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# Link Age

(R.O.) "Rohini", 9, Red Cross Road, Egmore, Chennai - 600 008.

**A Monthly Journal for Service and Advocacy  
to all Age Groups, by Senior Citizens Bureau**



Bestow  
unconditional love

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## A message from the Editor in Charge



Our Valluvar has rightly said - "All pervasive efforts attain fame. Nothing can frustrate people from their goals, striven hard", meaning thereby that one should not feel that it is difficult to achieve, but continue to act with confidence which will certainly lead to victory and bring fame and reputation.

Well. My dear readers, this is a happy beginning for every Indian to be a more responsible citizen and as you all know, a team functions well when people try to serve the team instead of themselves. Team generates a climate of loyalty when each accepts dependence on others to achieve a desired outcome. Let us rejoice in our individuality but let us be sure that we develop it for benefit of others. My dad used to say that there is no limit to what can be accomplished when no one cares who gets the credit. Criticism and praise work wonders if bestowed at the right time and right place. From this issue onwards, I am starting a new chapter "Voice of Valluvar", and also sharing an interesting article for elders written by our Life Member Dr Rameeza A Rasheed, which I trust and hope all will relish and benefit. (An error: March meeting is our 214th programme and not 213. The error is regretted)

## Voice of Valluvar

அகர முதல எழுத்தெல்லாம் ஆதி  
பகவன் முதற்றே உலகு

Translation: 'A' is the prime of all letters. The Source - the God is the prime of the world.

Notes: All the letters are voiced subsequent to the letter "A" and hence we call them as alphabets. For the world that came to existence there is One Who stood before beginningless (and stands endless). That God is the ultimate Precedent of the world.

## 215<sup>th</sup> Programme



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### SENIOR CITIZENS BUREAU - U3A CHENNAI

"Rohini", 9, Red Cross Road, Egmore, Chennai - 600 008

Phone: 044 - 2855 3031

Email id : chairman@seniorcitizensbureau.org

*cordially invites you all  
for a visit to 'ECO PARK', Chetput  
from 10.00 AM to 1.30 PM on Friday, the 20th April, 2018,  
to join together with family and happily celebrate*

### TAMIL NEW YEAR'S DAY

at FOOD ZONE, II Floor, (Lift available)  
opp Guest Hospital on Poonamallee High Road,  
and adjoining Kilpauk Medical College, Kilpauk.

After assembling at this hall, self introduction and signing the attendance register, members can go for sight seeing and assemble back at the Food Zone at 12.30 PM for lunch. The total cost works out to Rs.150/- per head for a vegetarian lunch.

Please book your participation to Mr S Jayakumar on 93818 01446 or to Mr. S Prabhakaran on 96000 88464, Your kind confirmation can be sent by SMS/E Mail or phone before 12th April, 2018

The Chetpet Eco Park is a refreshing place with abundant greenery and a large waterbody providing a wonderful place for the entire family to enjoy and relax. While we go hunting for attractive tourist spots in other cities, in our own neighborhood there exists a huge lake of 15 acres and I am not sure how many of us have discovered this place yet. It is quite big and spacious with ample multi-level car parking, easily accessible, with fishing and boating options, a 3D multimedia room and long walkways for walking enthusiasts. I could see people enjoying a boat ride in the lake, walkers trudging away in the walking tracks, some quietly enjoying a fishing stint, senior citizens strolling slowly and some even wheel chair bound but still enjoying the view and the air. Sudden peels of laughter remind us that there is a children's play area and small snack counters for a quick drink and short eats. Check this place out as its a simple, affordable and lovely place to hang out with friends and family.

**214<sup>th</sup> Programme - SENIOR CITIZENS BUREAU & U3A**



**Mr K Ravichandran, Heartfulness trainer speaks**



**Captain Chakrapani addresses**



**SCB members feeling the lightness and joy of their true nature.**



**SCB members integrating their mind and heart through meditation on the heart.**

SENIOR CITIZENS BUREAU - U3A Chennai in association with Heartfulness Institute organized a "A session of Heartfulness, relaxation and meditation" by Captain Mr Chakrapani and Dr Padmini, on Saturday, the 17th March, 2018 at 10.30 AM, at Glenmore apartments, GF No: 3, North Street, Sriramnagar Alwarpet, Chennai, 600018. It was well attended with members of SCB from all walks of life.

