-2010. The visit was sponsored by Probn S Santhanam, Chairman, Sattva Business Group and Managing Trustee of Panchamuga Sri Jaya Maruthi Charitable Trust (Regd)

The entire expenses of the visit to have anjaneya-darshan were borne by Probn S Santhanam.

We are proud to have such a distinguished personality to be a member of the Club.

Forty probns (including probus spouses and relations) started in a bus from near SBI Mylapore at 6-45 Am.

The pilgrimage was coordinated by Probn PP K Venkatachari and Probn V Hariharan (Ch-5) and efficiently executed by our able secretary PF R Subbaraj.

Though the secretary had arranged darshan of KAMATCHI AMMAN at Melmaruvathur, the same could not materialize due to paucity of time.

On reaching Panchavatee at about 10-45 am The Probus group was received at the temple-gate by Probn S Santhanam, touching the hearts of the members of the group. He was humi -lity and simplicity personified.

Breakfast was provided immediately on arrival. The members were fortunate to participate in Seetha Kanlyana utsavam.

Members were honoured in the sannadhi of Lord Anjaneya with angavastram and prasadam.

After lunch and taking some rest the group left Panchavatee with a grateful heart wishing Probn S Santhanam all the best.

It was noticed that Sanjivini Trust Chennai and Panchamukha Jaya Maruthi Charitable Trust jointly conducted a Health Check up at Panchavatee on the day of Probus Visit to diagnose chronic diseases such as diabetes, heart/kidney prob- lems. Probus secretary congratulated Probn S Santhanam and his son shri S Narasimhan for their noble services and the group donated Rs 2501/- by spot collection.

It is worth mentioning that after lunch the group members took rest in a room for sometime.

During that time, Probn R Subrama- nian( A 197) performed a magic show appreciated by all. Probn S Krishna- murthy (A 359) cracked some jokes. Probn G Balasubramanian (L120) gave some tips on natural remedies for some health problems.

Finally, Probn S Krishanram Davey, president, and Probn K Rengarajan and others invoked the blessings of the Almighty for happy, healthy and long life for Probn S Santhanam and his family. He was honoured with shawl by our president. A group photo was also organized. Coffee was served.

When we boarded bus on the return trip, Probn S Santhanam was there bidding farewell to each member of the group.

It was a sight to see. It was a trip not to be missed. Each member of the group prayed Lord Anjaneya to shower His blessings on Probn Santhanam and his family.

It was a memorable trip

(Based on the report of PF R Subbaraj Secretary)

### 13.Tax matters

**13.1.Relief** Provided by Direct Tax Code to Individual Taxpayers

**13.1.1The revised DTC** proposed to continue with the exempt-exempt-exempt (EEE) regime for Govern- ment Provident Fund (GPF), Public Provident Fund (PPF) and Recog- nised Provident Funds (RPFs) and the pension scheme administered by the Pension Fund Regulatory and Development Authority. In addition, approved pure life insurance products and annuity schemes would also get the same tax treatment.

#### 13.2.Corrective measures:

PF, life insurance and annuity schemes to get EEE treatment

Retirement benefits (gratuity, leave encashment, etc) to get EEE benefit

Capital gains to be treated as income from ordinary source

Perquisites to be taxed as per existing law Current Wealth Tax norms set to continue

**13.3.”Universal social security** benefits for tax payers may not be feasible in the near future. Also, switching over to a complete EET

(Exempt-Exempt-Tax) method of taxation for all savings instruments would entail many administrative, logistical and technological challenges,” said the revised discussion paper on DTC.

“In the earlier proposal, the finance

ministry had said that employer’s contribution to provident fund, superannuation and new pension scheme would be considered as income of the employee. The new draft has done away with it,” said Kuldip Kumar, executive director

tax and regulatory services, PricewaterhouseCoopers.

**13.4.The government** had earlier proposed to do away with deduction of interest (up to Rs 150,000) on a housing loan, where the taxpayer resides. The revised draft proposed to restore this deduction.

