



OFFICIAL MONTHLY ORGAN OF THE BHARAT PENSIONERS SAMAJ, NEW DELHI - 110 014

(Federation of All India Pensioners' Associations)

(MEMBER, INTERNATIONAL FEDERATION ON AGEING, TORONTO, CANADA)

DIRECT SUCCESSOR TO "PENSIONER" ESTABLISHED IN 1955

BCPC'S CLARION CALL :

MAKE THE MARCH TO PARLIAMENT:

25.11.2011 - A GREAT SUCCESS

Members would recall that on 21.12.2010, the Governing Council of BCPC gave a call for March to Parliament in the Monsoon Session (2011) since the Govt of India had rejected almost all the Demands of pensioners. However, since then, only the Demand of BSNL pensioners for revision of their Pension was acceded to in March, 2011. The position was reviewed in the Meeting of the Governing Council held @ New Delhi on 28.09.11. The Council decided that we shall have to continue our struggle for the achievement of all our Demands. This has to be done in conjunction with and active participation of the serving Central Govt employees who have their own Demands too, besides the common Demands like "Withdraw PFRDA Bill from Parliament". Hence, the Governing Council gave a clarion call for full participation in the March to Parliament on 25.11.2011. To ensure that all the necessary arrangements (like food/stay) are made for them, all the Pensioners Associations are directed to convey the details regarding number of the participants and date of their arrival in Delhi etc directly to Com S K Vyas, Advisor, BCPC - Mob No - 098682 44305. This is **MOST URGENT**, please. Shyam Sunder, Secy Genl

**Kashmir Elixir of the Valley
THE LOTUS SEED***by Rujuta Diwekar*

IT FELT SURREAL WALKING by a Dal Lake awash 1 with lotus blooms and shikaras (made unforgettable by the late Shammi Kapoor). In the middle of my reverie, a vendor waves a green bunch in my face. "Lotus seed, just T20, try" he says, pulling out a tiny yellowish seed from the fibrous stem. "Super! I'll buy it," I promptly comply.

My interest in the lotus seed is varied—it is fresh, seasonal, inexpensive (only 20 for a bunch of four), yummy, and most importantly, brilliant as an anti-ageing agent. Lotus seeds are rich in vital nutrients, and come armed with a special enzyme that actually repairs damaged proteins. This means it helps you look younger.

In Kashmir, the lotus seed is eaten both "because it grows here" and also for its liver-cleansing, kidney-flushing, heart-strengthening properties. It's amazing how "imported" oils, seeds, leaves and roots get our instant respect, while desi wisdom is casually dismissed. Ayurveda and yoga hold the Pamposh or the lotus in high esteem, not just for its beauty and as a symbol of purity but for its therapeutic properties too. When your liver and kidneys are clean and your heart strong, it's easier to enjoy your wealth. That's why Goddess Lakshmi has a lotus seat. Nutritionist Rujuta Diwekar's latest book is called **Women and the Weight Loss Tamasha**

Courtesy : OUTLOOK Weekly, New Delhi - 29

Take a quick walnut break

Not only are walnuts delicious, they also contain heart-healthy nutrients. Here are just some of the health benefits of this wintertime favourite: Nutty Goodness Walnuts are an excellent source of omega-3 fatty acids, which protect the heart and ward off hypertension. They are high in antioxidants, which can lower the risk of coronary heart disease. Walnut rich diets have been shown to lower cholesterol levels. Eat them freshly shelled or add them to salads, breads or yogurt. Walnuts are also tasty with apples and cheese. Add them to sauteed vegetables or to stuffing for turkey or poultry.

**BHARAT PENSIONER
RETURN YOUR COPY: 08 & 09/2011**

Many copies of your beloved BHARAT PENSIONER were stolen / lost in the Post Offices during the lost two months. Can I, therefore, make a personal appeal, on behalf of others, who did not receive their originally posted copy ?

RETURN your 08/2011 & 09/2011 issues of BHARAT PENSIONER for the use of the needy mentioned above. DO NOT paste any postal stamps. Simply write "To SENDER" (after crossing out your own name & address) on each copy separately & put it in the POST BOX. THNX.

Shyam Sunder, Secy Genl

KIND ATTENTION ! MEMBERS !

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Rameshwar Kumar, Treasurer

**TRAI LIMIT: ONLY 100 SMSes A
DAY from 27.09.11**

Action:Dial (SMS) 1909

Tired of those pesky SMSes? This should make you happy. 'Mobile subscribers across the country will get a big relief when the Telecom Regulatory Authority of India's (Trai) ruling to restrict the number of bulk SMSes per day comes into effect from 27.09.11

According to the new ruling, nobody will be able to send more than 100 SMSes per day from one SIM card (or mobile phone number). Subscribers will have to register their numbers with the Do Not Call Registry to get rid of unwanted commercial SMSes. **This can be done by simply calling 1909 or sending an SMS 'START 0' to this number.**

Courtesy : H T

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Secy Genl's Visits to AGRA & BHILAI

To promote the cause of Pensioners' Unity and to mobilise the pensioners for participation in the March to Parliament on 25.11.2011, the Secy Genl paid a visit to Agra on 22.09.11. The All India Organisation of Pensioners @ Agra organised a big Reception at Agra Cantt Jn wherein the Secy Genl was honoured with garlands of flowers by K C Pipal, Prez, BPS, R S Lavania, Prez AIOP, R K Dixit, Secy, AIOP and scores of other Pensioners. Later, he addressed a big meeting @ Nagri Pracharni Sabha where more than 100 pensioners were present. He was again honoured with a shawl and flowers. He gave a clarion call for participation in the March to Parliament on 25.11.2011 which was received with a loud applause.

On 24.9.2011, the Secy Genl was received and honoured in a big meeting organised by the Retd Rly Employees Association, Bhilai, with an attendance of over 120 and presided over by Shri Prem Lal, President. A spirit of great camaraderie and unity prevailed. Garlands and a shawl were presented to Shyam Sunder who inspired the pensioners to participate in the March to Parliament (25.11.11). The Hall resounded with slogans of Pensioners' Unity Zindabad.

This Assn has recently built its own office (20'x20') on Rly land. They are also constructing an Old Age Home for Sr Citizens on a half acre land provided by the State Govt of Chhatisgarh. The next day (25.09.11), Secy Genl addressed a well - attended meeting, in another Sector, called by Retd Employees / Pensioners Association, Bhilai. Here too, he was profusely garlanded and presented a shawl. The pensioners greatly cheered him. They too promised to send a big contingent from Bhilai to participate in the March on 25.11.11. The proceedings were conducted by P Maheshwara Rao, President of the Assn. The Assn has got a small office of its own.

Shyam Sunder, Secy Genl, BPS

Participate in March to Parliament : 25.11.2011

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(For any reply, a stamped ₹ 5 envelope must)

BCPC

G C Meeting Minutes: 28.09.11

Minutes of the meeting of Governing Council of Bharat Central Pensioners Confederation (BCPC) held at Sanatan Dharam Mandir, 'C' Block, Jangpura, New Delhi on 28.09.11.

1. Shri S S Ramachandran, Chairman, BCPC, presided over the meeting. S/Shri Shyam Sundar, Secy GI, Ram Singh, V C Hqrs, R L Bhattacharjee, V C East and S K Vyas, Advisor were on the dais.

2. The Chairman extended a warm welcome to all delegates and gave a brief account of the importance of the meeting.

3. He observed that some members left for their heavenly abode since the last GC meeting. The House stood in silence for two minutes as a mark of respect to them.

4. Secy GI also welcomed all delegates. He announced the registration of the BCPC with the Registrar of Societies. Then all delegates gave a self introduction one by one. Secy GI mentioned that the attendance was rather thin this time and explained how some members could not attend due to their illness / other pre-occupations. He read out the two letters received from Shri Y N Sastry, another Advisor to the BCPC and briefly explained the position in this regard which was generally endorsed by the Council. The Council also resolved that, with a view to removing the existing lacunae, 2 (two) posts of Advisor be created and filled up retrospectively wef 28.4.2008 with the two incumbents, namely, S K Vyas and Y N Sastry. The Resolution was passed unanimously.

5. Com S K Vyas commented in regard to the meetings of SCOVA and Anomalies Committee. He mentioned that this Govt was aware of our genuine problems and anomalies but was not willing to solve these problems/anomalies. He said that we should assert and exert pressure and make the Govt yield to concede our genuine demands and remove the anomalies. He suggested that BCPC should convene a National Convention of Pensioners before launching any new program.

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6. Ram Singh also mentioned that no positive decision could be expected from this Government and he stressed that we should stand united to get our genuine grievances redressed.

7. Com Bhattacharjee also echoed the views of Shri Ram Singh and observed that we should go with a charter of demands and insist on it. He mentioned that a March to Raj Bhavan had already been made in West Bengal. He suggested that similar activities should be launched in other State Capitals and this should culminate in a March to parliament where a memorandum would be submitted to the Hon'ble Prime Minister.

8. After Tea Break, the Council reassembled to discuss other points on agenda. Shri K L Uppal, Member of the Council, made a brief speech and stressed that we should prepare the best for our Dharna / March to Parliament.

9. Shri R C Srivastava, Treasurer, presented the Accounts and briefly explained the financial position. He mentioned that only a few associations/federations have sought affiliation with BCPC. He clarified that, as per the Rules & Regulations, individual pensioners cannot become members of BCPC. He gave a clarion call to all affiliates to rope in others who have not as yet joined and motivate them to become affiliates of BCPC. He again explained to members how to remit membership fees and other donations to the BCPC.

10. As regards holding National Convention on behalf of BCPC, Chairman clarified that sufficient time was not available right now to convene and hold this convention. He said that BCPC is a nascent organization and urged that other associations/federations should become members of the BCPC and make it a broad-based one. According to him, a National Convention can be held only by the middle of July 2012 at the earliest.