The Chairman of SCB Mr C Nagendra Prasad welcomed all the members and thanked Mr Ravichandran for having arranged this good programme for the benefit of SCB.

It was the fortune for all the SCB members to have the presence of Captain Ravi Mahajan who amidst his busy schedule found time not only to participate but also to address the gathering about his views on meditation, which was well applauded and appreciated too. Our Captain Dr M Singaraja also addressed and shared his experiences.

Mr. Sampathkumar, concurrent auditor of IOB,

Kilpauk also spoke. Captain Chakrapani, Dr Padmini and with the coordination of Mr K Ravichandran, the Heartfulness trainer of the Heartfulness Institute explained in detail about Heartfulness which is about feeling the lightness and joy of our true nature and experiencing it in our hearts. They further said that when we listen to the heart and capture the inspiration that comes from within we can master our life. This exercise of integrating the heart and mind is done through meditation on the heart. Heartfulness meditation brings long lasting change in behavior and attitudes. It is simple and effective and can be done every day in the comfort of our own homes, said Dr Padmini and asked the participants to close their eyes and think that Divine Light is already present within our hearts. One can do this for 30 minutes and if our mind wanders one has to gently bring their attention back to their hearts. One has to remain absorbed for as long as they want until they feel ready to come out. All the members enjoyed this wonderful programme with their lively interaction with the organizers and coordinator Mr K Ravichandran.

## **Senior citizen benefits that you must know**

At 60, one is considered a senior citizen in India. Senior citizens are entitled to a multitude of financial benefits. While you can avail some benefits at 60, you also get some added benefits at 65. From time to time, the government offers senior citizens financial benefits to make their life easier. Here are a few benefits available to senior citizens in India.

**1. Interest income:** Senior citizens are entitled to a tax exemption of Rs. 50,000 for income from fixed deposits, post office interest and savings bank accounts.

**2. Health insurance premium:** Senior citizens get a tax exemption of Rs. 50,000 on health insurance premium under Section 80D. Exemption on medical expenditure for critical illnesses is Rs. 1 lakh for both senior citizens and super senior citizens.

**3. Pradhan Mantri Vaya Vandana Yojana (PMVVY):** The PMVVY scheme was recently extended from March 2018 to March 2020. The investment is capped at Rs. 15 lakh and gives a guaranteed 8 % fixed rate of return for a period of 10 years.

**4. Senior Citizens' Saving Scheme (SCSS):** The SCSS scheme offers an interest rate of 8.3% per annum. Any senior citizen over the age of 60 can open the senior citizen savings scheme. If the senior citizen has retired on superannuation or VRS at 55, they can still opt for the SCSS scheme provided they open an account within a month of receipt of retirement benefits and the amount shouldn't be more than the number of retirement benefits.

**5. Professional tax:** In some states, resident senior citizens aged 65 and above are exempt from professional tax.

**6. Income tax:** For senior citizens, an income of up to Rs. 3 lakh is non-taxable. For senior citizens over the age of 80, an income of up to Rs. 5 lakh is non-taxable.

**7. Travel concessions:** Senior citizens are entitled to discounts on fares. For instance, senior citizens over the

age of 60 can avail a discount of 50% on economy class for domestic travel. Women aged 58 are eligible for 50 % discount and men aged 60 and above are eligible for 40 % discount on rail fare. The concession is on all classes of Mail/Rajdhani/Jan Shatabdi/Shatabdi/Duranto/Express trains. Some state and municipal corporations also give discounts on bus fare to senior citizens. There are seats reserved for senior citizens as well. The passenger reservation system automatically allots lower berths to senior citizens subject to availability during ticket booking.

**8. Insurance policies:** For seniors aged 60-80, national insurance offers the 'Varishta Medici Claim Policy' where the maximum sum insured is Rs. 1 lakh in case of hospitalization and Rs. 2 lakh for critical illnesses. LIC offers the Varishta Pension Bima Yojana that provides assured pension for senior citizens.