**13.5.The earlier draft** had also introduced a complex mechanism for taxation of rent income. To compute income from house property, the previous draft had proposed “a notional rent on presumptive basis” (at the rate of six per cent).

**13.6. Investors in stocks** and mutual funds will not be too happy. While bringing back the short- and long-term concept of capital gains taxation, the revised draft proposed to tax capital gains on stocks and mutual funds, even those held for more than a year.

**13.6.1.Capital gains** could become a part of the total income, after “allowing a deduction at a specific percentage of capital gains without any indexation”. The effective rate of

taxation, as a result, would be lower for capital gains after one year.

For example, if the income of a person is Rs 12 lakh (Rs 1.2 million) and capital gains are Rs 500,000, the total income of the person would be Rs 17 lakh (Rs 1.7 million).

However, if the rate of deduction is 50 per cent, then the taxable amount will be Rs 14.5 lakh (Rs 12 lakh plus Rs 2.5 lakh). At present, there is zero tax on long-term capital gains. In the first draft, stocks and mutual funds were proposed to be a part of wealth.

In the short term (less than one year), the entire amount will be added as a part of the income and taxed as per the slab.

“Given that gains will be taxed at rates higher than the present

regime, the proposals may impact capital formation and development

of capital markets,” said N C Hegde, partner, Deloitte.

In a deviation from the earlier code, the revised proposal retained the existing threshold limit for wealth tax. Earlier, the wealth tax limit was proposed to be hiked to Rs 50 crore (Rs 500 million). The latest draft retained the definition of wealth as ‘unproductive assets’ such as plot of land, jewellery and cash in excess of Rs 50,000.

And the tax rates will be applicable as per current guidelines, subject to revision later, – one per cent tax over Rs 30 lakh. (Rs 3 million).

Source: Email from Dr P Vyasa - moorthy,

#### 14. Senior Citizens

Senior citizens are constantly being criticized for every conceivable deficiency of the modern world, real or imaginary.

We know we take responsibility

for all we have done and do not blame others.

HOWEVER,

upon reflection,

we would like to point out

that it was NOT the senior citizens who took:

The melody out of music,

The pride out of appearance,

The courtesy out of driving,

The romance out of love,

The commitment out of marriage,

The responsibility out of parenthood,

The togetherness out of the family,

The learning out of education,

The service out of patriotism,

The Golden Rule from rulers,

The nativity scene out of cities,

The civility out of behavior,

The refinement out of language,

The dedication out of employment,

The prudence out of spending,

The ambition out of achievement, or,  
God out of government and school.

And we certainly are NOT the ones who eliminated

patience and tolerance from personal relationships and interactions with others!!

And, we do understand the meaning of patriotism, and remember those who have fought and died for our country.

YES, I AM A SENIOR CITIZEN

I’m the life of the party... even if it lasts until 8 p.m.

I’m very good at opening childproof caps... with a hammer.

I’m usually interested in going home before I get to where I am going.

I’m awake many hours before my body allows me to get up.

I’m smiling all the time because I can’t hear a thing you’re saying.

I’m very good at telling stories; over and over and over and over...

I’m aware that other people’s grandchildren are not nearly as cute as mine.

I’m so cared for - long term care, eye care, private care, dental care.

I’m not really grouchy,

I just don’t like:

traffic, waiting, crowds, lawyers,

loud music, unruly kids, barking dogs, and a few other things

I can’t seem to remember right now.

I’m sure everything I can’t find is in a safe secure place, somewhere.

I’m wrinkled, saggy, lumpy, and that’s just my left leg.

I’m beginning to realize that aging is not for wimps.

I’m sure they are making adults much younger these days, and when did they let kids become policemen?

I’m wondering, if you’re only as old as you feel, how could I be alive at 150?

And, how can my kids be older than I feel sometimes?

I’m a walking storeroom of facts...

I’ve just lost the key to the storeroom door.

Now if I could only remember who sent this to me, I wouldn’t send it back to them, but I would send it to many more!