11. One member suggested that item no.13 in the agenda viz, 'Withdrawal of PFRDA Bill from the Parliament' should be made the second item in our Demands Charter.

12. Thereafter, Secy GI mentioned that he has received 3 draft resolutions from Shri Pooran Lal of Agra and offered his considered views on each

resolution. He read them out and called for comments from the delegates. After brief discussions, the 3 resolutions were unanimously passed by the House (Text of these resolutions has been separately published in this issue). Secy Genl recalled that BCPC was launched in April, 2008 and still some associations/federations have not joined BCPC to make it a fully united body of Central Pensioners to effectively pressurize the Central Govt to solve problems and remove anomalies of all Central Govt pensioners. Still a few of them are perhaps having reservations on the nomenclature of this apex body. He suggested that if some members were not satisfied with the present name of the BCPC, they should come forward and attend AGM/GC Meeting and suggest their viewpoints.

13. Thereafter, the Chairman clarified certain points raised by some members regarding merger of postal dispensaries with CGHS dispensaries and various Pay Bands announced by the SCPC. He mentioned that postal dispensaries were not charging any subscription from its members. They were also treating serving employees and pensioners differently. Inasmuch as no subscription is being charged from its beneficiaries, postal authorities both at top level and individual members were not willing for merger of their dispensaries with CGHS. Only now a few postal dispensaries in certain selected States have come forward for merger of their dispensaries with CGHS whereas a good number of others from some other states were not willing for this merger. According to him, unless all postal dispensaries from all over India come forward for this merger and postal authorities also collect nominal subscriptions, full fledged merger with CGHS is not likely to take place. As regards the Pay Bands and anomalies, Govt is consciously and deliberately not willing to give effect to equality/uniformity to all past pensioners at par with Post-2006 pensioners thereby denying the ideal and well deserved benefit justified by the Supreme Court in their famous Nakra's judgement of 17.12.1982.

14. As regards restoring CSD facility to civilian pensioners of Army, Air Force & Navy (subject matter of one of the 3 resolutions) the Secy Genl

informed that, as per informed sources, a small committee constituted by the Defence Ministry had given their favourable views but this is again held up with another committee of the Govt. He also mentioned that the Govt have turned down restoration of commuted portion of pension after 12 years (instead of 15 years) and that this case would also have to be pursued with the Govt again. He also mentioned that though Supreme Court had allowed restoration of commuted portion of pension (in respect of those who have commuted 100% of their pension – admissible for certain Public Sector Employees). Govt have failed to restore it and this will have to be pursued (if necessary by approaching the Supreme Court again). About increase in ex-gratia pension to ex-gratia retirees, the Ministry of Railways have already issued the relevant orders of increase in this case in October, 2006. For others, it is still under consideration. As regards CGHS, he said that proposals for opening new centers at Indore etc should be vigorously pursued with the Health Ministry. He said that in West Bengal about 65 affiliates had participated while undertaking the March to Raj Bhavan.

15. He mentioned that the proposed March to Parliament and Dharna on 25th November at Delhi would be expected to be a grand success with the participation of more volunteers from Jalandhar, Faridabad, Ghaziabad, Kolkata, Jaipur, Agra, Bhilai, Chandigarh and other places besides large number of pensioners and serving employees from Delhi.

16. Shri Chakraborty from Kolkata observed that though some leaders were absent yet others who are present have been guiding us properly. He said Dharna should be made successful by giving wide publicity to our call. He also mentioned that those who attend this Dharna should be given their minimum requirements.

17. Shri S P Gupta from Jaipur mentioned that he was expecting full participation in the March to Parliament. He said that out of 54 postal dispensaries in the whole of India, only 19 dispensaries at 12 stations were being considered for merger with CGHS.

18. The meeting ended with a Vote of Thanks to the Chair.

LETTER TO Y N SASTRY, ADVISOR

No BCPC/SG/2K11

dt 14.10.2011

Dear esteemed comrade Y N Sastry ji,
NAMASKARS !

Kindly refer to your letters No AIRRF/BCPC/177 & 186 dt 17.08.2011 & 25.08.2011 respectively reg: your status as Advisor, BCPC. I did not send a reply earlier since, as mentioned to your goodself orally at the venue of the Pre-SCOVA meeting @ New Delhi on 20.09.2011, the Chairman & myself wanted to bring it first to the notice of the Governing Council, on 28.9.2011, for their consideration and guidance.

2. Accordingly, the matter was put before and discussed in the meeting of 28.09.2011. It is a fact that originally there was no post of 'Advisor' in the Bye-laws (Rules & Regulations) adopted in the foundation Conference held at Bahai House, New Delhi on 28.04.2008. Incidentally, Com S K Vyas too was not present at the time of the election of the Office-bearers since he had left the said Meet a little after lunch. However, subsequently at the first meeting of the Governing Council, at the instance of West Bengal & Kerala Comrades, a post of Advisor was proposed to have the benefit of the experience and counsel of Com S K Vyas, Secy Genl, NCCPA, New Delhi. At this stage, the undersigned humbly suggested that, instead of one Advisor, the BCPC should have two Advisors. I also proposed that Comrades S K Vyas and Y N Sastry be taken as the two Advisors (By the way, I had obtained your prior consent for this proposal over the STD). The proposal was unanimously accepted by the Governing Council. Ever since then, both you & Com Vyas have been duly shown as office - bearers of BCPC. The latter is quite happy with this arrangement. Com Vyas has been regularly attending all the meetings of the Governing Council and carrying out all its decisions and directions with full faith and diligence. The Council resolved that, to remedy the situation, 2 (two) posts of Advisor be created and filled up retrospectively wef 28.4.2008 with the two incumbents, namely, Com S K Vyas and Shri Y N Sastry.

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3. Incidentally, I brought to the notice of the Governing Council that you had proposed, in pre-SCOVA meeting mentioned above, formation of Pensioners Associations on Departmental basis. That is, if someone had retired from Income Tax, he should join an IT Pensioners Association and so on. Probably Com Sastry floated this idea so as to justify his own claim of solely representing all those who retired from the Railways. But this was said in the context of opposing my proposal to put forward in the SCOVA the demand for recognition of the BCPC as the sole organisation representing the Central Govt pensioners. Accordingly, in the interest of unity of the pensioners' movement, the proposal was not pressed by me in that Meeting. Consequently, this Demand could NOT be taken up in the SCOVA Meeting next day. This point was noted but detailed discussion thereon could not take place, hence there was no alternative but to defer the same for the next Meeting of the Governing Council.

4. As for your request for preponing the GC Meet to the 20th September, I had very humbly explained that a Kolkata Comrade had already told me that they had, immediate after the receipt of the BCPC circular dt 8.8.2011, booked seats by rail. Since the Govt Invitation for the SCOVA on 21.9.2011 was received late, it was not possible, especially for those not belonging to the Rlys, to get reservations at short notice. But, it appears, that your goodself had already made up your mind not to attend the Governing Council on 28.9.2011 and then put the blame on the Secy Genl. The Governing Council accepted this position.

5. Anyway, now I do hope that there is no misunderstanding left between us and you would make it convenient to attend the meetings of BCPC henceforth.

Thanking you,

Comradely yours
Shyam Sunder
Secy Genl

Shri Y N Sastry Advisor, BCPC,
Secunderabad - 500 025

**TWO LETTERS FROM
SHRI Y N SASTRY**

Letter No AIRRF/BCPC/177 dt 17.08.11 from Y N SASTRY, President AIRRF, Secunderabad to Shyam Sunder, Secy Genl, BCPC.

Dear friend, I am happy you got the BCPC registered under the Societies Registration Act. I have been shown as an Advisor of BCPC. Never so far any advise has been sought from me and even when I try to advise, you do not have the patience to hear. I do not want to find fault with anybody, but desire that things should go smoothly. Already Sri S.K. Vyas is not so happy.

When I try to speak to you today requesting you to prepone the proposed Governing Council Meeting to 20th instead of 28th September, as we received a letter that the SCOVA meeting will be held on 21st September, you don't have the patience to hear and try to impose your own views on the others which is incorrect. As you are proposing the meeting at Delhi it is better you consult the important office bearers of the out stations, the date suitable to them instead of the Chairman & Secretary deciding everything who are at Delhi. Hope you will take my advice in a positive way. Thanking you, Yours friendly.

Letter No AIRRF/BCPC/186 Date:25-08-2011 to Shyam Sunder, Secy Genl, BCPC.

Dear friend, Received your letter No.BCPC/01/2K11, date 8.8.2011 and also BCPC/02/2K11, date 8.8.2011 that the BCPC has been registered under Registrar of Societies Act. I am having the Bye-laws (Rules & Regulations of BCPC) which were discussed earlier before going for registration. As it is now registered, I shall be happy if a copy of the Bye-laws are sent to me for filing purpose and also the present office bearers with their addresses. The earlier meeting I have been co-opted as an Advisor of BCPC and also getting letter to me addressed as Advisor BCPC. I do not find the post of Advisor in the proposed Bye-laws kindly advise your Treasurer to inform me the amount due from our Organization, so that I will pay on arrival of Delhi for the SCOVA meeting.

If necessary a meeting of the Pre-SCQVA meeting may be held on 20 afternoon.