**9. Subsidized phone bills:** Senior citizens over the age of 65 can avail of BSNL connections without registration charges. They are also eligible for registration of telephone on priority. Senior citizens over the age of 65 get 25% concession on monthly service charges and installation charges for landline connections.

**10. Miscellaneous benefits:** Senior citizens get separate queues in hospitals for registration and clinical examination. They can also avail of preferential hearing for their cases by writing to the court. Banks have separate queues for senior citizens and offer them senior citizen cards, priority services etc.

**Conclusion:** Senior citizen benefits are offered to those over the age of 60 to make sure they aren't burdened financially during retirement. The benefits also ensure that they don't end up being dependent on anyone.

**Enjoy happy retired life!**

## **'Efforts Never Fail' Proves Chellathai, With Her Dream Coming True!**

For M. Chellathai, 67, it was a five-decade-old dream come true when Governor Banwarilal Purohit, by virtue of the authority vested in him as the Chancellor of Tamil Nadu Open University, admitted her to the masters' degree in History in that university.

"I will join another course to study Law. Age cannot deter me from studying for a degree," says Ms. Chellathai.

Recalling the challenges she faced in her pursuit of education because of the social conditions in her hometown during the 1960s, Ms. Chellathai says she is determined to achieve her goal.

Five decades ago, her father tore up the application for admission to Queen Mary's College. She wanted to join the pre-university course in Chennai after clearing her SSLC in her hometown, Satter. But her father rejected her request, saying, in their family, higher education for girls was frowned

upon. Ms. Chellathai's dream did not fade away even after she got married in Kadambur, a few kilometres away from her hometown, and her husband was reluctant to allow her to pursue degree. After many years, her husband agreed to permit her to seek employment in the Tamil Nadu Civil Supplies Corporation in Gopalapuram as a clerk, after her father's death. Yet she was not permitted to pursue higher education. She retired in 2009, "My hope of joining a course to study at the university level was not fulfilled until my retirement. I used the money I received as retirement benefits for my education," says Ms. Chellathai. After the death of her husband in 2013, she pursued her goal with support from her educated children. "I educated my girl children. They motivate me," says Ms. Chellathai, who is currently a resident of Ram Nagar, Madipakkam. "Every young student I talk to reminds me of the opportunities I have now. One of my daughters at home assists in. 1 work hard," says Ms. Chellathai.

## **Active and Healthy Aging** **by Prof. Dr. Rameeza. A. Rasheed, Life Member SCB**

It's no secret that the world's population is aging, even in developing countries. That's why the World Health Organization was celebrating its own birthday in the year 2012 with an observance focused on strategies for healthy, active aging. On birth days the greeting is usually for, "long and happy life." This means that the two go together. Then why do we see quite a number of aged people with glum and unsmiling faces all the time, as if they are carrying the burden of world on their head and moving around with sluggishness? At the same time we also come across, elders with radiant smile, physically active and moving around as busy bees. What causes the difference in the behavior of the two sets of senior citizens? The answer lies in the awareness or ignorance about "active aging". ACTIVE AGING refers to the development and maintenance of optimal mental, social and physical well-being and function in older adults. The word "active" refers to continuing participation in social, economic, cultural, spiritual and civic affairs and not just the ability to be physically active or to participate in the labour force. It is possible for older people who retire from work, live with disabilities or diseases to remain active contributors to their families, peers, communities and nations. Active ageing aims to extend healthy life expectancy and quality of life for all people as they age. People who have mastered the art of active aging have done so by following certain tips of active aging and enjoy their sun set years with absolute peace of mind and broad smile on their face.

### **The tips for active aging**

- Keep the brain active by being engaged in creative or brain storming activities, such as mathematical puzzles, cross word exercise, answering quiz questions etc.,
- Keep the body active by being engaged in light physical activities like walking, exercising, gardening which would help in keeping the weight under control and following health tips on right quality and quantity of eating and regular health check ups.
- Keep the mind active by being engaged in activities such as community service, writing, blogging, teaching to kids in the neighborhood.
- Keep the emotional well being under control by being engaged in family related functions, cultural activities, socialising with neighbors, relatives, friends, ex colleagues and youth.
- Keep away from TV viewing or sitting idly at home alone in day time, when the shining sun gives lot of opportunities for outdoor activities.
- Keep organising get-together of old friends in park or beach or at home periodically which will help in relieving stress related to family or health or financial problems. It is because unburdening of problems through sharing

with well meaning friends has therapeutic effect on mind and body.