Have an Awesome Day

email from Probn Sampath Srinivasan

**15. Probus philosophy meet** held on 17-7-2010 at 4 PM at MP Anand Mat Hr Sec School, CIT Colony Mylapore

Probn N Ramachandran L 144 gave a talk on “Healing powers of Neem”

He made an elaborate speech describing various medicinal properties of Neem.

It is an excellent anti bacteria agent. We worship the Neem and call it our mother.

His speech was greatly appreciated.

Probn PP K Venkatachari proposed vote of thanks.

The next meeting will take place on 18-8-10 at the above venue.

**16. All India Federation of Pensioners Associations held its 31<sup>st</sup> AGM at Imperial Hotel Egmore on 30<sup>th</sup> and 31<sup>st</sup> of July.**

Following are the highlights:

The AGM was inaugurated by Shri V K subbaraj, IAS, Principal Secretary, Health and Family welfare, Govt of Tamil Nadu.

Dr V S Natarajan Geriatric doctor spoke on the occasion on “recent trends in Geriatric Nutrition” and two books on the Elderly authored by him were released.

Dr Mohan Ram, Dean Govt Medical College Kanyakumari talked on “Awareness of Cancer”

Shri V S Devasundaram 99 years young the current president was presented a citation and a memento.

Election of office bearers and committee members were held for the period from 2010 to 2013.

Among the elected were

i) Shri K S Jayavelu-President

More than 300 delegates from all over the country attended the AGM

ii) Probn PP K Venkatachari VP

iii) Shri Mukundarajan General Secy

iv) Shri S Shridharan, Treasurer AIFPA

v) Shri MS Narasimhan Editor  
Pensioners Advocate

**Probus Club congratulates the new office bearers and wish them good luck.**

**17. Celebration of International Day of the Elderly on 1-10-2010**

**17.1. List of probns are eligible to receive platinum /Golden Jubilee awards to be presented on the occasion of celebration of International Day of the Elderly on 1-10-2010**

**17.1.1. Platinum awards candidates: Those who have completed 75 years of age and have completed 2 years of annual membership**

Name Probn	Ph No
1. Appavoo T	42036653
2. Gnanasambandam P	24918553
3. Gopinatha Rao C H	24993901
4. Govindasamy N	22451933
4A James A	22312141
5. Krishnamoorthi Dr.S	9444794164
6. Krishnan C	24474800
7. Kumarasamy S	24412087
8. Madhava Rao A G	24911639
9. Maninarayanan N	24996960
10. Muthukumaran S Dr	24914270
11. Narayanaswamy M	9884190473
12. Pandian P Dr IAS ( Retd)	9384044999
13. Ramachandran P L	2528028310
14. Ramaswamy T.S. Dr	28442526
15. Rangabashyam P G	9840014000
16. Ranjini Murugan Mrs	24992909,
17. Santhanam S	24812390
18. Seshadri R	26261332
19. Srinivasan G	23760164
20. Subbiah K S	22310169,
21. Subramanian V	24511799
22. Trivedi S V	26427044
23. Venkataraman S	24954085

**17.1.2. Golden Jubilee awards: candidates: (Those who have completed 50 years of married life and who have completed 2 years of annual membership**

No	Name of probn and probus spouse	Ph No
1.	Bhasker Shah Probn and Pushpa Shah Mrs Probn	2811 3294

<b>2. Radhakrishnan P C P Probn &amp; Mangayar-karasi Radhakrishnan Mrs (Pondy)</b>	2200179
3. Ragunath R Probn & Shanta Raghunath	24996108
4. Ramakrishnan V IAS (Retd) & Brahada Ramakrishnan Mrs	24321121
5. Raman K V Probn & Lilly Raman Mrs	2662 2916
6. Purushothaman K P Er & Vijaya lakshmi Puru -shothaman Mrs	24345854
7. Rao H S Probn and Nalini Rao Mrs	24937388
8. Trivedi S V Probn and Kamakshi Trivedi Mrs.	26427044

**17.1.2. Congratulations to the awardees.**

They are requested to send stamp size photo (joint photo in the case of golden jubilee awardees) immediately to the secretary.