Thanking you, Yours brotherly, Y N SASTRY,
President

LETTER FROM ADVISOR (EAST)

Letter WB/PEN/29/3:dt 25.8.2011 from R.L.BHATTACHARJEE Vice-President B.C.P.C, C/o Co-ord Committee of Central Govt Pensioners' Associations, W B "K.G. Bose Bhaban", 68/B, Malanga Lane, Kolkata – 700012 to Com Shyam Sunder, Secy Genl, BCPC New Delhi -110014 cc Com S S Ramachandran, Chairman)

Sub: Proposed General Body Meeting held on 28.09.2011 at New Delhi

Ref: Your ref. no. BCPC/01/2K11 dated 08.08.2011

Dear Comrade, Kindly recall the telephonic discussions, I had with you on 23rd and 24th of this month and the issue refereed to in your letter under reference, was placed before the extended Working Committee held on 22nd August, 2011 and after a threadbare discussion - Executive unanimously directed me to convey the *Suitemate* to you for your consumption and accordingly I am placing all the viewpoints in a nutshell :-

1) The Executive appreciate the move on your part to participate in the National Convention held at New Delhi on 22.07.2001 exclusively to protest the PFRDA Bill and associate the pensioners organization with the serving employees strictly in conformity with the decision in the *General Committee* meeting held in December, 2010.

2) Executive further appreciate that you are created as a member of the *Staining Committee* to take further course of action to duels some programme of action jointly with the serving employees and pensioners.

3) But unfortunately your circular referred to above was kept silence all those issues and a notice for holding a General Body Meeting exclusively on pensioners demand was issued by you.

This has caused a suspicions in a mind of the pensioner as to whether they are disassociating themselves on the joint movement which has been developed after lot of discussion @ different *lebel*.

4) Regarding your post card campaign we are of

the firm opinion that we have already organized all over the country before 4/5 years back and the response all over the country not encouraging. On the contrary the NCCPA in his National Executive meeting held on December, 2010 decided to organize signature campaign from amongst the pensioners showing the P.P.O. Nos. addressed to the Prime Minister of India and the process of collection of signature are going on and we are expecting more than a lac of signatures of the pensioners have to be submitted at the March to Parliament whether in Monsoon / Winter season of the Parliament.

In view of this coming meeting discussions in the *General Body* perhaps so justified of course if you are in a *move* to *alicate* opinion of other pensioners organization not affiliated with BCPC. You are at *liberating* to do so to hold a National Convention in which we can also participate.

With greetings, Comradely yours

SHYAM SUNDER'S REPLY

Letter No BCPC/3/Kolkata/SG/2K11 dt: 5.9.2011 from Shyam Sunder, Secy Genl, BCPC, New Delhi- 110014 to Com R L Bhattacharjee, Vice-Chairman (East), BCPC, Kolkata - 700 012

Ref :- Your letter No WB/PEN/29/223 dt 26.8.2011

Dear Comrade, Kindly recall the discussion on the STD which I had with your goodself on the 00 August, 2011. Unfortunately, I am unable to comprehend what is meant by "the Suitemate to you for your consumption" which your esteemed Executive directed you to convey to me. Kindly elucidate.

2. My parawise replies, after consultation with the Chairman, S S Ramachandran who is at Mumbai at present, are as follows:-

Para 1) : We thank your Executive for their appreciation of our participation in the pre-National Convention of Government Employees Organisations on PFRDA (21.07.11). However, till we actually attended the Meet on 21.07.11, we were not aware that the Convention was being called by the organisers "exclusively" to protest the PFRDA Bill. Hence, a query was raised by

me, in the Pre-Convention Meet mentioned above, whether our other 12 DEMANDS in addition to the Demand for Withdrawal of PFRDA Bill & NPS from the Parliament (No 14 in the Agenda for the BCPC Governing Council Meeting on 21.12.2010) would be included in the National Convention on PFRDA Bill. Simultaneously, a similar question was also raised by Com Shiv Gopal Mishra, Genl Secy, AIRF. We were told that the efficacy of this single demand for the mobilisation of ordinary pensioners for participation in the proposed March to Parliament should be taken for granted.

Para 2) : We also thank you for your further appreciation that "you are '*cleated*' as a Member of the *Staining* Committee" but I fail to appreciate whether the undersigned (I am told S S Ramachandran too) was "elected" as a Member of the "Steering Committee" ? [Or is that I was "*cleated*" as a Member of the "*Staining*" Committee)

Para 3) : You say that "*unfortunately*" my circular "*was kept silent*" all those issues and "a notice for holding a *GB* meeting '*exclusively*' on Pensioners' Demand was issued" by me. You add that "this has caused a suspicion in '*a*' mind of the pensioner as to whether they are disassociating themselves on the joint movement which has been developed after a lot of discussion at different "*lebel*"

We do not know the exact reason(s) for the BCPC Circular being "unfortunate" and "suspicious" as the PFRDA withdrawal Demand is included at No 14 of the List of Pensioners' Demands. (But it is not the only Demand on which BCPC is agitating.) As far as I can recall, the question of joint March of Pensioners & Serving Employees to Parliament on a single DEMAND was not even raised in the Governing Council meeting @ New Delhi on 21.12.2010. The only point in this regard that was raised and unanimously accepted by the Governing Council was that, a Joint March to Parliament during the Monsoon Session, should be organised. And thereafter we were approaching constantly the CCGE&W Chairman, Com S K Vyas for a common DATE. But every time we were put off on account of the ensuing Postal Strike which was ultimately put off indefinitely in July, 2011.

Para 4) : Thanks for valuable advice reg: postcard campaign, based upon your experience in NCCPA during "4/5 years back", that the response all over the country was not encouraging; but this advice was not rendered in the meeting of the Governing Council of BCPC on 21.12.2010. We therefore did not have the benefit of this advice. About the December, 2010 decision of NCCPA to organize signature campaign among the pensioners, we had no reason to push it from the BCPC unless & until a decision in this regard was taken by the BCPC also. The BCPC decision then was to organize a March to Parliament during the Monsoon Session, in conjunction with and participation of the serving employees under the banner of CCGE&W, which we have already discussed above.

Para 5) : From the first sentence of your concluding para, it is not clear as to what is meant by "if you are in a *move* to *elicit* opinion of ? Similarly, the last sentence. "You are at *liberating* to" I think we could discuss this in the ensuing Meeting of the Governing Council on 28.09.2011.

Finally, I hope that this letter clarifies all the matters and that there are no misunderstandings among us. Thanking you, Comradely yours
Shyam Sunder, Secy Genl

Your Mobile : DIAL 1909 FOR FREEDOM: CURBS ON PESKY CALLS/ SMSes KICKIN

Users got the much-awaited relief from unsolicited commercial calls and SMSes, as the new regulation, restricting unsolicited marketing calls and SMSes, came into force 27.09.2011 with the Telecom Regulatory Authority of India's (Trai) 100 SMS-per-day ceiling, unregistered telemarketers, who used to send most of the bulk SMSes, now have to stop functioning. "All those registered with the National Customer Preference Registry, earlier known as Do Not Call Registry, will get relief 'from all commercial communications,'" Telecom Minister Kapil Sibal said while launching the service.

Subscribers can now choose between the fully or partially blocked categories by calling 1909. Also, they can change their preferences after seven days of registering. *Courtesy : H T*

MARCH TO PARLIAMENT: 25.11.11 - YOUR URGENT ACTION !

Circular No.6/2011 dt 30.09.2011 to All Members of National Executive, Affiliates and other Pensioners Organizations, from S K Vyas, Secy Genl, NCCPA, 13-C, Ferozeshah Road, New Delhi -110001
Ph:- 9868244035

Dear Comrade, Now as you know we have decided to organize March to Parliament on 25.11.2011 in Delhi and submit (a) Memorandum, on Pensioners Charter of Demands duly signed by Pensioners to the Prime Minister as also (b) Memorandum demanding Scrapping of PFRDA Bill duly signed by employees and Pensioners and their family members to the Prime Minister. It has therefore become necessary to intensify the mass signature campaign on both the above memoranda and- also enlist volunteers who would be coming to Delhi to join the March to Parliament.

It is, therefore, suggested that capital based pensioners Organization contact all Pensioners Organizations functioning in the State and hold a State level Convention in the Capital of each state to ensure that all Pensioners and their family members and friends sign the above memoranda and to enlist the name of those who would volunteer to join March to Parliament on 25. 11. 2011. We request the capital based Pensioners Organization (Association / All India Associations / Federations) to organize a state level Convention at their earliest latest by 20. 10.2011.

On 20.10.2011 they may kindly communicate on Mobile No. 09868244035 the number (if not list) of volunteers who would be joining the March to Parliament on 25.11.2011. This information is necessary as a accommodation for these volunteers will have to be hired and may therefore be treated as very important and urgent information to be conveyed to NCCPA Headquarters. Mass signature campaign may however continue upto 10.11.2011. All signatures may be numbered and neatly bound and brought to Delhi by the leader of the team participating in the March to Parliament. Receipt of this circular may be acknowledged and the report on holding state Convention sent to NCCPA Headquarters soon after the Convention. With greetings,

Yours fraternally, S K Vyas, Secy Genl

THE ELITIST UPA-2 & NEW INDIA

An elitist UPA-2 is far removed from the struggles of the common man. It must speak the language of equality and give him due respect in the crowds at the Ramlila Maidan, at the height of the Anna fever, there was anger against corruption, but there was also anger against the rich. An 'elite class' milking the system, sending their children abroad and 'looting' benefits was the particular target of rage. A troubled New India is screaming for respect and equality. Income disparities are becoming sharper than ever before. Even the age-old feudal relationship between the wealthy and their domestic staff is teetering on the edge of breakdown.

In these conditions, an institutionalised elitism is taking hold of the powerful. It's an elitism that still doesn't speak the language of equality. The UPA particularly seems to scorn New India. 'Real' people are out there in rural areas to be ministered to by the National Rural Employment Guarantee Scheme (NREGS) and loan waivers. Cities, where the middle class is in angry ferment, are considered politically irrelevant. Liberalisation and over 9% growth are creating social turbulence. Class stereotypes are rapidly vanishing. A former Union minister's dismissal of a party colleague as a 'BA Pass from Hans Raj College' is cruelly out of sync with the cut-throat competition that today's young have to endure to secure a seat in a university.

