

NEWS LETTER – RSCWS / CHD

Quarterly News Bulletin of the **RAILWAYS SENIOR CITIZENS WELFARE SOCIETY (Regd.)**

CHANDIGARH - PANCHKULA & MOHALI

(Estd. 1991 Regd. No. 1881 under Societies Act)

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FOR MEMBERS ONLY

RSCWS SEEKS INFORMATION UNDER RTI ACT

CRITERIA FOR TREATING A CASE AS “EMERGENCY” FOR REIMBURSEMENT

Railway Senior Citizens Association (RSCWS) Chandigarh, through its Secretary Sh. Harchandan Singh, had sought information under “Right to Information” (RTI) Act, to know the criteria for treating a case as “Emergency” for Reimbursement of Medical expenses, by the Railways.

The reply given by the Railway Board was found to be vague and incomplete. As such, Secretary RSCWS has filed an appeal against the same (see copies of both the letters on Page 5 inside).

CONCESSIONAL RATES

FOR TREATMENT BY FORTIS & SILVER OAKS FOR MEMBERS OF RSCWS

Members of Railway Senior Citizens Welfare Society, (RSCWS) Chandigarh, shall get substantial concessions for their treatment in the Fortis Hospital Mohali and Silver Oaks Hospital, Mohali

Fortis Hospital has agreed to treat the Members of RSCWS and their dependents on CGHS rates for Hospitalization in 6 main fields (i.e. Interventional Cardiology, Cardiac Surgery, Vascular Surgery, Urology, Orthopaedics and Ophthalmology). Fortis has also agreed to give 20% concession for OPD treatment and all tests / diagnostics at Fortis. The agreement is initially for one year.

Silver Oaks Hospital has offered to treat the members of RSCWS and their dependents at rates even lower than CGHS for Cardiac and Renal problems & at CGHS rates for all other specialties available at the Silver Oaks.

Both the hospitals will ask for the identity proofs for giving above concessions – for which all Members of RSCWS are being issued new Identity Cards both for self and wife and the list thereof shall be sent to both the Hospitals shortly, as per agreement between RSCWS and the said hospitals. (Members are advised to get their I.D. Cards early from Sh. K.S. Bhandari, Treasurer RSCWS).

OVERWHELMING RESPONSE TO RSCWS – AGM

Twenty Seven Senior Citizens of the Railways were honoured by the Railway Senior Citizens Welfare Society (RSCWS) Chandigarh, during the Annual General Body Meeting of the Society held at the Government Museum & Art Gallery, Sector 10 Chandigarh, on January 21, 2007. **Mementos** of “Open Hand” symbol of City Beautiful, were presented by D.P.O. Ambala to all those honoured. Fourteen of the Senior Members who were honoured had crossed the “Golden Age” of 80 years and others had crossed 65 years of age.

Recounting the problems and ecstasies of the Golden Age, Sh. Harchandan Singh, Secretary, RSCWS, felt that while old values of “joint family” were fast losing hold, it was high time that the Senior Citizens get more involved in social activities for mutual care and social inter-action. Sh. Singh enlisted numerous achievements of RSCWS during the last two years. **(Please see copy of Report inside)**

He specially recalled the services of Sh. Pritam Singh, the Founder Secretary RSCWS, who had done much for the Society over the years, but could not attend, due to his ill health.

Shri M.S. Batra President RSCWS appreciated the gesture of Fortis Hospital Mohali and Silver Oaks Hospitals Mohali for offering treatment at concessional rates to the members of the Society and their dependents. He urged upon the Railways to recognize these and other specialized Hospitals in and around Chandigarh to mitigate the hardship of Senior Citizens of Railways in the tri-city due to lack of any Medical Facility for them in the area.

In the Bi-annual elections of the Society, were also held during the meeting, RSCWS. A sumptuous lunch was served after the meeting in which over a hundred members participated. **(Please see detailed reports inside)**

Editorial

TAXATION – NOTIONAL RELIEF TO SENIOR CITIZENS

Finance Minister has offered a very notional relief to the Senior Citizen in his budget for the financial year 2007-08. The threshold limit has been increased for all – including that for the Senior Citizens, for whom the exemption limit for Income Tax has been raised from Rs.1,85,000 to Rs.1,95,000. For those above 65 years of age and Rs.1,10,000 for those below 65 years, except women for whom the limit has been raised to Rs.1,45,000. However, the rate of taxation has been retained at 10%, 20% and 30% as at present with an additional surcharge of 1% for higher education. Only relief for the Senior Citizens is the introduction of a new scheme of “Reverse Mortgage” (under which the Senior Citizens have been allowed to take loans from the Banks etc. by mortgaging house owned by them. Their Inheritors shall have to pay the outstanding amount of the loan, on the demise of the Senior Citizens.

However, the long pending demands for exempting the Dearness Allowance / Dearness Pay from Income Tax (as per recommendation of Fifth Pay Commission) had again been ignored and so has the lowering of age limit to 60 years for concession under Income Tax Act, instead of 65 years for being treated as Senior Citizens.

INCOME TAX SLABS FOR THE FINANCIAL YEAR 2007-08

BASIC SLABS		SLABS FOR WOMEN (under 65 years)		SLABS FOR SENIOR CITIZEN (over 65 years)	
Exemption limit raised from		Exemption limit raised from		Exemption limit raised from	
Rs.1,00,000 to Rs.1,10,000		Rs.1,35,000 to Rs.1,45,000		Rs.1,85,000 to Rs.1,95,000	
Up to Rs.1,00,000	Nil	Up to Rs.1,45,000	Nil	Up to Rs.1,95,000	Nil
Rs.1,10,001 to Rs.1,50,000	10%	Rs.1,45,001 to Rs.1,50,000	10%	Rs.1,95,001 to Rs.2,50,000	20%
Rs.1,50,001 to Rs.2,50,000	20%	Rs.1,50,001 to Rs.2,50,000	20%	Above Rs.2,50,000	30%
Above Rs.2,50,000	30%	Above Rs.2,50,000	30%		

OUR MEMBERS SPEAK OUT TO PRESS ON RAILWAY BUDGET**ALL PENSIONERS ASSOCIATIONS SUBMIT “ONE MEMORANDUM” TO SIXTH PAY COMMISSION - INTERIM REPORT EXPECTED EARLY**

Preliminary hearings with the Staff Side J.C.M. and the major Federations of the employees – which started in the middle of January, 07, have been almost completed by the Sixth Pay Commission.

All the Associations and the Federations of the Pensioners had submitted their “One Memorandum” to the Pay Commission – including all the main demands of the Pensioners all over India.