- Keep utilising the wisdom, experience, expertise and contacts in different fields gained during the productive years for the community's benefit by joining NGOs, residential or street welfare associations or through publishing papers or through educational, legal, social and health awareness programmes.
- Keeping regular human contact is very important for living alone seniors since, they are susceptible to frequent depression and suicidal tendencies. They can do it either by maintaining regular and close contact with their children who have migrated away from them through on line communication or with relatives who live nearby or by developing new friends circles by joining social clubs.

It is true that senior citizens face variety of problems related to gerontology and geriatric matters resulting in life with pains and disability, financial difficulties due to growing medical expenses and dwindling savings, mental stress due to ill-treatment and abuse by care takers. It is also true that, a sense of helplessness and the fear of death dominate and mentally disturb them when living alone. But it doesn't mean that they have to live the remaining living years surrounded by negativity. The society and the family need the elders and guidance in several matters. We are surrounded by beautiful nature which is to be enjoyed. There are some blessings showered on us that are to be too counted. There are some pleasant memories of the past that are to be recollected to boost up our spirit. Following these tips would surely help in fighting depression. Actively engaging oneself in some activity is the most effective therapy to develop a positive attitude during sunset years and a key to active and healthy aging.

## **கூலாக்கும் கூழ்**

அண்ணாநகரில்,

காலை 8.00

மணியில் இருந்து

மதியம் 1.00 மணி

வரை வியாபாரம்

செய்கிறேன். மோர்

வத்தல், எலுமிச்சை

உறுகாய், புதினா

துவையல் என

10க்கும் மேற்பட்ட வகைகள் கூழுக்கு தொடக்கொள்ள

வழங்கப்படுகின்றன. ஒரு சொம்பு கூழ் 15, 20

ரூபாய்க்கு விற்கப்படுவதால் ஒருவேளை சாப்பாடு

முடித்த திருப்தி கிடைப்பதாக வாடிக்கையாளர்கள்

கூறுகின்றனர்.



க. ரோசி, 42, கூழ் வியாபாரி, அண்ணாநகர்.

**An useful invention by TANSECA MEMBER**

At the bottom of this page is an advertisement about an alarm system which senior citizens staying all alone in their house can press into service for their protection and safety in an emergency. This system has been invented by Electrical Engineer Mr K G Balakrishnan, who is a life member of TANSECA, introducing the system. Mr Balakrishnan says, "Not a day passes without hearing us about atrocious crimes on children, women living alone and senior citizens. Equipped

with a speaker that can be fixed anywhere in your house or outside, USHA THE LIFE SAVER can sound the alarm when activated, calling for help from people to a radius of 500 meters. The alarm system can be switched on by pressing a button on the watch. Once activated, it won't stop even if the attacker breaks the watch. It can be deactivated only by the owner using a secret switch. This operates on battery so is not affected by power cuts.

## USHA THE LIFE SAVER

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**Mails**

"Thank you for the honour i have liked reading link age since you took over the 1st issue under your editorship had pictures which were not clear i mentioned this to s j and i'm glad this has improved may be if the photos are bigger the faces might be clearer! The editorial and other pieces of info are quite crisp on the whole a commendable effort congrats" Leela Srinivasan

"I am awestruck by your continued passion and dedication in releasing the SCB monthly journals. Perusing the content, i can sense the amount of research and time it entails. What a constructive way to spend your daily hours! I'm sure many are benefitting from reading these journals, filled with valuable ideas, thoughts and information. Captain Ravi Mahajan s poem, "Life's journey as train", encouraging people to create beautiful memories was a pleasant read. A wonderful, much needed message for humanity, has been delivered through a lovely poem". Vijayalakshmi Venugopal.

"Thank you very much for the magazine copy and for featuring my speech in it. You have done a good job of writing the synopsis of my talk. Thank you once again for giving me the opportunity and I hope i can be of service to you again sometime in the near future" Bhuvana Pashupathi

"Received with thanks the March issue as usual without an error or mistake. Congrats on your commitment and sincerity" Prakash H Lulla.