The Anna Hazare movement was not just a cry against corruption. It was also India's first protest at the inevitable injustices of liberalisation. Those unable to find jobs, youth with uncertain futures and artisans made redundant — all flocked to the rallies. With little useful education and skills, little access to basic services, 'corruption' became a catch-all word for the failures of development. But at a time when the government needed to provide an imaginative salve to those suffering the onslaughts of a competitive economy and the failures of service delivery, the UPA retreated into cold elitism.

This old-fashioned elitism is the leitmotif of UPA-2. Rahul Gandhi appears most comfortable striding

through the UP countryside to meet 'village people', surrounded with the acceptable faces of the poor or the acceptable face of 'the people' who are ready to hail him as the leader. Today, Hindu nationalist rage and massive Sangh parivar mobilisation are taking place at all levels of society. Large sections of youth are becoming radicalised along rightwing religious lines. The only way to win hearts and minds is to urgently start speaking the language of equality, without doublespeak or condescension. Already, millionaire ministers and babalog MPs appear far removed from daily struggles. Birth-based privilege, so much in evidence in UPA-2, is an anathema to the millions who have to compete to survive.

Rahul's wannabe 'I have a dream' speech—read out unexpectedly in Zero Hour even as the Anna crisis boiled over — showed a lack of understanding of the New India. The new 'revolutionary bourgeoisie' — empowered by the media, organised by the social media, borrowing idioms of protest from Bollywood and pop culture (even advertisements for potato chips are now set amid the backdrop of candlelit 'protest marches')—is seeking a direct outreach from netas. It wants a no holds-barred communication. A speech attempting a clever bypass from the real issues by positing the lokpal as a constitutional body will not be seen as a game changer. Instead, it appears only as a smart piece of play-acting.

Cleverness, sleight-of-hand, diversionary tactics are now seen as supremely condescending. The 24x7 media and social media are stripping away the layers of masquerade, leaving space only for direct dealing. Leaders must feel the pain of the people, whether the people are singing Vande Mataram or chanting Inquilab Zindabad. 'The people' are no longer custom-made.

An entitled and elitist political and cultural leadership is on a collision course with the average citizen. If the powerful joint immediately plunge into the crowd and work overtime to repair the bridges, then 'populist extremism' is in danger of exploding.

Sagarika Ghose is deputy editor, CNN-IBN
The views expressed by the author are personal
 Courtesy : H T New Delhi

BSNL DELAY

Letter from B C Verma, President, BPS, Agra to Secretary, DoT, Sanchar Bhawan, New Delhi

Sub: Abnormal delay in providing benefit of revised pension to pre-2007 BSNL

Sir, Of late we are abnormal dt 31.12.2006. compelled to approach to your good offices with revision to BSNL pensioners retired between In this connection, it is to state all the SSAs of UP(W) Circle have Ann-iJ!, the'Slatern&ni showing calculation of revised pension, long back. Unfortunately the work at CCA'UP(W) eve is in very slow motion, it is said that due to paucity of staff the CCA is helpless. The staff strength actually required is not provided. The staff posted on absorption from various departments is also not very much acquainted with Pension Rules and procedure. This resulted delay in revision of pension to retirees of BSNL who are cohared In wage revision w.e.f. 01.01.2007, whgt to expect in respect of pre-2007 retirees. Very sad affairs, Providing sufficient time for the process as per OM dated 15.03.2011 issued by your office, it was stipulated that pre-2007 retirees of BSNL should get benefit of pension revision with the pension of July 2011 positively and arrears paid in Sept 2011. So far in UP(W) no BSNL pensioner has been given benefit in July 2011 and from tie sluggishness in the work of Issue of revised PPO there is no possibility in Sept 2011 too, The beneficiaries cannot think for receipt of the arrears even by Dec 2011, as the PDAs'will further take their own time to calculate arrears and disburse the same. As Post-Offlces have not computerized the accounting and pension disbursement, it is definite thai pensioners will have to suffer Similarly Banks are not crediting pension locally and they have introduced the system of pension disbursement through Centra! Pension Processing Unit causing delay.

In view of the adversities, narrated above we request kindly to intervene in the matter and issue suitable instructions to CCAs / PDAs to accelerate the process so that pensioners may get arrears before festival season commencing from Dussehra / Durgapuja.

With regards

REMOVE BSNL ANAMOLY

Letter dt Aug, 2011 from Shreepad V Deshpande, Secy (BSNL/PSUs) BPS @ Pune to Secy, DoT, New Delhi - 110 001

Sub: Anamoly in Pension of BSNL Pensioners, who retired between 1/10/00 and 30/6/01

Respected Sir, Your kind attention is invited to our earlier letter dated 20th Apr'2011 (copy enclosed for ready reference) explaining the grievances of BSNL employees who receive less pension than their juniors. This anomaly has occurred on account of the fact that these BSNL pensioners retired between 1/10/2000 and 30/6/2001 have put some of their service in DoT (drawing C.D.A. scale), and remaining service in BSNL (I.D.A. scale) and receive less pension than their juniors, due to ten months average emolument.

We are attaching some of the representations, received from these pensioners, for your kind consideration and removing the anomaly by suitably re-fixing their basic pension. We were assured that, suitable correction is being made in the pension rules, to remove this injustice, But nothing has been heard about it so far.

You are once again requested to bestow your personal attention in the matter at the earliest, to sort out the long pending grievances.

**Supportive Co-workers
lead to a longer life**

Getting along with colleagues has health benefits. Employees who have their peers' support live longer reports a study in Health Psychology. The reason is that people spend most of their waking hours at work, with little time for friends. For the study, the health records of 820 adults who worked an average of 8.8 hours/day were followed for two decades. Lack of emotional support led to a 140% increased risk of dying compared to those who had supportive co-workers.

F. No. 42/15/2011-P&PW(G)
Government of India
Ministry of Personnel, Public Grievances & Pensions
Department of Pension & Pensioners' Welfare

3rd Floor, Lok Nayak Bhavan,
Khan Market, New Delhi - 110003
Date: 5th October, 2011

OFFICE MEMORANDUM

Subject : Grant of Dearness Relief to Central Government pensioners/family pensioners - Revised rate effective from 1.7.2011.

The undersigned is directed to refer to this Department's OM No. 42/15/2011-P&PW(G) dated 29th March, 2011 on the subject mentioned above and to state that the President is pleased to decide that the Dearness Relief (DR) payable to Central Government pensioners/family pensioners shall be enhanced from the existing rate of 51% to 58% w.e.f. 1st July, 2011.

2. These orders apply to (i) All Civilian Central Government Pensioners/Family Pensioners (ii) The Armed Forces Pensioners, Civilian Pensioners paid out of the Defence Service Estimates, (iii) All India Service Pensioners (iv) Railway Pensioners and (v) The Burma Civilian pensioners/family pensioners and pensioners/families of displaced Government pensioners from Pakistan, who are Indian Nationals but receiving pension on behalf of Government of Pakistan and are in receipt of ad-hoc ex-gratia allowance of Rs. 3500/- p.m. in terms of this Department's OM No. 23/1/97-P&PW(B) dated 23.2.1998 read with this Department's OM No. 23/3/2008-P&PW(B) dated 15.9.2008.

3. Central Government Employees who had drawn lumpsum amount on absorption in a PSU/Autonomous body and have become eligible to restoration of 1/3rd commuted portion of pension as well as revision of the restored amount in terms of this Department's OM No. 4/59/97-P&PW (D) dated 14.07.1998 will also be entitled to the payment of DR @ 58% w.e.f. 1.7.2011 on full pension i.e. the revised pension which the absorbed employee would have received on the date of restoration had he not drawn lumpsum payment on absorption and Dearness Pension subject to fulfillment of the conditions laid down in para 5 of the O.M. dated 14.07.98. In this connection, instructions contained in this Department's OM No.4/29/99-P&PW (D) dated. 12.7.2000 refer.

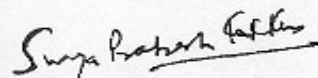
4. Payment of DR involving a fraction of a rupee shall be rounded off to the next higher rupee.

Surya Prakash Kataria

Contd..2..

- 2 -

5. Other provisions governing grant of DR in respect of employed family pensioners and re-employed Central Government Pensioners will be regulated in accordance with the provisions contained in this Department's OM No. 45/73/97-P&PW (G) dated 2.7.1999 as amended vide this Department's OM No. F. No. 38/88/2008-P&PW(G) dated 9th July, 2009. The provisions relating to regulation of DR where a pensioner is in receipt of more than one pension, will remain unchanged.
6. In the case of retired Judges of the Supreme Court and High Courts, necessary orders will be issued by the Department of Justice separately.
7. It will be the responsibility of the pension disbursing authorities, including the nationalized banks, etc. to calculate the quantum of DR payable in each individual case.
8. The offices of Accountant General and Authorised Public Sector Banks are requested to arrange payment of relief to pensioners etc. on the basis of these instructions without waiting for any further instructions from the Comptroller and Auditor General of India and the Reserve Bank of India in view of letter No. 528-TA, II/34-80-II dated 23/04/1981 of the Comptroller and Auditor General of India addressed to all Accountant Generals and Reserve Bank of India Circular No. GANB No. 2958/GA-64 (ii) (CGL)/81 dated the 21st May, 1981 addressed to State Bank of India and its subsidiaries and all Nationalised Banks.
9. In their application to the pensioners/family pensioners belonging to Indian Audit and Accounts Department, these orders issue after consultation with the C&AG.
10. This issues with the concurrence of Ministry of Finance, Department of Expenditure conveyed vide their OM No. 1(4)/EV/2004 dated 5th October, 2011.
11. Hindi version will follow.