All have strongly pleaded for grant of an Interim Relief of 15% of Pension with minimum of Rs.500 PM to all the Pensioners at the earliest. They have also demanded a complete revision of pension structure in view of the boom in the economy during the last few years and rising disparities between the Government and Private Sectors

“ONE MEMORANDUM” FOR PENSIONERS TO SIXTH PAY COMMISSION SUBMITTED BY STEERING COMMITTEE BPS & CCCGPA ETC. - MAIN DEMANDS

1. a) Date of Effect of Sixth CPC should be 01.01.2006.
- b) Grant of Interim Relief – Rs.1000 PM (Item 17)
(JCM had asked for 15% of Pension + D.P. with Min Rs.500)
2. Statutory & more frequent holding of Pension Adalat – at Head Quarters level (yearly), at Regional level (6 monthly) and Divisional level Quarterly.
3. Removal of anomaly in fixation of Pension of Pre-1986 retirees etc. through notional fixation of their Pension on 4th CPC scales.
4. Restoration of Commuted Pension after 12 years (instead of 15 years).
5. Pension of Dearness Relief after every 3 months instead of 6 months.
6. Pension on Last Pay Drawn plus DA, other Allowances and notional Bonus (P.L.B.).
7. Minimum Pension to SRPF optees for the post from which they retired.
8. Family Pension equal to Pension of the Deceased.
9. Revision of rates of Gratuity.
10. Housing Facilities for Retired employees.
11. Interest on delayed payment of Pension & other retirement benefits.
12. Recognition of more specialized Hospitals under RELHS and CGHS etc.
13. Fixed Medical Allowance @ Rs.500 PM and linking there of with (Price Index) / D.R.
14. Additional Pension for additional years of service.
15. Treating of all those above 60 years as Senior Citizens by all Ministries (including by Ministry of Finance for exemption from Income Tax etc.).
16. Concessional rates of tariff for Telephone for Senior Citizens.
17. 50% concession on trains (instead of 30%) to Senior Citizens.
18. Allowing of companion with Senior Citizens in same class without additional charges.
19. Permanent Wage Body for serving and retired employees.
20. Implementation of all Government orders (regarding merger of 50% DA as D.P. etc.) from actual date of accrual instead of any later date decided arbitrarily for the purpose.

REPORT OF SHRI HARCHANDAN SINGH, SECRETARY RSCWS / CHANDIGARH, PRESENTED TO AGM / RSCWS HELD ON 21.01.2007

I welcome you all to this Annual General meeting of the RSCWS. During the last two years of the tenure of the present Executive Committee, the Society has made substantial progress in various directions set-forth by the founders of the Society during the last nearly 15 years. I would like to briefly mention some of them here:-

1. Regular Meetings of the Executive Committee every month and of the General Body in every 3 months.
2. Starting of a Quarterly "News Letter" of the Society – for keeping the members fully informed about the activities of the Society as well as about the important administrative decisions—specially those relating to retired employees & other vital areas of concern.
3. Enrolment of many new Members and reactivation/re-enrolment of some of the old Members – by motivating them through direct contacts and by continuously sending them the "News Letter" of RSCWS and other correspondence.
4. Starting of "Medical Seminars" on every General Body Meeting in a quarter.
5. Holding of Medical Camps for Senior Citizens of Railways and to invite their spouses also to join the same.
6. Arranging for sponsorships for the Medical Seminars.
7. a) Constantly urging upon the Railway Administration for Recognition of specialized hospitals at Chandigarh, Panchkula and Mohali due to lack of medical facilities in the area for the Railway employees and retirees.
b) Highlighting the problems in this regard in the Press and Media.
8. Recognition of PGI and Govt. Hospital and Medical College Sector-32 Chandigarh in 2005 – after years of struggle by RSCWS.
9. Representation on various problems of retired employees to Railway Board and 6th Pay Commission etc. directly as well as through Bharat Pension Samaj and Coordination Committee of Central Government Pensioners Association etc.
10. Issue of Medical Identity Cards under RELHS from the pass issuing office to the retired employees.
11. Empanelment of RSCWS by Fortis Hospital – offering concessional CGHS rates for hospitalization for six specialties and 20% concession on OPD treatment and diagnostic.
12. Forwarding of the case by M.S. Ambala for recognition of Silver Oaks Hospital Mohali by the Railways to Divisional Accounts for vetting, for submission to the General Manager and from there to the Railway Board.
13. Empanelment of RSCWS with Silver Oaks Hospital Mohali – offering concessional rates for all specialties – at par with those offered to the Railways for Cardiology and Renal treatment and at CGHS rates for treatment in other specialties.
14. Decision to honour the Senior Members by RSCWS both above 65 years (as in the past) as well as those above 80 years from now onwards – on entering "Golden Age".
15. Reopening of option for joining RELHS (Railway Employees Liberalized Health Scheme) from 01.01.07 to 30.06.07.

These are just a few humble steps taken by us in this period, we have yet a long way to go in our endeavor and to continuously "Strive for a better quality of life for Senior Citizens – through better health and mutual care". I beseech upon all of you to give your active cooperation in this endeavor in the years head. While the old values of "joint family" were fast losing hold, it is high time that the Senior Citizens get more involved in social activities for mutual care and social inter-action in an organization like RSCWS.

At the end I thank you all and specially the Sh. M.S. Batra, President and all the Members of the Executive Committee of RSCWS for all the help and cooperation given during this period for strengthening the Society both financially and in all other areas enlisted earlier in this report.

Jai Hind.

LIST OF OFFICE BEARERS RSCWS – 2007-08 Elected on January 21, 2007

S.No	Designation	Name	Address	Tel / Mob. No.
1.	Patron	Sh. Pritam Singh Dilli	2112, Phase-VII, Sector-61, Mohali	2272213, 2263313
2.	President	Sh. M.S. Batra	1543, Sector-42-B, Chandigarh	2604713
3.	Sr. Vice President	Sh. Parkash Chand	780, Sector-8, Panchkula	2568750
4.	Vice President	Sh. H.D. Sharma	1154, Sector-43-B, Chandigarh	2607187
5.	Secretary	Sh. Harchandan Singh	32, Phase-VI, Mohali	2228306, 9316131598
6.	Joint Secretary	Sh. Harbans Singh	645, PSB Officers Society, Sec-49-A, Chd.	2634222, 9316117032
7.	Treasurer	Sh. K.S. Bhandari	3098, Sector-22-D, Chandigarh	2711641, 9815012641
8.	Auditor	Sh. H.S. Sachdeva	320, Sector-46-A, Chandigarh	2607320
9.	Member Ex. Comm	Sh. D.S. Bedi	665, Phase-2, Mohali	2263728
10.	Member Ex. Comm	Sh. Jaswant Singh	411, Phase-10, Mohali	9417317411, 2212806
11.	Member Ex. Comm	Sh. Amrik Singh	26, Kesho Ram Colony, Circular Road, Burail, Chandigarh	5085848
12.	Member Ex. Comm	Sh. Kapil Dev Pasricha	396, B-2, Officers Colony, Bitna, Pinjore	951733-232926
13.	Member Ex. Comm	Sh. Avtar Singh	250, Phase-4, Mohali	2226991
14.	Member Ex. Comm	Sh. Sarwan Singh Sahota	642, Phase-III-A, Mohali	2271742
15.	Member Ex. Comm	Sh. Sukhdev Singh	3411, Sector-71, Mohali	2264002
16.	Member Ex. Comm	Sh. M.S. Bhalla	Flat No.005, Block-F, Rail Vihar, MDC Sector-4, Panchkula	2403087
17.	Member Ex. Comm	Sh. N.S. Bhangoo	4149, Sector-68, Mohali	5098089
18.	Member Ex. Comm	Sh. Avtar Krishan Sood	145, Sector-21, Panchkula	2576545
19.	Member Ex. Comm	Sh. Bipin Behari Lal	1043, Sector 42-B, Chandigarh	2661496
20.	Member Ex. Comm	Sh. Sunder Singh	2958/1, Sector-42-C, Chandigarh	2662363
21.	Member Ex. Comm	Sh. Man Singh Sethi	B/104 Rail Vihar MDC Sect-4, Panchkula	2557372, 9872215280