"At this late stage in life I am always looking for an opportunity how can I help others or be of service. In case you think I can, I shall be pleased to do. Thanks and Regards. (Captain Ravi Mahajan)

*Editor in Charge:* Thanks all for sharing your views

Dear Jayakumar Sambandam, After few days of hospitalisation I am back at work so missed the invitation for 17/3. At present advised to restrict my service activity with only chromepet. Sorry. - Dr T S Kanaka

## **Matters from Captain Dr M Singaraja, Chairman Emeritus**

### **1) World Women Day – Message:**

International Day of Women is observed all over the globe to significantly enhance the glory of mother hood, empowerment and safety of women with a specific theme. The theme for 2018 is Press for Progress. The Focus of the campaign this year is: “While we know that gender parity won’t happen overnight, the good news is that across the world women are making positive gains day by day. Plus, there’s indeed a very strong and growing global movement of advocacy, activism and support. So we can’t be complacent”.

### **2) Congrats:**



Mrs.Meera Rao, dear spouse of our senior & EC member, Er.S.Renganatha Rao, celebrated her 80th birthday on 24-03-2018, at Hotel Maris, Chennai. The Guests greeted and showered their best wishes to the couple made for each other. The lovely couple hosted a lunch with warm welcome to the invitees. One of the group photos is here.

### **3) Seminar on Elder Care:**



A one-day seminar on “Trends and Challenges in Elder Care” was organized by Senior Care India jointly with Kovai Care and Celebrate Age on 07-02-2018 at Hablis Hotel, Chennai. It was attended by the representatives of leading Senior Citizens Forum.

## **நோய் தீர்க்கும் கற்றாழை**

வெயில் காலம் துவங்கி உள்ளதால், கற்றாழை ஜீஸ் விற்பனை அதிகரித்துள்ளது. கற்றாழையில் மருத்துவ குணங்கள் அதிகம் உள்ளதால், மக்களிடையே அதிக வரவேற்பை பெற்றுள்ளது.



**பயன்படுத்தும் முறை:** கற்றாழையை தோல் சீவி, உள் இருக்கும் சோற்றை ஏழு முறை தண்ணீரில் அலசி எடுக்க வேண்டும். ஏனெனில் கற்றாழை சோற்றில், “அலாயின்” என்ற வேதிப்பொருள் உள்ளதால் தண்ணீரில் நன்கு அலசாமல் உண்டால் வயிற்றுப்போக்கு ஏற்படும்.

**மருத்துவ பயன்கள்:** கற்றாழை சோற்றை, தேக்கரண்டி அளவு சாப்பிட்டு வர, வெப்ப நோய்கள் யாவும் தீரும். பெண்களுக்கு ஏற்படும் மாதவிலக்கு தொடர்பான நோய்களுக்கு கற்றாழையுடன் சர்க்கரை சேர்த்து, மிக்சியில் நன்கு அரைத்து உண்டால் பிரச்சனை தீரும். கற்றாழையை அரைத்து பூசினால் முகம் பளப்பளப்பாகி விடும். கற்றாழையுடன் எண்ணெய் சேர்த்து தைலமாக்கி தலைக்கு தேய்த்தால் முடி கருமையாக வளரும்.

## **Know your Social Welfare Committee Member Dr T S KANAKA, a life spent in struggles and surgeries Asia's First Neuro Surgeon**



Dr Thanjavur Santhanakrishnan Kanaka, born on March 31, 1932, is widely recognised as Asia's First Female Neurosurgeon. She completed her MBBS in 1954 and MS (General Surgery) in 1963 both from the Madras Medical College. Later she completed her MCh in Neurosurgery in 1968, PhD in 1972 and Diploma in Higher Education in 1983. Even at the age of 86, she has a sharp ear and a keen eye despite her glasses and hearing aids. Her passion to learn and acquire knowledge is still alive. On her 87th birthday, Secy General of Senior Citizens Bureau, Mr S Jayakumar, has called on her in person at her residence in Chromepet and conveyed the best wishes from all the members of Senior Citizens Bureau.