(S. P. Kakkar)

Under Secretary to the Government of India

To,

All Ministries/Departments of the Government of India/Chief Secretaries and AGs of all States/UTs.

Please visit this Department's website
<http://pensionersportal.gov.in> for the orders on pension matters
including above orders.

SAFETY RELATED RETIREMENT

Railway Board's, Letter No. E (P&A)I - 2010/RT-2, (RBE No. 99/2011) dt 28-6-2011

Sub: Safety Related Retirement Scheme covering safety categories with Grade Pay of Rs. 1,900

1. Please refer to Board's letters of even number, dated 11-9-2010 and 24-9-2010 vide which the benefit of Safety Related Retirement Scheme (SRRS) was extended to other safety categories of staff with a Grade Pay of Rs. 1,800 p.m. The nomenclature of the Scheme was also modified as Liberalized Active Retirement Scheme for Guaranteed Employment for Safety Staff (LARSGESS) with Grade Pay of Rs.1,800.

2. Considering the demand of the Employees Federations, it has now been decided to expand the scope of LARSGESS by enhancing the existing criteria of grade pay of Rs.1,800 to Rs. 1,900. However, the employment under the Scheme would be guaranteed only to those found eligible / suitable and finally selected as per the laid down procedure. The list of Safety categories covered under the Scheme in Grade Pay Rs. 1,800 has already been circulated vide Board's letter, dated 11-9-2010. Same categories in Grade Pay Rs. 1,900 will now be eligible for the scheme.

3. For determining the eligibility for seeking retirement under the Scheme, Grade Pay corresponding to the post against which the employee is working on regular basis, will be taken into account. In other words, the staff working on the post with Grade Pay of Rs.1,900 will continue to be eligible for seeking retirement under the Scheme even after getting financial upgradation in Grade Pay higher than Rs.1,900 under MACPS.

4. The eligibility conditions for the safety staff with Grade Pay of Rs.1,900 seeking retirement under the Scheme would be the same as those for Drivers viz. 33 years of qualifying service and age between 55-57 years. Recruitment of the wards of such employees being in respective category (i.e. in Grade Pay of Rs. 1,900) their suitability would be adjudged by an Assessment Committee of 3 SAG Officers of Headquarter level as in the case of the wards of Drivers.

5. The eligibility conditions in respect of qualifying service and age group in case of Gangmen and other safety

categories in Grade Pay of Rs.1,800 would remain 20 years and 50-57 years respectively, and the suitability of their wards would be adjudged by an Assessment Committee of 3 JA Grade Officers at Divisional level.

6. It is once again reiterated that the retirement of the employee be considered only if the ward is found suitable in all respects. Retirement of the employee and appointment of the ward should take place simultaneously.

7. The other terms and conditions of the Scheme will remain unchanged.

8. This issues with the concurrence of the Finance Directorate of the Ministry of Railways.

PASS IN GARIB RATH

Rly Bd's RBE No. E131/2011 No. E(W) 92 PS 5-3/1

Sub : Validity of Passes for travel in Garib Rath Express

Ref : This office letter of even number dated 14-02-2011

1. Instructions have been issued vide par-1 (i) of this office letter of even number dated 14-02-2007 permitting travel in Garib Rath Express Trains by serving/retired railway servants/individuals on all passes valid for travel in 1st AC/2AC/3AC/ Chair Car issued as per provisions of Railway Servants (Pass) Rules, 1986 (Second Edition, 1993) facility of attendant is, however, not permitted in these trains.

2. On a demand raised by AIRF at the PNM forum, a proposal has been under consideration of Board for allowing 2nd Class pass for travel in Garib Rath Express Trains.

3. The matter has been examined and it has been decided by Board that serving / retired railway servants / individuals may also be allowed to travel in Garib Rath Exp. trains on "2nd/Sleeper Class Pass" issued under Railway Servants (Pass) Rules, 1986 (Second Edition 1993) on payment of difference of fare between the class of actual travel of Garib Rath Exp. trains and the Sleeper class of Express trains for the distance travelled.

4. This issue with the concurrence of the Finance Directorate of the Ministry of Railways.

Joint Director Estt. (Welfare)

CGHS, MEERUT

O.M.No. S. 11011/23/2009–CGHS D.II/Hosp. Cell. dt 27-5-2011 from Ministry of Health & Family Welfare, New Delhi

Sub: Clarification regarding Agarwal Eye Hospital, Meerut

The undersigned is directed to invite reference to this Ministry's Office Memorandum of even number, dated the 21st February., 2011 on the above subject, and to clarify that Agarwal Eye Hospital, 61, Shivaji Road, Near Eves Crossing, Meerut would continue to be empanelled under CGHS, Meerut, at 2007 rates, as per the directions, dated the 20th April, 2011 of Hon'ble High Court of Delhi in WP (C) No. 2509 of 2011 and CM Appl. Nos. 5333 and 5334 of 2011 filed by Agarwal Eye Hospital, Meerut vs. Union of India and others, till the matter is decided by Hon'ble High Court of Delhi.

CGHS JABALPUR

O.M.No. S. 11011/23/2009–CGHS D.II/Hosp.Cell dt 27-5-2011 from Ministry of Health & Family Welfare, New Delhi

Sub: Clarification regarding Seth Munnalal Jagannathdas Trust Hospital and Research Centre, Jabalpur

The undersigned is directed to invite reference to this Ministry's Office Memorandum of even number, dated the 21st February, 2011 on the above subject, and to clarify that Seth Munnalal Jagannathdas Trust Hospital and Research Centre, Dixitpura, Jabalpur, would continue to be empaneled under CGHS, Jabalpur, at 2007 rates, as per the directions, dated the 28th April, 2011 of Hon'ble High Court of Madhya Pradesh, Principal Seat at Jabalpur, in WP (C) No. 6966 of 2011 filed by Seth Munnalal Jagannathdas Trust Hospital and Research Centre, Jabalpur vs Union of India and Others, till the matter is decided by Hon'ble High Court of Madhya Pradesh, Principal Bench at Jabalpur.

FY : 2010 : NO I T RETURN

Notfn. No. 36/2011/F.NO. 142/09/2011 (TPL) dt 23-6-2011 from Ministry of Finance, New Delhi

Sub: Furnishing of return of income under Section

139 for Assessment Year 2011-2012

S.O.1439 (E).— In exercise of the powers conferred by sub-section (1-C) of Section 139 of the Income Tax Act, 1961 (43 of 1961), the Central Government hereby exempts the following class of persons, subject to the conditions specified hereinafter, from the requirement of furnishing a return of income under sub-section (1) of Section 139 for the Assessment Year 2011-12, namely:—

1. Class of Persons.— An individual whose total income for the relevant Assessment Year does not exceed five lakh rupees and consists of only income chargeable to income tax under the following head,—

(A) "Salaries";

(B) "Income from other sources", by way of interest from a savings account in a bank, not exceeding ten thousand rupees.

2. Conditions.— The individual referred to in Para.1—

(i) has reported to his employer his Permanent Account Number (PAN);

(ii) has reported to his employer, the incomes mentioned in sub-para. (B) of Para. 1 and the employer has deducted the tax thereon;

(iii) has received a certificate of tax deduction in Form 16 from his employer which mentions the PAN, details of income and the tax deducted at source and deposited to the credit of the Central Government;

(iv) has discharged his total tax liability for the Assessment Year through tax deduction at source and its deposit by the employer to the Central Government;

(v) has no claim of refund of taxes due to him for the income of the Assessment Year; and

(vi) has received salary from only one employer for the Assessment Year.

3. The exemption from the requirement of furnishing a return of income tax shall not be available where a notice under Section 142 (1) or Section 148 or Section 153-A or Section 153-C of the Income Tax Act has been issued for filing a return of income for the relevant Assessment Year.

4. This notification shall come into force from the date of its publication in the Official Gazette.

STAFF SIDE's MEETING ON CGEPHIS : MINUTES

OM No.B.12012/03/2010-CGHS(P) dt 06.06.2011
from Ministry of Health & FW, Deptt of Health,
Nirman Bhawan, New Delhi

Sub:- Minutes of the meeting held on 14/7/2010
regarding proposed Central Government
Employees and Pensioners Health Insurance
Scheme - regarding

The undersigned is directed to enclose a copy
of the Minutes of the meeting of Staff Side
Members of National Council (JCM) with Joint
Secretary (Regulation), Ministry of Health &
Family Welfare held on 14/07/2010 regarding
proposed Central Government Employees and
Pensioners Health Insurance Scheme
(CGEPHIS) for information and further necessary
action, if any.

JAI PRAKASH, Under Secretary to the Gol.

Minutes of the meeting of Staff Side Members of
National Council (JCM) with Joint Secretary
(Regulation) held on 14/07/2010 at 11: 00 AM in
the Committee Room of Ministry of Health and
Family Welfare, Nirman Bhawan, New Delhi
on the proposed Health Insurance Scheme for
Central Government employees and pensioners

Shri Vineet Chawdhry, Joint Secretary
(Regulation), M/o Health and FW held a meeting
with staff side members of National Council (JCM)
on 14th July. 2010.

At the outset, Chairman welcomed the Staff
Side members of National Council (JCM) to the
meeting to discuss the proposed Central
Government Employees & Pensioners Health
Insurance Scheme (CGEPHIS), to be rolled out
in compliance of the recommendation of Sixth
CPC and to directions of Committee of Secretaries
(COS). He informed the members about the salient
features of the Scheme which had already been
circulated, and said that:

- The proposed scheme shall be compulsory for new appointees and new retirees and would be voluntary for existing pensioners and employees.
- Government may bear upto 75% of the insurance premium share as a subsidy depending upon the

eligible categories of the employee. The remaining
portion of the premium will be borne by the
members as is being done for CGHS.