OPENING OF RETIRED EMPLOYEES LIBERALIZED HEALTH SCHEME (RELHS-97) - FRESH OPTION GIVEN TO JOIN RELHS UPTO DECEMBER 31, 07

Railway Board's letter No. 2003/H/28/1/RELHS dated 10.01.07.

Ref: Board's letter No. 2003/H/28/1/RELHS dated 28.01.05, 21.10.05, 30.12.05 and 10.05.06.

Arising out of demands made by AIRF, NFIR, many individuals and Associations of Pensioners etc. the subject of extension/re-opening of the Retired Employees Liberalized Health Scheme (RELHS-97), for those retired employees who have not joined the RELHS-97 scheme earlier, has been under consideration of the Board for some time. After careful examination of the matter it has been decided that all retired Railway employees, having qualifying service period and who have not joined the RELHS-97 scheme earlier, will be give another last and final chance to join RELHS-97.

The period during which the scheme has been made open is from the date of issue of this letter and upto 31.12.07 (Thirty first December two thousand seven only).

The scheme has been approved by Railway Board with a special condition that there will be a "lock in" period of six months from the date on which a retired employee joins the scheme i.e. the date of depositing the fees. During this period the retired employee will be provided medical treatment as available in Railway hospitals and other Govt. hospitals including Govt. owned autonomous hospitals and Govt. medical college hospitals only. They will not be referred to private hospitals, which are recognized for Railway employees and other RELHS cardholders. In any circumstances and in any medical condition, during the "lock in" period, reimbursement of medical claims for treatment taken in private hospitals including the private recognized hospitals will not be permitted.

All other terms and conditions of the RELHS-97 mentioned in Board's letters under reference will remain unaltered.

RELHS (Medical identity) card will be issued by the Personnel Branch of concerned Railways. The RELHS Card issued to beneficiaries with 'lock-in' period should clearly indicate the designation, amount deposited and name and designation of issuing authority/signatory.

Lock in period to be clearly and prominently mentioned on the card alongwith the conditions.

The retired/medically invalidated employees who are willing to join this scheme must give a clear declaration alongwith application that he/she is joining the scheme with full knowledge about the "lock in" period. He/she should also give clear declaration that during the "lock in" period he/she will not submit any reimbursement claim for treatment taken in private and private recognized hospitals and would not challenge the orders of Railway Board to this effect in any court of law.

The above instructions are applicable to those retired/medically invalidated employees and spouses of railway employees who died in harness/after superannuation and did not join the RELHS-97 scheme earlier.

All medically invalidated employees and the spouses of the employees who die in harness are permitted to join the scheme within 3 months from the date of invalidation/death of the employee.

The scheme is open from the date of issue of this letter upto 31.12.2007 and would not be extended further in any circumstances.

CONDITIONS OF EMERGENCY - UNDER ECHS

- * Acute Cardiac Conditions/Syndromes including Myocardial Infraction, Unstable Angina, Ventricular Arrhythmias, Paroxysmal Supra-ventricular Tachycardia, Cardiac Tamponade, Acute Left Ventricular Failure/Severe congestive Cardiac Failure, Accelerated hypertension, Complete dissection.
- * Vascular Catastrophes including Acute limb ischemia, Rupture of aneurysms, medical and surgical shock and peripheral circulatory failure.
- * Cerebro-Vascular Accidents including Strokes, Neurological Emergencies including coma, cerebro meningeal infections, convulsions, Acute paralysis, Acute visual loss.
- * Acute respiratory Emergencies indulging respiratory failure and decompensated lung disease.
- * Acute abdomen including acute obstetrical and gynecologist emergencies
- * Life threatening injuries including Road traffic accidents, Head Injuries, Multiple Injuries, Crush Injuries and Thermal Injuries.
- * Acute poisoning and Snake bite
- * Acute endocrine emergencies including Diabetic Ketoacidosis
- * Heat stroke and cold injuries of Life threatening nature
- * Acute Renal Failure
- * Severe infections, leading to life threatening sequel-including Septicemia, disseminated/military TB.
- * Any other condition, in which delay could result in loss of life or limb.

**MEMBERS – RSCWS & OTHER SENIOR CITIZENS OF RAILWAYS !
AT CHANDIGARH, MOHALI & PANCHKULA
BE ACTIVE MEMBERS OF RSCWS &
STRENGTHEN RAILWAY SENIOR CITIZEN WELFARE SOCIETY CHANDIGARH
MEMBERS WHO HAVE NOT YET PAID THEIR SUBSCRIPTION FOR 2007, ARE REQUESTED TO
PAY THE SAME @ RS. 150 PA OR SEND THE SAME BY LOCAL CHEQUE EARLY, TO –
TREASURER RSCWS, SH. K.S. BHANDARI
(# 3098, SECTOR-22-D, CHANDIGARH) (PH. NO.2711641 & 9815012641)**

PRESIDENT / SECRETARY RSCWS

CRITERIA FOR TREATING A CASE AS “EMERGENCY” FOR REIMBURSEMENT

COPY OF LETTER FROM P.I.O. RAILWAY BOARD NO. RTI CELL / 2006 / 982 DATED: 22.02.07 TO HARCHANDAN SINGH

Sub:- Information sought under Right to Information Act 2005

Kindly refer to your letter dated 15.1.2007, seeking information under the Right to Information Act, 2005.

The requisite information as received from the Directorate concerned is enclosed herewith.

However, in case, you are not satisfied with the information, you may prefer an appeal within 30 days as provided in the Act to the Appellate Authority viz. Additional Member (Commercial) Railway Board, New Delhi.

COPY OF RLY. BOARDS LETTER TO ALL GENERAL MANAGERS, NO. 2005 / H / 6-4 / POLICY-II DATED 31.01.2007

Sub:- Reimbursement of medical expenses - procedure of disposal.

The issue of bringing in objectivity, consistency and transparency in disposal of reimbursement cases, where the treatment has been taken in emergency without consultation with the Authorized Medical Officer, has been under consideration of the Board.