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### Birthdays : April

*Wishing you a Cheerful, Peaceful and Prosperous life*

S.No.	NAME (Thiru/Tmt.)	MEMB NO.	DOB
1	Sarweswara Rao, S	LM:313	1-Apr-1936
2	Govinda Rajan, V.R	LM:730	1-Apr-1941
3	Dr. Sarada Menon	LM:599	5-Apr-1923
4	Joshuva J. Singh	LM:688	4-Apr-1945
5	Damodaran, T.N	LM:891	6-Apr-1948
6	Manuel, A.G	LM:157	6-Apr-1936
7	Loganathan, S	LM: 870	7-Apr-1951
8	Mali, S. Col.	LM:898	7-Apr-1943
9	Joy Koruthu, Maj.	LM:884	9-Apr-1952
10	Hieronimus, S.P	LM: 900	10-Apr-1950
11	Vasudevan, P.T	LM:511	10-Apr-1929
12	Ambrose, S.P. IAS (Retd)	LM:14	11-Apr-1928
13	Radhakrishnan, K.S.	LM:554	14-Apr-1937
14	Ramachandran, V	LM:544	15-Apr-1937
15	Krishnamoorthy, Capt. N	LM:420	15-Apr-1941
16	Panneer Selvam, C	LM:27	17-Apr-1947
17	Aarumugam, A.G	LM: 418	18-May-1946
18	Mahadevan, M	LM:160	19-Apr-1939
19	Marimuthu, M	LM:729	19-Apr-1938
20	Ramakrishnan, V	LM:306	19-Apr-1939
21	Lakshmi Narayanan, S	LM:792	21-Apr-1941
22	Chellam, N	LM:616	27-Apr-1926
23	Kumaravel, Dorai, Er.	LM:816	27-Apr-1943

*Your liberal contribution to Sun Shine Fund is solicited.*

### National / International Days - April

05-Apr	National Maritime Day	N
07-Apr	Special Protection Group (SPG) Foundation Day	N
07-Apr	World Health Day	I
10-Apr	World Homeopathy Day (Birth day of Samuel Hanimen)	I
14-Apr	World Aeronautics and Cosmology Day	I
14-Apr	Ambedkar's Birth Anniversary	N
17-Apr	World Hemophilia Day	I
18-Apr	World Heritage Day	I
21-Apr	Indian Civil Service Day	N
22-Apr	Earth Day	N
23-Apr	World Books and Copyright Day	I
24-Apr	Panchayat Divas	N

*Note: N = National / I = International*

### Acknowledgment

*Thanks a lot and God bless you:*

Sunshine Fund:	Mem.No	Rs.
Managing Trustee		
- OAP SBI Trust	JSL 761	2,000/-
Mr.M.Mahadevan	LM: 160	500/-
<b>Donation:</b>		
Mr C Nagendra Prasad	LM: 846	10,060/-
Mr Mahesh (Anand Transport)	HM: 923	5,000/-
		(Towards Ad)

### Happy Wedding Moments

Our Chairman Sri C Nagendra Prasad and Mrs. Pushpalatha were Married on 24th April 1958 In Hyderabad. They will be Celebrating DIAMOND Jubilee of their Wedding on 24th April, 2018.

They have donated for SCB an amount of Rs.10,060/- We wish them a happy wedded life for many many years to come. We Welcome such happy news from other members also for sharing with all.

### News from Net working associates

Foswl, Anna Nagar invites you all for its monthly meeting on Sundy, the 22nd April, 2018 at 5 PM at Karuna Enclave, Opp: Hotel Aksyam. Speaker: Bombay Chanakya (Film Director, Actor and Screen play writer); Topic: The rise and Fall and rise of entertainment media over the years.

Probus club of Chennai invites you all for the Probus Thesophy Meeting on Saturday, the 21st April, 2018 at 3.30 PM at MP.Anand School. Chennai, 600004. Phone: Probn VL.Aiyer at 98403 32948

### Obituary

Mr C V Murugesan, (79), LM: 661 has passed away at 10.45 PM on 21st March, 2018. He is the co brother of our life member Mr S.Prabhakaran. We convey our heart-felt condolences to the family members of the bereaved. May his soul rest in peace.

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