- Scheme will have no age limit, therefore member of any age can join the scheme.

- All pre existing diseases will be covered from day one.

• He further stated that OPD benefit is not available under the Insurance scheme due to various constraints, however, free OPD consultation will be provided by the networked hospitals and also they will charge the discounted CGHS rates for diagnostics procedures if prescribed during OPD consultation. However, cost of medicines will not be covered in such cases.

- The scheme will operate on cashless basis on the lines of existing CGHS packages for the treatment taken in the networked hospitals by pensioners beneficiaries and no money is to be paid by the members to the hospitals.

• The 'family' under CGEPHIS has been defined as self, spouse, two dependent children and two dependent parents. Dependency criteria will remain same as applicable under CGHS - For including any additional member as a beneficiary under the scheme, the beneficiary would have to bear the entire premium on the additional member without it being subsidized by the Government.

• The Insurance cover for the family will be Rs. 5 lakh and it will operate on family floater basis. In addition to this, a provision has also been made to create a corporate buffer of Rs. 25 Crore to take care of eventualities in cases where the above limited is exhausted fully and the member / beneficiary is still undergoing treatment. In other words, although a monetary limit of Rs 5 lakh has been kept as insurance cover for the family but it is only to decide the insurance premium with the Insurer. In fact, the members will enjoy an unlimited cover for their medical treatment under this Health Insurance Scheme too. Anything over and above Rs. 5 lakh will be borne by the Government.

- Pre and post hospitalization benefits would also be available to the members.

• Insurance premium to be paid would be deducted from the salary of the serving employees and pensioners would authorize their banks to deduct the applicable premium.

- There will be a provision in the scheme for the beneficiaries to opt out of the scheme after 3 years.

Shri V. P. Singh, Deputy Secretary (Medical Services) informed the members that the Ministry conducted a 'Demand Survey' and gave wide publicity through newspaper advertisements all over India and invited response from the target population i.e., employees and pensioners who are willing to join the Scheme when it becomes operational. It was hosted on the website of the Ministry and CGHS website and willingness was invited through email too. The response have been quite encouraging and around 16,000 responses have been received which are being compiled for analysis. Majority of the response were from Non-CGHS area and people have shown their willingness to join the scheme. The Staff Side requested that the outcome of the 'Demand Survey' may also be shared with them on its completion, which was agreed to.

He also informed that as per the information made available by IRDA, 97% of the claims settled by the Insurance companies involved amount of less than Rs 3 lakh annually. Only 0.35 % of the claims were for amount exceeding Rs. 5 lakh annually, the balance falling between the Rs 3 to 5 lakh. Hence the proposed insurance cover of Rs 5 lakh would be adequate for the beneficiaries.

Dr. S. P. Goswamy, National Consultant (Health Insurance), Ministry of Health and Family Welfare informed the members that most of the benefits available under CGHS have been made a part of the CGEPHIS. The CGEPHIS is almost a replica of CGHS. Most of the defined day-care procedures which are covered in CGHS under OPD have been made part of the scheme. Further, in such cases where patients require hospitalization, but the condition of the patient is such that he cannot be shifted to hospital or bed is not available, CGEPHIS shall provide for such medical treatment under domiciliary hospitalization. These cases are part of OPD in CGHS. Chairman further informed the Staff Side that all possible efforts have been made to make the Scheme suitable for the employees and pensioners retaining in it all the important features of CGHS and CS(MA) Rules, 1944, so that it

attracts the target group and provide a freedom of choice in the hands of employees and pensioners, to select the best suitable scheme for them. He sought the views of the Staff Side members of JCM on the Scheme.

Opening the discussion from the Staff Side, Shri S.K.Vyas Member(Staff Side) JCM informed the meeting of their collective view on the scheme and stated that they have been opposing the Health Insurance Scheme all along and they still hold the view that CS(MA) Rules, 1944 is more suitable and it may be extended to all non CGHS areas and should provide cover to the pensioners who have been deprived of this medical facility since long. He further opined that the proposed scheme will also deprive the existing benefits available to the employees and pensioners viz. OPD facilities, coverage to all dependent family members etc. Extension of CS(MA) Rules, 1944, to all pensioners living in Non CGHS areas is their long pending demand. The Staff side unanimously stated that if the Government has already made up its mind to introduce Insurance Scheme, it should be implemented with the following points given due consideration before introduction of the scheme, so that it attracts the prospective members to join the scheme:

- The Scheme should not be made compulsory for the future employees and pensioners, A voluntary option for joining the scheme must be given to all future employees and pensioners. The choice must be left to them. Especially the future retirees should not be deprived of the CGHS benefits that they have been availing during their service period as per the present scheme.
- All eligible dependent members of the family may be allowed to join the scheme without any additional financial burden on members. This is being done in the existing CGHS and no financial burden is being imposed on members. Whatever the liability of premium for additional members is worked out the same may be borne by the Government.
- As the OPD consultation will be free in networked hospital, the cost of medicines on the prevailing guidelines of the CGHS may be reimbursed to the members. Else, an amount to Rs. 1000 + DA

per month as Fixed Medical Allowance (FMA) be paid to them on the analogy of the Transport Allowance. The revised amount of Rs. 300/- per month as FMA is inadequate, considering the ever increasing cost of the medical treatment under the present inflationary conditions.

- The annual contribution to be made by the employee as his share of the Insurance premium for the Health Insurance policy should not in any case be more than the CGHS contribution applicable for him.

- Life time contribution in respect of insurance premium may be taken from the pensioners as per the present CGHS provisions (for ten years for life time benefit) and rest may be borne by the government. Staff side raised the point about the implementation process of the scheme and enquired about the number of Insurance companies that may be involved in this scheme, as insurers to cover the entire country. Chairman informed the members that it will depend upon the future scenario as it emerges in due course.

Shri S.K. Vyas reiterated his opinion that the extension of CS(MA) Rules, 1944, to the pensioners living in non CGHS areas would be more economical and cost effective way of addressing their health related issues in comparison to the proposed Health Insurance Scheme (CGEPHIS).

Shri C. Srikumar raised the issue of revision of Fixed Medical Allowance (FMA) to those employees who are posted in remote areas where AMA is not available. Since the Government has already issued order for revising the FMA for pensioners, necessary order for serving employees may also be issued.

Chairman assured the Staff Side members of the National Council(JCM) that the Ministry will look into the points raised by them seriously and the concerns expressed by them and suggestions made by them will be given due consideration while finalising the Scheme.

OM. No. 4-24/96-C&P/CGHS(P) dated 26-5-2011 from Ministry of Health & FW, New Delhi

Sub: Eligibility of permanently disabled son of a CGHS beneficiary to avail CGHS facility — Clarification regarding Schizophrenia as a disability

The undersigned is directed to invite reference

to the Office Memoranda of even number dated 2-8-2010 / 3-9-2010 and 4-1 1-2010, vide which the scope of entitlement of permanently disabled sons of CGHS beneficiaries was expanded to include sons of CGHS beneficiaries who were suffering from 40% or more of disabilities as defined in Section 2 (0) of The Persons with Disabilities (Equal Opportunities / Protection of Rights and Full Participation) Act, 1995 (No. 1 of 1996) and Clause (0) of Section 2 of National Trust for Welfare of Persons with Autism, Cerebral Palsy, Mental Retardation and Multiple Disabilities Act, 1999 (No. 44 of 1999). Subsequent to the issue of the Office Memoranda, the Ministry of Health and Family Welfare has been requested to clarify as to whether schizophrenia would fall under the definition "disability" for enabling the son of a CGHS beneficiary to become eligible to avail CGHS facility.

2. The matter has been examined in consultation with the Directorate General of Health Services, which has opined that "schizophrenia" is a case of mental disorder and falls within the definition of disability as defined in Section 2 (0) of The Persons with Disabilities (Equal Opportunities, Protection of Rights and Full Participation) Act, 1995 (No. 1 of 1996) and is covered by the terms "mental retardation" and "mental illness". It has, therefore, been decided that sons of CGHS beneficiaries suffering from 40% or more of schizophrenia will be entitled to avail CGHS facility even after attaining the age of 25 years, provided they are financially dependent on the CGHS beneficiary and are residing with the CGHS beneficiary.

3. The eligibility of sons of CGHS beneficiaries to continue to avail CGHS facility will be subject to their continuing to suffer from the disabilities defined in Section 2 (0) of The Persons with Disabilities (Equal Opportunities, Protection of Rights and Full Participation) Act, 1995 (No. 1 of 1996) and Clause (0) of Section 2 of National Trust for Welfare of Persons with Autism, Cerebral Palsy, Mental Retardation and Multiple Disabilities Act, 1999 (No. 44 of 1999). For this purpose, the CGHS beneficiary should furnish to the CGHS the disability certificate issued by the appropriate authority to the effect that the disabled person is still suffering from a disability which is more than 40%, after every five years.

4. These instructions take effect from the date of issue of the Office Memorandum

FMA IN POSTS : NO PAST ARREARS

Letter No. 2-2-2008 Medical dated 4.11.2009 from Govt of India, Department of Posts, New Delhi.

Payment of Fixed Medical Allowance of 100/- per month to the pensioners - reg.

I am directed to say that various representations with regard to payment of Fixed Medical Allowance (FMA) from pensioners of Circle Offices are being received seeking clarification for the date from which FMA has to be paid.

2. The matter has been examined in the Directorate in consultation with the Ministry of Personnel, Public Grievances and Pensions. It is clarified that the instructions provided for i) Specific option for FMA and ii) Declaration that the pensioner was not residing in area covered by CGHS scheme. The Disbursing Authority thereafter could grant FMA. Since these conditions are not fulfilled in case of application on later date, FMA cannot be allowed for period starting from December, 1997 to the date the pensioner made available above two i.e., option and declaration.