The Railway Board after thorough review of the whole subject of reimbursement has taken the following decisions which are to be implemented with immediate effect.

Any instructions on this subject as available in IRMM 2000 or any office order issued prior to this office order and will stand modified accordingly.

1. The case to be considered for sanction of reimbursement claim.

To provide proper medical treatment, the Indian Railway Health Care Delivery system has 121 number of Railway Hospitals and 586 No. of Railway Health Units established all over India. In addition to this, all Govt. Hospitals and more than 115 private hospitals all over the country have been recognized to provide medical treatment to Railway beneficiaries.

As per extant rules, a railway beneficiary must report to Railway Medical Officer for his/her and dependents medical treatment. The Authorized Medical Officer will make necessary arrangement for medical treatment through Railway Hospital/ Govt. Hospital/ Pvt. Recognized Hospital. In exceptional situations, CMDs of Zonal Railways can obtain special permission from Railway Board for treatment in any Private Hospital on case basis. Hence, there is no scope available for any railway beneficiary to go to any private hospital himself/herself or their dependents on their own volition, except in case of real emergency situation.

“Emergency” shall mean any condition or symptom resulting from any cause, arising suddenly and if not treated at the early convenience, be detrimental to the health of the patient or will jeopardize the life of the patient. Some examples are - road accidents, other types of accidents, acute heart attack etc. Under such conditions, when the Railway beneficiary feels that there is no scope of reporting to his/her authorized Railway Medical Officer and avails treatment in the nearest and suitable private Hospital, the reimbursement claims are to be processed for sanction, after the condition of the emergency is confirmed by the authorized Railway Medical Officer ex-postfacto.

In order to establish the emergency condition, following parameters are to be examined on record.

(a) Admission details:-

- (i) Date and time of admission.
- (ii) Admitted through OPD service/emergency service.
- (iii) Admitted to an ICU bed or general bed or cabin bed.

(b) Clinical findings at the time of admission: Following findings should be made available and critically evaluated:-

- | | | |
|---|---------------------------------|---------------------------------|
| (i) Pulse rate. | (ii) B.P. | (iii) Level of consciousness |
| (iv) Any convulsive feature | (v) Urine output | (vi) Any other feature of shock |
| (vii) Body temperature | (viii) Extant of external wound | (ix) Extant of active bleeding. |
| (x) Extant of Chest pain or pain in other part/s of the body. | | |

(c) Types of medical treatment given immediately after admission.

- (i) List of Emergency medicines used immediately after admission.
- (ii) Type of surgical procedure done immediately after admission.

II Calculation of the amount of reimbursement to be sanctioned out of the claimed amount:-

Once the emergency is established beyond doubt, then the case should be further processed for calculating the amount/money to be sanctioned. For that, following guidelines are given:-

- a) Treatment taken in Govt. Hospital-Full admissible amount should be recommended for sanction.
- b) Treatment taken in Recognized Private Hospital for an ailment for which it is recognized – Rate as approved by Railway should be processed for sanction.
- c) Treatment taken in a Recognized Private Hospital but for an ailment for which it is not recognized or treatment taken in a non- recognized Private Hospital-Reimbursement should be made at the CGHS rates of that city or nearest city. CGHS (Central Govt.)

APPEAL - REGARDING- INFORMATION SOUGHT UNDER RTI ACT

COPY OF LETTER DATED 5.3.07 FROM SHRI HARCHANDAN SINGH SECRETARY RSCWS TO RAILWAY BOARD

Reference:- Public information Officer, Railway Board's letter No. RTI Cell / 2006 / 982 Dated 22.02.07

We have received the Public Information Officer, Railway Board's letter No. RTI Cell/2006/982 Dated 22.02.07, along with enclosures thereof. It is regretted that the information given in the documents sent is vague, incomplete and not in conformity with instructions of Government of India issued on the subject referred to therein i.e. criteria for considering a case as “emergency” for Reimbursement of Medical expenses.

A copy of criteria set forth by Government of India for considering a case as “emergency” for Reimbursement of medical expenses under ECHS, is sent herewith to establish the point that the information given in the documents sent (to us) is vague, incomplete and not in conformity with instructions of Government of India.

It is therefore requested that detailed instructions about the various aspects of “emergency” as per instructions of Government of India, may please be supplied, to ensure transparency and avoid hardship to all concerned. (Please see copy of conditions of “emergency” under ECHS on Page 4).

LIFE CHANGING PRACTICAL TIPS FOR SENIOR CITIZENS**COURTESY-“DIGNITY”- SENIOR CITIZENS LIFE ENRICHMENT SERVICES)**

Many people see retirement as a red signal. Look upon it, instead, as a green light- to finally do the things you have always wanted to do, to be the person you have wanted to be and never had the time for earlier.

Paul Gauguin retired as a successful stockbroker and became a world-famous artist. After making his mark as a statement, Winston Churchill picked up his pen and won the Nobel Prize for Literature at the age of 79.

To lead a joyful retired life or slip pleasantly into old age, it helps to start thinking about it early! The 40s and 50s are a good time. Cultivate a positive attitude to change, invest in healthy habits, build a balanced savings portfolio and you could be entering the best time of your life.

As someone said, “Retirement is wonderful if you have much to live on and much to live for.”

Lifestyles

1 If true success is being able to spend your life doing exactly what you enjoy being, then, retirement is the right time and phase to find success. Do it NOW. For instance, take violin lessons. Grow your own vegetables. Learn a language. Whatever it is, as the young say, just do it. Don't worry about making mistakes. Instead worry about the opportunities you will miss when you don't even try.

2 Don't dwell too much on mistakes of the past. Failures are an inevitable part of life. Look upon them as learning experiences to plan a better future.

3 Get out of ruts. Oscar Wilde said, “Consistency is the last refuge of the unimaginative”. Get up an hour earlier. Walk a mile at dawn. Take a new route to the bank or the bazaar. Teach a child the thing you do best. Savour life. Remember we pass this way only once.

4 Get in touch with old friends again. In the tedium and rush of working, our lives become very impersonal. In retirement, you can correct that. Write to a college classmate, your first boss, a favourite teacher, a cousin, an uncle, an old neighbor- you will be glad you got in touch.

5 If you live with your son or daughter, schedule your activities to fit their convenience. Remember they and their children have a busy fixed routine, while yours is more leisurely and flexible.

For example, use the bathroom either well before or after your son leaves for work. Check what is the convenient time for the household for your breakfast. If your daughter-in-law likes a nap after lunch, maybe you could have yours earlier to help answer the door or the phone or get the milk while she rests.

A little thoughtfulness goes a long way in maintaining a congenial atmosphere.

6 Share domestic chores with your spouse. Very many people suffer from old prejudices and lose out on the fun and fulfillment of sharing. This is not to say that all tasks should be strictly divided through the middle. Either person can choose to do the chores he or she does best.

7 Like animals? As a warm living thing offering unquestioning love, a pet can be an excellent companion. Pets are said to reduce stress. However, it is important for you to decide if you can take on the responsibilities of owning a pet.