Kindly ensure that you write your name on the back of the photo. If any eligible member's name has been omitted by oversight kindly bring it to the notice of the editor.

**17.2. Games for seniors: It is proposed to organize following games for seniors:**

**Announcements regarding venue, time and date will appear in prominent newspapers:**

**17.2.1. Holiday mania: Similar to musical chairs. (men and women)**

**17.2.2. Market talk: for couples only:**

**17.2.3. Memory test: for 60 plus. (men and women)**

**17.2.4. Longest chain ( for 60 plus.)**

**17.2.5. Elephant tail ( ladies only)**

**17.2.6. Black forest breakfast : eating race: : for gents; 60 plus.**

**17.2.7. Smell and feel: ladies 60 to 70 years**

**17.2.8. Walking race: Gents only**

For further details please contact PF R Subbaraj Secretary, Cell: 9444455872

**18. Bob Butler**

A champion and pioneer of older people's rights-July 28th, 2010 by admin. Alex Kalache, HelpAge ambassador, remembers his friend, mentor and ally, Bob Butler (pictured). Bob championed older people's rights, coined the term 'ageism' and worked tirelessly to change negative stereotypes of ageing until just three days before his death on 4 July this year:

Bob's multiple achievements are well known - from the Pulitzer Prize in 1976 for his seminal book "Why Survive: Being Old in America", through to his establishment of the US National Institute of Aging and his co-founding of the American Federation for Aging Research, the Alliance for Aging Research, the Alzheimer Disease Association and the American Association for Geriatric Psychiatry.

Add to these ground-breaking initiatives, chairmanship of the White House Conference on Aging by invitation of President Clinton and the creation and directorship of the International Longevity Centre.

**19. Dates to remember:**

**19.1 Breakfast mtg Aug 2010:**

Will be held on **28-8-2010** at Russian centre of Science and Culture,

**Breakfast sponsor:**

**Probn T K Balasubramanian.**

In connection with his birthday on 22-8-2010

**Director of RCSC Mr Vladimir V Mariy** has kindly consented to participate in the meeting..

**A grand breakfast and a gift awaits you**

**There is also a free health check up**

program will be organized in association with **Chettinad Health City**, sponsored by Innerwheel

**Guest speaker : Dr B Nandakumar speaks on Geriatric Nutrition**

**Special Guest: Mrs Basheer Ali Ramamurthi**

talks on ANANDAM-senior Citizens' Home For further details please contact PF R Subbaraj Secretary : 9444455872

**19.2. Probus Scholarship disbursement**

function at 3 PM on 30-8-2010 at  
Venue: Auditorium Hall of Russian  
Centre of Science and Culture.

**Chief Guest: Shri M Kutralingam IAS,  
Principal secretary, School  
Education Govt of Tamil Nadu**

**Honoured Guest: Dr Salivahanan,  
Principal, SSN College of  
Engineering**

**For details please contact**

**PF R Subbaraj, Secry, 9444455872 or  
Probn R T Namsivayam Cell:  
9789974100**

**Sep 2010:**

**18.3. Sri Lanka trip starts on**

**4-9-10** For further details please contact  
Probn R T Namsivayam  
Cell: 9789974100

**19.4. EC Mtg at AASI conference Hall  
at 10.30 am on 11-9-2010**

**19.5. Probus philosophy mtg on**

**18-9-2010** At MP Anand Hr Sec School  
CIT Colony, Mylapore, Ch-4. **For details  
pls contact Probn V L Aiyer Ph: 2499  
2329**

**19.6 Breakfast meeting Sep 2010 on  
25-9-2010** at Russian Centre of Science  
and culture.

**Guest Speaker: Shri N Gopaldaswami  
IAS (Retd) Former Chief Election  
Commissioner.**

**Breakfast sponsor:**

**Probn J Ramavadhani.**

**For details please contact**

**PF R Subbaraj, Secry, 9444455872**

**20. Probus Directory update**

**If you have not sent your photo in  
response to secretary's letter, kindly  
take immediate action to send the  
same to the secretary. Otherwise your  
photo will not appear in the directory**

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