3. The cases may therefore be settled according to Department of Pension's OM dated 19-12-97, 24-8-98 and 30-12-98. Copy available at website "pensionersportal.gov.in"

4 This issues with the approval of DDG-Estt.

Guidelines for domiciliary rehabilitation medicine intervention for reimbursement to CGHS beneficiaries

O M No.S. 1W11/24/2011-CGHS(P). dated 1-6-2011 from Ministry of Health & FW, New Delhi

The undersigned is directed to instructions, state as per extant that domestic rehabilitation of CGHS beneficiaries is not permitted and the patients have to go to hospitals for physiotherapy, etc.

CGHS received representations with the request that domiciliary physiotherapy rehabilitation may be permitted, since in many cases, it is not possible for the patients to be transported/shifted to hospitals for physiotherapy,

etc. The request was examined by a Committee of Experts /Specialists in Government Hospitals, and it has been decided to issue the following guidelines for domiciliary rehabilitation medical intervention for reimbursement to CGHS beneficiaries:

Guidelines Domiciliary (home-based) care is medically justified in the practice of rehabilitation medicine which involves the care of the patient with chronic diseases or temporary or permanent disability of functional limitation due to lack of health or disease. It is justified, as such persons find ambulation practically impossible or are significantly dependent on care giver or the cost of visiting the hospitals becomes higher than the cost of treatment given. In view of this, it would be necessary to consider providing holistic domiciliary rehabilitation medicine service instead of piece-meal home-based physiotherapy only, to CGHS beneficiaries as part of their routine health coverage.

Scope of the service

The following allied health services need to be considered for domiciliary case as stated above:

- (i) Physiotherapy;
- (ii) Occupational therapy; and
- (iii) Speech therapy (for patients of stroke/head injury)

The decision to provide domiciliary care should be based on thorough evaluation and specific prescription including the exact intervention and frequency by a PMR specialist. In a situation of non-availability of PMR specialist, the treating Government specialist having allopathic Postgraduate qualifications in Ortho / Neurology / Neurosurgery / ENT may allow such benefits following the specific prescription criteria for conditions listed below:

Conditions requiring domiciliary rehabilitation intervention and recommended duration of domiciliary therapy:

- (1) **Orthopaedic disorders:** Post-joint replacement surgery in acute phase: Physiotherapy up to two weeks, post-discharge.
- (2) **Neurological disorders (for up to six weeks)**

- (i) *Post stroke*: Occupational Therapy (OT), Physiotherapy (PT) and Speech Therapy (ST);
- (ii) *Traumatic brain injury*: OT, PT and ST;
- (iii) *Gullian - Barre syndrome*: OT and ST;
- (iv) *Spinal cord injury with significant disability / deformity*: OT and PT: and
- (v) *Motor neuron disease*: OT, PT and ST.

(3) Locomotor disabilities:

With a disability of over 80% or those who are totally dependent on care-giver based on the opinion of two Government specialists, by certified care-giver. (Care-giver means Rehabilitation Council of India certified personnel + Physiotherapist and Occupational therapist (duly qualified diploma / degree holder).

Prescription Information

The prescription for home-based rehabilitation programme should include the following descriptive specifics:

- (1) The therapy to be used:
 - (a) Electrotherapy
 - (b) Active Exercise Therapy
 - (c) ADL Training
 - (d) Speech Therapy
 - (e) Gait Training; and
 - (f) Passive Exercises.
- (2) The technical person required to institute the therapy:
- (3) The frequency of the therapy required by the patient; and
- (4) Duration of the therapy programme.

Admissible rates for reimbursement:

The following rates may be reimbursed:

- (1) Physiotherapist: Maximum of Rs. 300 (Rupees Three hundred only)
- (2) Occupational Therapist: Maximum of Rs. 300 (Rupees Three hundred only)
- (3) Speech Therapist: Maximum of Rs. 300 (Rupees Three hundred only)
- (4) Certified Care-Giver: Maximum of Rs 150 (Rupees one hundred and fifty only) of Rs. 3,000 (Rupees Three thousand only) per

month for long-term requirements, whichever is less; and

- (5) No reimbursement to be allowed for the purchase / hiring of therapy equipment / devices.
- 2. The guidelines will take effect from the date of issue of the Office Memorandum.
- 3. This issues with the concurrence of IFD. vide Dy. No: 790 / S3 & FA, dated the 23rd May, 2011.

**CGHS : INCOME LIMIT -
DEPENDENCY**

OM No S 11015/10/2011-CGHS (P) dt 19th July 2011 from Ministry of Health & Family Welfare, Department of Health, New Delhi

Sub: Income limit for dependency for the purpose of providing Central Government Health Scheme (CGHS) coverage to family members of the CGHS covered employees - Clarification regarding

The undersigned is directed to invite reference to the Ministry's OM No. S11Qt2/1/9@-CGHS (P) dated 10th December, 2008 and O M No. Misc 6(4/207/CGHS (HQyCQHS I³) dated 30.1.2009 indicating the income limit for dependency for the purpose of providing

2. Ministry of Health and Family Welfare has been receiving representations from Ministries/ Departments, Pensioners Associations and other CGHS beneficiaries requesting to indicate the amount which constitute the minimum income limit for the purpose of Central Government Health Scheme coverage to dependent family members of CGHS.

3. The matter has been considered in this Ministry and it is hereby clarified that the income limit for the purpose of dependency will be members of family (other than spouse) whose income is less than Rs.3500/- per month (i.e. up to Rs.3,499/- pm) plus the

3. The other contents of the Office Memorandum No. S 11012/1/98-CGHS (P) dated 10th December, 2008 will remain unchanged.

4. A copy of this Office Memorandum is placed on the internet at <http://mohfw.nic.in>

CGHS : RLY AUDITOR / DIVL ACCTT - A O

OM No:Z.15025/93/2008-CGHS/Desk - dt. 13th July, 2011 from Ministry of Health & Family Welfare, Deptt of Health, New Delhi

Sub: Clarification regarding entitlement of CGHS facility to serving employees and pensioners of Railway Audit Staff and to Divisional Accounts Officers and Divisional Accountants.

The undersigned is directed to invite reference to the Office Memorandum, of even number dated the 31st May, 2011, wherein CGHS facilities were restored to serving and retired Railway Audit Staff and to Divisional Accounts Officers and Divisional Accountants.

2. The Ministry of Health & Family Welfare has been receiving representations from CGHS beneficiaries to revise the rate of contributions to be made by the retired Divisional Accounts Officers and retired Divisional Accountants for CGHS pensioner cards. The matter has been examined in this Ministry and with the approval of the competent authority it is clarified that retired Railway Audit Staff Divisional Accounts Officers and Divisional Accountants who have already got CGHS pensioner cards with life time validity will not be required to pay any additional contributions. Those retired Divisional Accounts Officers and Divisional Accountants who were contributing on a yearly basis will be required to contribute at the rate prevailing on the date of renewal. Those who did not get his / her pensioner CGHS cards, the rate of contribution will be with reference to the grade pay that he / she would have drawn in the post held by him / her at the time of his / her retirement or at the time of their death had they continued to be in service now but for their retirement / death.

3. This Office Memorandum supersedes the instructions contained in para 4 of the Office Memorandum of 31st May, 2011, referred to above and will be effective from the date of issue.

AREA WELFARE OFFICERS & FUNCTIONS

OM No. 32/3/2010-Welfare (PL) dt. 14th July 2011 from Ministry of Personnel, Public Grievances and

Pensions, Department of Personnel & Training, New Delhi

Sub: Nomination of Area Welfare Officers for the calendar year 2011 and 2012 for Delhi/New Delhi.

The undersigned is directed to say that the following officers have been nominated as Area Welfare Officers (AWOs) for the Calendar years 2011 and 2012 for the Area in Delhi/New Delhi indicated against their names, with the approval of Chief Welfare Officer, DOPT.

S. No.	Name & residential address of the Officer (S/Shri)	Deptt where working	Name of Areas	CGHS Dispensary
1.	S.P. Sharma, 4-D MSD Flats, Minto Road Complex, New Delhi-110 002	Ministry of Labour & Employment	Minto Road	04
2.	B. Bandyopadhyay B-147, Nanak Pura New Delhi -110 021	DOP&T	Nanak Pura	29
3.	Sanjeev Kumar 260/4, MES Officers' Enclave Rock View Area Delhi Cantt Palam, Delhi	HQ Chief Engr. (WAG) AF Palam, Delhi Cantt.	Delhi Cantt	03
4.	Satyajit Mishra E-009, Pragati Vihar Lodhi Road New Delhi-03	ISTM DOP&T	Pragati Vihar Hostel	83

2. It is further stated that the tenure of the Area Welfare Officers mentioned in the list shall be up to 31.12.2012 or till his/her services are required by the Govt. or the officer resigns or retires from service, whichever is earlier. The AWOs will be entitled to avail of the facilities as decided by the Govt. from time to time. A list of their functions is also enclosed in Annexure-1, along with the list

Annexure-1

FUNCTIONS OF AREA WELFARE OFFICER

1. To function as coordinating officer between the CGHS Dispensary and its beneficiaries regarding complaints from either side.
2. To attend to all emergency hospital work like help in expeditious hospitalisation of serious cases, attending to complaints regarding hospital care, etc.
3. To serve on the CGHS Area Advisory Committee for considering suggestions for the improvement of service and facilities.