8 Take time over your appearance and grooming. Brushed silver hair, clipped nails, neatly pressed clothes are positive signals of self-esteem and make you a person to be around. And don't forget to wear a smile.

9 You may yet miss out on life's big rewards. The Oscars, the Padma Shris, the Nobels. But all of us are eligible for the small pleasures. The glorious onset of the monsoon. A letter from a grandchild. Enjoy these tiny delights. There are plenty of them every day.

10 Are you a smoker? You know that now, more than ever, you should quit. The more one smokes, the greater is the risk of cancer, heart diseases and emphysema (lung disease). Smoking also accelerates the ageing process, leaving the skin prematurely wrinkled. Remember you are not the only one harmed by your smoking. People around you, especially children, are at risk too.

11 Can't quit? The next best alternative is at least to minimize damage. Take vitamins. Vitamins C and B 12 as well as beta-carotene and folic acid reduce the smoker's risk of cancer and heart disease. A Harvard study published in May 1994 found that former smokers, with high levels of beta-carotene in their diet had a 40% lower risk of heart disease. These vitamins protect smokers to some extent by repairing the damage done by the free radicals and harmful compounds formed by tobacco smoke.

12 Moderate exercise helps reduce the risk of hypertension, osteoporosis and heart disease. Exercise lowers cholesterol and blood pressure, increases metabolism and improves the body's ability to dissolve blood clots. So build more activity into your daily life. Half an hour of moderate exercise most days of the week should make you feel wonderful.

13 Exercise is good also because it helps lower anxiety, relieves temporary depression and builds a sense of self-control and self-esteem. Regular exercise also corrects sleep disorders and even improves the quality of sleep. Climbing stairs, gardening or any other physical activity also counts.

14 Walking of all fitness activities, is the easiest and the safest. A long term programme of walking helps one stay healthy and live longer. If walking as an exercise is being taken up for the first time, it would be wise to go slow.

Walking on soft sand and grass burns more calories and is gentler on your feet. Slowing down the pace slightly and taking shorter steps avoids jarring the knee joints and reduces stress on muscles.

15 After a walk and a warm shower in the morning, trying out a few yoga postures is a very good idea. With yoga you can keep your muscles strong, stretch the tension out of them and retain correct alignment. Yoga not only adds years to your life but will also add life to your years.

TIPS FOR SENIOR CITIZENS (CONTD. FROM PAGE 6)

16. Osteoporosis is yet another health problem that threatens the mobility of many in the 55+ age group. It involves bone loss from the skeleton leading to reduced bone strength and an increased likelihood of fractures. Therefore, guard against falls.

17. Never walk around with your glasses on your nose if they are meant for reading only, take them off while walking about. Wear well-fitting shoes or slippers with non-slip soles. Avoid long shoelaces, which can come undone easily and cause you to trip.

18. Store frequently used items in places where you can reach them. This will help you avoid climbing on the chairs or stools unnecessarily. Climb only if you must, but ensure that you have a sturdy, stable ladder or chair.

19. Have your eyes tested at least once a year. People sometimes delay seeking advice because they are frightened of what may be involved. But treatment can relieve them of the misery caused by misty vision. Cataract, for instance, is a problem associated with ageing. Early detection and corrective surgery can definitely restore vision and make life that much easier.

20. Glaucoma is another common though severe disorder in people over 65. This is a condition where a fluid called aqueous humour that circulates from behind the iris accumulates due to a defect in the drainage system of the eye. This causes a collapse of the blood vessels that nourish the nerve fibres carrying impulses from the eye to the brain. This blockage leads to fading vision. As the damage to nerve fibres is irreversible, it is important that glaucoma be treated early. The operation, called Iridectomy, creates an artificial channel through the outer edge of the iris and has a very high success rate.

21. People over the age of 65 sometimes experience difficulty in hearing. This problem may be due to something as easily treated as an accumulation of wax in the ear. Wax accumulates more rapidly with age. When a patient reports loss of hearing, doctors sometimes syringe their ears – a simple procedure resulting in great relief. The gradual deterioration of the mechanism in the ear is, of course, a problem for which there is no magic cure. The hearing aid, an effective solution, should be used regularly, if prescribed.

22. The concept of the Family Physician – a doctor who is specially trained to look after all the medical needs of the entire family, with special emphasis on prevention is just catching up world wide. In India too the idea is evolving effectively. It pays to look out for doctors with the degree DNB. At least visiting a familiar, trustworthy doctor once in a way, helps.

23. See the dentist twice a year. Dental trouble can restrict your diet and cause digestive problems, a nuisance which is avoidable.

Money Matters - 24. The rate of inflation is always a major uncertainty. The best way to hedge against inflation at least partially, is to invest in growth stocks and mutual funds.

25. Medical insurances are important. Go through the different plans offered by insurance companies carefully and pick the one that suits you best.

26. Make a formal will if you haven't done so already if necessary, inform a close relative or friend of its contents and its safe location.

27. Buy a time-share travel package now that you have the leisure. It offers good returns and gives you wonderful opportunities for sight-seeing and travel.

Second Career - You may no longer have a formal job – and thank God for it! You can now be active and useful in the ways you really want to and even make some money on it. Start by updating your skills or putting them to new use.

28. Are you a technical expert? Your specialized knowledge could be in demand. Advertising and Direct Response agencies need competent writers for brochures and letters. Look them up.

29. Market research agencies need transcribers. Contact them. All you need to invest in is a Walk Man, some paper and a pen.

30. Been a teacher? Like scholarly pursuits? Give tuitions. Meet publishers of textbooks. They are always on the look out for teachers with experience who could act as consultants.

31. Write to people in your industry describing your special skills. They may be able to enlist your services.

32. Good at languages? Publishing houses and advertising agencies are always looking for good freelance translators, proof readers and copy editors. Look up the Yellow Pages and write to these companies.

Perhaps you don't want to work for money. There is an inner urge in most of us to help people in need. Voluntary services are required in many social work agencies. You can stay active and productive by participating in community work.

33. Almost every big city has action plans for better environment. Join an association in your neighbourhood and take up a "cleaning and greening" programme.

34. Adult literacy programme is yet another common activity in every big city and volunteers are badly needed.

35. Taking interest in the facilities required for your own area of residence could be a rewarding experience. Civic involvement is a natural extension of citizenship. Retirement affords time to actualize one's duties. Your work will be appreciated too.

36. Spending time at Old Age Homes is almost always appreciated by authorities running them. Little acts such as chatting or writing letters would be welcomed by residents too.

37. Go into consumer protection. Get enrolled in a local programme – there is much to be done in this area in India.

38. Your experience and wisdom could make you a fine choice for student counseling in schools and colleges. You can empower yourself with select training through counseling courses offered in schools of social work. One assumes you are a sensitive and warm person to be able to take up counseling.

TIPS FOR SENIOR CITIZENS (CONTD. FROM PAGE 7)

39. Do you own a lot of old books? Start a library. Book-lovers are always on the lookout for out-of-print, rare, little-known books.

Relationships Normally, we care to building pleasant relationships at our place of work. Imagine the results if we put in the same effort in our personal lives.

40. Any relationship is best nourished by avoiding the extremes of overdependence and thoughtless independence. Lean on your loved ones but offer your shoulder occasionally too. Share thoughts, feelings and important matters with people you love. Listen, really listen to your spouse, your children. Strengthen the emotional bridge that may have gone rusty during your working life.

41. After a full and busy career, you will have got used to a seniority of status. Accept that those days are over. This is easier said than done, but once you come to terms with it graciously, you will find yourself more comfortable with your new status. Start by updating your skills or putting them to new use.

42. Physical closeness and warmth are important. Don't let your sex-life nosedive after 50.

43. You will be spending a lot more time with your spouse. Learn to give space to each other for independent activities.

44. You have to reach out to the young. Try to understand, for instance, why MTV is so popular; what is the newest development in computer science; or the strange, new vocabulary of your teenage grandchild. Keep your mind open to change and you will find your life constantly enriched.

45. Give advice to your children only when asked and then, sparingly. That way, you ensure that you will be heeded.

46. Be realistic in your expectations of your adult children. Accept who they are, how they conduct their lives, their career choices. If you don't, you will be causing unnecessary hurt and pain both to yourself and to them.

47. Many relationship run into rough, weather because of poor communication which leads to frustration, anger and resentment. Improving communications definitely reduces stress. Learn to talk about important issues but even more important, listen. All good communicators are good listeners.

48. Friends are not just nice to have, they are a necessity. We all need friends whose advice we can trust, who can speak plainly and who can laugh with us. Such relationships can become a powerful life-support system when your own internal resources are not sufficient.

Grandparenting This is surely one of the biggest joys of retired life. You can enjoy all the pleasures of parenting without the serious responsibilities. You can be a part-time parent – the nicest part!

49. Make sure that you are not over indulgent. Don't ask your grandchild to watch TV with you when he should be doing his homework. Don't hand out chocolate bars when you know it's close to her dinner-time.

50. Grandparents are a strong bridge over the rapids of a parent-child relationship. A child who resents his parents' instructions is often more willing to accept a grandparent's gentler guidance. Use your fortunate position to reinforce parental discipline.

51. On the other hand, ambitious parents are often too demanding of their children. Without interfering, you can provide the lighter, more relaxed moments in your grandchild's life. Sharing family stories, playing a word game, taking a nature walk, grooming the family pet together, are all wonderful bonding and enriching activities for both of you.

52. Take over some of the child-related chores at home. If you wake up early, offer to mind to baby while the parents get an extra hour of sleep. Pick up older children from school if it is nearby. Prepare the school lunch box. Help with homework. But do make sure your offer is welcome, and is not seen as a way to take control of the young family's life.

53. Expecting gratitude for what you contribute is not on. Do it because you want to do it, because you love the people around you. It is your home too.

54. A grandparent's values may conflict with the parents' and even the child's. Try not to impose your ideas on them. See things from their point of view. Reflect on your own relationship with your grandparents and act on those insights. Change is a law of life and we must respond positively to it and make it work to our advantage.

Travel Traveling without having deadlines to meet and any hyperactive children to manage, can be tremendous fun. It would be sensible, however, to exercise caution at all times. A few practical steps will ensure that you have a safe and comfortable time.

55. When you travel, travel light. Whether taking a train, a bus, a boat or a plane, or driving your own car, the first rule to follow is TAKE NO MORE LUGGAGE THAN YOU ARE ABLE TO CARRY ON YOUR OWN.

56. Refuse anyone who asks you to watch their luggage while waiting at the gate, track or station. They may not return and you don't know what might be in that bag; it could well be narcotics or explosives.

57. Ignore taxi drivers who solicit you when you arrive at your destination. If someone is meeting you... wonderful! If not, get an official to find you a pre-paid cab or any form of safe transport. This way there is a better chance that you will not be overcharged.

58. Don't let your guard down when at your hotel. Keep your eye on your bags. Allow only a bellboy or a hotel employee to carry your luggage to your room. Keep a small purse filled exclusively with one or two rupee coins. This eliminates fumbling around for tips. Tip the bellboy generously and ask his name. If you want extra-special service, greet him by name when you see him again. Who doesn't like to be remembered?

59. Use all the locks on your door, and be sure any sliding doors are blocked from sliding. Look for important numbers in the hotel directory such as the front desk, security and room service. Write them down on a piece of paper you can keep handy. Should there be a knock at the door, look through the peephole to see who is there. Ask who it is. If you haven't been expecting anyone, call the front desk and ask if they have sent anyone to your room and for what reason.

MEMBERS – RSCWS ARE REQUESTED TO COLLECT THEIR NEW IDENTITY CARDS FROM TREASURER
RSCWS, SH. K.S. BHANDARI (# 3098, SECTOR-22-D, CHANDIGARH) (PH. NO.2711641 & 9815012641)

PRESIDENT / SECRETARY RSCWS



Harchandan Singh, Secretary, M.S.Batra President RSCWS, Rajiv Bajaj DPO/Ambala & C.L. Punj Chairman CCCGPA



A view of the audience at RSCWS - AGM

TWENTY SEVEN SENIOR CITIZENS HONOURED BY RSCWS GOLDEN AGE HONOUR TO THOSE ABOVE 80

Railway Senior Citizens Association (RSCWS) has completed 15 years of dedicated service to the senior citizens of the Railways settled in Chandigarh, Mohali and Panchkula. Celebrating the occasion, the Society introduced the "Golden Age Honour" for the Members who had crossed 80 years of age, besides the regular feature of "Senior Citizens honour" for those who had completed 65 years of age and 2 years of Membership of the Society.

Those honoured under the "Golden Age Honours", included *Arjun Dev Sehgal, Shri Charan Singh, Shri Gurcharan Singh, Shri H.D. Sharma, Shri Kuldip Singh, Shri Mukhtiar Singh, Shri Niranjana Singh, Shri Pritam Singh Dilli (Founder Ex-Secretary RSCWS), Shri Pritam Singh Bajwa, Shri Teja Singh and Shri T.S. Kanwal.*

Those honoured under the "Senior Citizens Honour" included Sh. Avtar Krishan Sood, Sh. Avtar Singh Panjrahy, Sh. Baktawar Singh, Sh. Bipin Bihari Lal, Sh. Bharat Bhushan Sharma, Sh. Harchandan Singh, Sh. G.S. Gambhir, Sh. H.S. Sachdeva, Sh. Jasbir Singh, Sh. Mange Ram Chawdhary, Sh. V.N. Vambhir, Sh. V.P. Khurana and Smt. Vinod Kumari.

Dr. Jaswant Rai, Ortho-Specialist Fortis Hospital gave a talk on Ortho problems in old age & remedies thereof.

(Note:- It is regretted that due to shortage of space, the bio-data of those honoured could not be printed – Ed.)

A FEW SCENES OF AGM – RSCWS – CHANDIGARH



Honouring Sh. H.S. Sachdeva



Honouring Sh. B.B. Sharma



Honouring Sh. V.N. Gambhir



Honouring Sh. V.P. Khurang



Sh.M.S.Batra Presenting memento to Sh.Rajiv Bajaj DPO UMB



Sh. Rajiv Bajaj DPO Addressing Ambala



Honouring Sh. Mange Ram Chaudhary



Sh. M.S. Batra & Harchandan Singh Honouring Dr. Jaswant Rai



Sh. M.S. Batra Honouring Sh. Raj Pal Sharma Secretary CCCGPA



Sh. Batra Honouring Sh. K.S. Komal



Sh. Harchandan Singh Secretary Addressing



Audience at RSCWS AGM



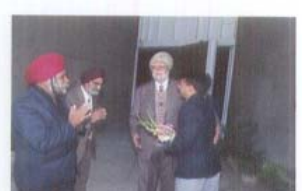
Audience at RSCWS AGM



Sh. H.D. Sharma Vice President RSCWS



Sh. Raj Pal Sharma Addressing



Sh. M.S. Batra Welcoming Sh. Rajiv Bajaj DPO UMB

PROFILES OF RSCWS- GOLDEN AGE AWARDEES-2007 (in alphabetic order)

Sh. A.D. Sehgal:- Sh. Arjun Dev Sehgal after graduation in Physics & Maths, joined the East Indian Railways in 1943 at PWI Apprentice after training of 3 years - topping the list. He was posted at Pratapgarh. He worked at different stations at Mainpur, Shikohabad, Bhulandshahr, Shahjanhanpur etc. He was posted Senior P-way Instructor at Chandausi in 1959 to 1961. He was promoted as AEN in 1961, posted at Dharampur in 1962 till 1966 and again posted as Vice Principal Engg. at Chandausi till 1968. He worked as AEN/UMB promoted as DEN-III. He was Awarded G.M. Award in 1976 & 3 cash Awards almost every year at T.S.O. Baroda House. The building of Chandigarh Station was built during his tenure as AEN / UMB. He retired as SEN from Baroda House in 1981.

Sh. Chanan Singh:- He joined Railways in 1942 as TCR, passed B.A. in 1952, MA (Eco) in 1956 from Punjab University as a Private candidate, selected as Statistical Inspector in 1959 through RSC Allahabad and joined at Baroda House. He worked as Div. Statistical Inspector at Bikaner, Jodhpur and then in Delhi after 1961 to 1966. After working as Office Superintendent at BH, Delhi selected as APO in 1971 and posted in Delhi. He got admitted in JCN University in DCS for Ph-D in Transport Economics as regular student in 1975, where he wrote two research papers (1) Changes in Railways Freight Rate since 1957 (ii) Pattern of Economics Development of large villages in India-1961 – A case study of Punjab. He retired as DPO in October 1981

Sh. Gurubachan Singh:- He joined Railways in 1934 as TCR in Binapur. After getting different grade promotion selected as Spl. Grade TTR in 1960 and retired as Chief Ticket Inspector in 1974 after 40 years of service in Railways. He was awarded 10 times for his outstanding performance in the Ticket Branch Chandigarh. He shifted to Mohali in 1998 after the demise of his wife. He is living with his only daughter. He has deep faith in divinity and after heartfelt prayers to Lord Almighty daily beseeches his forgiveness and wishes every body well (Sarbat Da Bhalla).

Sh. H.D. Sharma:- He joined Railways as Station Master in NWR in 1941, after training. He worked as ASM Station Master & Sr. SM for 23 years and then as Traffic Inspector at DLI, Solan, Ludhiana finally as AOM (in Class-II) Ferozepur. During his 39 years blotless Railway Service, there was no-train accident or failure in his duty. He is talking always the interest in Welfare of Senior Citizens. He is Vice President of RSCWS. He is also President BJP of Sector 43. He is of the opinion that Senior Citizen should not interfere in house of four children. He has advised that one should speak softly, walk even with face downward, walk even with a stick but keep on moving.

Sh. K.L. Bhasin:- Sh. Kasturi Lal Bhasin joined North Western Railway in October 1942 and retired on 31st October 1980 at Chandigarh Station. He worked at Peshawar, Rawalpindi, Lalamusa in Pakistan and in India at UMB, Modinagar, Sabzimandi, Kalh & finally at CDG as CGS from 1967 to 1980 with blotless service record. He maintained a good lien with officers at Divisional and Headquarter and Board level and also high political authorities. After retirement, he has authored a book “**Glorious of Life**” which is spiritual, cultural, social life guide from childhood to old age. He is the luckiest man with his God fearing wife, four sons, four daughters-in-laws, grand son, granddaughter-in-laws, all well educated and all living under one roof.

His Message

- (1) Practice observing of ‘Truth’ - in speech in dealing and in conduct.**
- (2) Help needy, the poor & down trodden.**
- (3) The time spent in Prayer is worthwhile investment.**
- (4) Make your mind and heart powerful, you will always rejoice.**

Sh. Pritam Singh Dilli:- Sh. Pritam Singh Dilli joined Railway service at Divisional office NWR Quetta in 1941. After migration to India he joined in DIVL office EP Railway at Delhi in 1947. He proved himself as one of the most dependable, energetic and intelligent Supervisor, capable enough to undertake any entrusted responsibility most willingly - how so ever hard it may be. He is recipient of number of award from time to time for his outstanding performance by GM Northern Railway NDLS for outstanding performance for achieving economy in overtime expenditure under Railway Tribun in 1977. He was awarded Rs.500 by GM Northern Railway alongwith merit certificate. With a meritorious service of 36 years Sh. Pritam Singh retired as Chief Personal Inspector Northern Railway 1978.

He is founder of Railway Senior Citizens Welfare Society (Chandigarh, Mohali and Panchkula). He held the post of Secretary for 15 years and brought together a good number of retired Railway persons on a common platform by organizing regular meetings, functions, convention duly creating an atmosphere of brotherhood among all pensioners of all categories. Due to his health problems, he is now Patron of RSCWS.

CITY NEWS - HARCHANDAN SINGH ELECTED SECRETARY GENERAL MSCA

Harchandan Singh (Secretary RSCWS) has been unanimously elected as the Secretary General of the newly formed Mohali Senior Citizens Association. P.H. Vaishnav (Ex Chief Secretary Punjab) is the Chairman, Amarjit Singh Khehra (Ex Vice Chancellor Agriculture University) as President, D.S. Grewal as Executive President, J.S. Bedi as Vice President, H.B.S. Chopra as Secretary Finance and J.S. Thukral as Chief Convener.

PROFILES OF RSCWS – SENIOR CITIZEN AWARDEES – 2007 (in alphabet order)

Sh. Avtar Kishan Sood:- He joined the Railway in 1954 as a Trade Apprentice and retired as Senior Section Engineer from Jugadhri Workshop. During this period he also worked in Amritsar, Kalka and Lucknow (Charbagh) Workshops. He got several cash awards for outstanding work. He was an active trade union worker throughout his career. He was seriously injured in police firing on agitating workers in 1956, when 5 workers were killed. He was also a President of NRMU at Kalka Workshop and General Secretary of the Club.

Sh. Avtar Singh Panjrahi:- He was appointed as Health Inspector on Western Railway in 1963. He got several awards at Divisional, Zonal & G.M. level for outstanding work. He worked in different Divisions on Western Railway. He was an active trade unionist Divisional Secretary Western Railway Mazdoor Union, Kota and President, All India Health Inspectors Association, New Delhi. He was also Vice President Secondary Schools Managing Committee. He retired as Chief Health Inspector in the year 2000 after 37 years of service.

Sh. Bakhtawar Singh:- He joined the Railways as Goods Clerk in Delhi Division in 1957. He retired from service in 1995 as Guard 'A' special from Kalka, after serving for 37 years as Guard at Delhi, Ambala and Kalka. He was known for his integrity and uprightness.

Sh. Bipin Bihari Lal Sharma:- He joined Railways as Coaching Clerk in Delhi Division. He worked as Enquiry & Reservation Chandigarh etc. and retired as Chief Reservation Supervisor Chandigarh in April 2000. He was responsible for starting the City Booking Office at Chandigarh and later on for introduction of computerization in the Reservation Office. He was given several awards for outstanding service and was well known for his integrity and healthy relations in public dealing.

Sh. G.S. Bhambra:- Joined as Apprentice Mechanic at Jhansi Central Railway in 1954 from where he was selected as Apprentice Chairman in Elect. Loco Shed Kalyan. He got diploma in Elect. Engineering from Deptt. of Technical Education MAS and certificate of proficiencies from CTN Ganth London Institute in Electric Traction. He then worked in various capacities in Bombay Dum in Electric Traction, and finally retired as Asstt. Electrical Engineer Rolling Stock from Kalyan Loco Shed Bombay Division Central Railway in 1993. During service he was awarded on many occasions for his services. In 1985 he introduced 12 car rake instead of normal 8 cars rake for clearing heavy rush of commuters.

Sh. Harchandan Singh:- He joined Railways in 1963 as Apprentice Engineer at Lucknow and was posted as Junior Engineer in Northern Railway Loco Workshop, Charbagh Lucknow, from 1968 to 1975. He was then transferred to Railway Workshop, Kalka where he served in various capacities and played a vital role in the development of the Workshop including starting new lines of production. He retired from Railways in 2001. He founded Indian Railways Technical Supervisors Association (IRTSA) in 1965 of which he is still the all India General Secretary even after his retirement. He actively worked in the Trade Union Movement including as Divisional President till his retirement and as Principal Advisor to Staff Side in Railway Workers Classification Tribunal from 1979 to 1981. He was elected as Secretary RSCWS in 2005 where also he has actively worked to add many new activities.

Sh. H.S. Sachdeva:-

- He passed in Electrical Engineering in 1961 from Guru Nanak Engineering College, Ludhiana.
- Worked from 1961 to 64 with Punjab State Electricity Board at Abohar and Ferozepur.
- Joined Central Railway in 1964 as Train Examiner (Air Conditioning - Electrical)
- Promoted as Train Lighting Inspector (Air Conditioning - Electrical) in 1971 and worked at Bombay V.T. till 1972.
- Passed AMIE (Electrical) in 1971, equivalent to B.E. (Electrical). Awarded with two advance in cerements.
- Promoted to Shop Superintendent in 1972 and worked in Jhansi Workshop, Matunga (Bombay) and Bhusawal etc.
- Worked in Zonal Training School Bhusawal till 1980 and took part in extra curriculum activities.
- Promoted to Assistant Electrical Engineer in 1984 and worked at Matunga (Bombay) and Bhusawal till 1985 and took premature retirement. (16 yrs before the superannuation).
- Joined Private Company and continuing till date.

Sh. V.N. Gambhir:-

He joined the Railways in January 1949 as Skilled Artistic at Kalka workshop. He was selected as Journeyman and after training at Lucknow, he was posted in Bikaner workshop. He was later transferred to Jagadhri workshop and retired from Jagadhri in 1989 as Deputy Shop Superintendent. He was an active trade Unionist and was Division Vice President, NRMU for many years.

Sh. V.P. Kunal:-

- He joined Railways Department in 1955 as Apprentice.
- He worked as Train Examiner on different stations and finally retired in 1993 as Carriage & Wagon Superintendent at Ambala Cantt.

Smt. Vinod Kumari:-

She joined the Railways in 1952 as Ticket Checker at Jallandhar Cantt and worked there in various grades. She finally retired and Head TCR from Jallandhar in 1990 after long years of outstanding service.

(It is regretted that due to shortage of space Bio-Data of some of the Senior Citizens could not be published)

A FEW SCENES OF AGM – RSCWS – CHANDIGARH



Honouring Sh. Bipin Biham Lal



Sh. H.S. Sachdeva
Reciting a Poem



Sh. M.S. Batra
Honouring Sh. H.S. Sachdeva



Sh. Rajiv Bajaj being welcomed by
Sh. Niranjan Singh



Honouring
Sh. H.D. Sharma



Honouring
Sh. K.L. Bhasin



Honouring
Sh. H.L. Behal



Honouring
Sh. Kuldeep Singh



Honouring
Sh. Tehal Singh



Honouring
Sh. Tehal Singh



Honouring
Sh. Avtar Singh Panjraht



Honouring
Sh. B.S. Gill



Honouring
Sh.Harchandan Singh



Honouring
Sh. G.S. Bhambra



Honouring
Sh. Chanan Singh



Honouring
Sh. Gurcharan Singh



Sh. Niranjan Singh Senior Most
Member Age 96 Y Addressing



Mrs. K.S. Komal
Addressing



Honouring
Sh. Niranjan Singh



Honouring
Sh. Ajit Singh



Sh. M.S. Batra
President Addressing



Sh. M.S. Batra Honouring
Sh. C.L. Punj Chairman CCCGPA



Sh. K.S. Komal
Reciting a poem



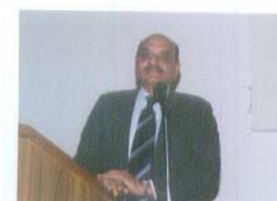
Sh. Rajiv Bajaj
DPO / UMB being welcomed



Audience at RSCWS AGM



Honouring Sh. Mukhtiar Singh



Dr. Jaswant Rai
Orthopaedic Surgeon Fortis Hospital



Honouring
Sh. A.D. Sehgal

**Next Meeting of General Body RSCWS shall be held from 10:30 AM on 29.04.2007
- at Govt. Museum & Art Gallery, Sector-10, Chandigarh.
Members are requested to attend positively along with their spouse. – Secretary RSCWS**