4. To act as liaison officer for Community Hall and look to its proper functioning and improvement.
5. To act as liaison officer between the Ministry of Personnel, PG and Pensions and the local Association in all matters and disputes and to mediate in election disputes at the request of the parties.
6. To investigate all cases of neighbourly disputes referred to him by the Deptt. of Personnel and furnish report on the basis of which action can be taken by the Directorate of Estates for shifting the erring party to another locality.
7. To act as liaison officer between the Associations and Municipal authorities in all Companies regarding civic services, water, electricity, street lighting, drainage, bus service, sanitary service and vaccination and inoculation services.
8. To act as liaison officer with local police authorities regarding any incident in the locality involving law and order.
9. To act as liaison officer with the Education Directorate regarding complaints about school timing, admission etc.
10. To act as liaison officer between the Co-operative consumer store and the beneficiaries in the area.
11. To act as liaison officer between CPWD. authorities and the allottees regarding Complaints lodged with the CPWD Enquiry office for their speedy disposal.
12. To keep in touch with all the social and cultural bodies in the area,
13. To act as liaison officer with all activities of Grih Kalyan Kendra in the area including 'Creche'.
14. To act as liaison officer between the colony and the Central Secretariat Sports Control Board in all activities of the Board.
15. To mediate in family dispute to bring about harmony in the home life in the context of Home Ministry circular for maintaining the wife in a reasonable comfort and matter relating to notation of monogamy.
16. To assist and cooperate in campaigns and measures such as vaccination, inoculation, blood donation, family planning etc., launched by the Ministry of Health and Family Planning. Note: The above list is only illustrative and not exhaustive.

CGHS : DEMANDS OF PENSIONERS' ASSOCIATIONS

S11011/28/2011-CGHS(P) from Ministry of Health and FW CGHS(P) New Delhi

Sub: Demands as raised in the Resolutions/Representations adopted/raised by pensioners Associations - reg

The undersigned is directed to refer to the Charter of Demands raised by organizations/ pensioners associations on medical facilities for pensioners. In this regard, the comments of this Ministry on the points raised are as follows:-

1. Some of the recent initiatives undertaken by the Government to improve the functioning and performance of CGHS are listed below:

(a) Computerization: To streamline the functioning of CGHS, a massive computerization of CGHS has been taken up in collaboration with National Informatics Centre (NIC) which has resulted in lesser waiting period for beneficiaries at the dispensaries, on-line placement of indents on local chemists, availability of patient profiles, availability of medicines / drugs usage pattern, which will enable the CGHS to prepare a realistic list of formulary drugs, removal of jurisdictional restriction (as regards the dispensary) for the beneficiaries, etc.

(b) Introduction of Plastic Cards: As part of the computerization process, it has been decided to issue plastic cards individually to each beneficiary of the CGHS. This will help beneficiaries to avail CGHS facility in any CGHS city.

(c) Holding of Claims Adalats: To settle long pending grievances of pensioners. Additional Directors of all Zones in Delhi have been holding claims adalats in each zone in respect of individual pending claims of reimbursement of expenses incurred on treatment. These adalats are also now being held in other CGHS cities,

(d) Local Advisory Committees: Local Advisory Committee meetings are held in each CGHS dispensary on second Saturday of the month, which is attended by the Area Welfare Officer appointed by the Department of Personnel & Training, representatives from the pensioners' association, local chemist to resolve problems at the dispensary level.

(e) Ministries/Departments have been delegated powers to handle all cases of reimbursement claims if no relaxation of rules was involved. The ceiling limit of Financial powers for settlement of Medical Claims by Addl. Directo/s and Director have been enhanced to Rs. 5 lacs and Rs. 10 lacs respectively (earlier the limit was Rs. 2 lacs and Rs. 5 lacs). AS & DG, CGHS is empowered with financial powers to settle medical claims involving up to Rs. 25 lacs.

(f) Appoint me Agency for payment of hospital bills. Some of the hospitals had complained about delay in settlement by CGHS of hospitals bills in connection with the treatment given to pensioner beneficiaries. CGHS has engaged a Bill Clearing Agency (BCA) namely UTI_TSL, to which the hospitals/ diagnostic ventures in different cities are required to forward their bills electronically followed by the bills being submitted physically. The BCA has been mandated to clear the bills within 10 days of receipt of physicals copies of bills. This reform has also been welcomed by the hospitals.

(g) Setting up of a helpline for CGHS beneficiaries to register their grievance; Apart from the mechanism of Advisory Committees at the dispensary level, CGHS has also set up a helpline (011 -G6GG 77& 1 55224) where beneficiaries can register their complaints grievance, which are attended to promptly and can also obtain information about CGHS facilities,

(h) Additional benefits to Pensioner Beneficiaries:
i) Government has now permitted serving employees to apply for CGHS pensioners cards 6 weeks in advance, prior to superannuation.

ii) Treatment facilities for CGHS pensioner beneficiaries residing in non-CGHS covered areas- Pensioner CGHS beneficiaries residing in non CGHS covered areas are now allowed to avail treatment from Govt/ CS(MA) approved/ ECHS approved hospitals for hospitalization/ follow up treatment.

With regard to ECHS and RELHS, the matter does not pertain to this Ministry and we have no comments to offer.

2. While Pensioners are not covered under CS (MA) Rules, all the serving central government employees residing in non-CGHS areas get

medical facilities through concerned AMAs appointed by their concerned Department/ Ministries. With regard to pooling of AMAs to act as Central Health Agency, it would not be appropriate for AMAs to act as Central Health Agency as private doctors are also appointed as AMAs under CS (MA) Rules. Pensioners residing in non-CGHS areas and have obtained pensioner CGHS cards have been permitted to obtain treatment in Govt hospitals, hospitals recognized under CS (MA) Rules, 1944 and ECHS approved hospitals.

3. The matter regarding extension of CS (MA) Rules to pensioners was taken up with Ministry of Finance but in view of the huge financial implications, the Department of Expenditure concluded that it would not be possible to support the proposal for extension of CS (MA) rules to the pensioners.

4. The question of enhancement of Fixed Medical Allowance and evolving a comprehensive medical scheme for Department of Telecom pensioners, the matter does not pertain to this Ministry and we have no comments to offer.

5. On the recommendations of the 6th Central Pay Commission, the introduction of health Insurance scheme for Central Government employees and pensioners has been envisaged. The proposed scheme is under consideration in this Ministry and the matter has been discussed in the meetings of the Committee of Secretaries under the Chairmanship of Cabinet Secretary. The scheme is to be implemented after obtaining requisite approvals, including from the planning Commission.

& The proposed merger of 19 Postal Dispensaries into CGHS and to enroll the beneficiaries (P&T Pensioners) with that of CGHS in 12 cities where CGHS facilities are presently available, is under consideration in this Ministry in consultation with the Department of Posts.

Jai Prakash, Under Secretary to the Govt of India
Tel-23061881

Your brain keeps you going So here's how to keep your brain going

by Dr Shikha Sharma

KEEPING THE mind active and the brain healthy is one of the most important aspects of health in the older years of your life. Body degeneration is an active and constant process, but then the body also works just as actively and constantly to regenerate. This also applies to the brain. However, if the brain does not get the raw materials it requires, the regenerative process suffers.

There are certain things that the brain requires to stay healthy: nut vis ion: The brain is literally made of 'good' fats - a lot of its nerve coverings are manufactured from good fats and oils. Physically, brain development is very rapid from the moment of birth to the age of two years. So a baby needs lots of good fats to ensure that it has the necessary supply of essential oils for brain development.

Good fats are also responsible for neurons and the entire nervous system. Good fats include unprocessed, unrefined oils from nuts and oil seeds. Seeds are a treasure trove of healthy minerals, B vitamins and folic acid. They are a naturally rich source of iron and zinc, and are also good sources of healthy protein.

Sesame seeds are an excellent source of calcium. All seeds are a source of vitamin E. So eat almonds, walnuts, pine nuts, chilgoza, hazel nuts and pistachios. Add sunflower and flax seeds to the mix.

Unhealthy oils and fats are trans fats, over-processed and refined fats, deep fried and refried oils, adulterated oils and excess saturated fats. Antioxidants are very important for the brain. This is because the brain is susceptible to tissue problems due to its high level of work and regeneration. Antioxidants ensure that the brain has enough cleansing and detoxifying agents to keep it clean and healthy. Good antioxidants for the brain are organic fruits and fresh vegetables, green tea without milk and sugar and some herbs.

Good proteins are just as important for brain development. These include sprouts of organic dais like mung, channa, lobhia, moth and so on. Tofu, soya milk and organic lean fish are good sources too.

The brain requires a lot of carbs to function effectively. Starving makes the brain dull, but be warned - so does gluttony. Good carbs are fruits, dry fruits like dates, figs and raisins, whole grains like dalia, oats (not the instant variety), unpolished rice, barley, whole corn and millets.

Herbs that facilitate regeneration: These include yastimadhu (liquorice or licorice), guduchi, shankhapushpi, manduka-parni, chitrak root, brahmi, vacha, haritaki, kustha and shatavari.

Oxygen is vital for brain health. Aerobic exercise, pranayams, dancing, active playing... all of these contribute to lung expansion, thus ensuring that oxygen reaches the brain. Challenging, enjoyable problem-solving puzzles, learning new languages, learning a new skill... all this creates a very healthy and active brain. Physical exercise promotes blood circulation to the brain and helps the regenerative process. Food and alcohol addictions, lack of sleep, too much anxiety, nicotine, over-medication and a sedentary lifestyle make us dull.

Brain health is a combination of all the factors above. Keeping your brain healthy also promotes overall health.

- Your brain forms 2 per cent of your total body weight but uses 20 per cent of your body's energy
- enough to light a 25-watt bulb.
- The brain uses glucose as fuel. When you work late, eat fruits and dried fruits like raisins, prunes, dates and apricots. They provide healthy sugar and minerals.
- Alcohol weakens connections between neurons. Take multivitamins and detox the liver frequently if you drink alcohol regularly.
- The brain produces 70,000 thoughts a day on an average.
- Humans make new neurons throughout their lives in response to mental activity. **So join hobby classes or a social welfare activity.**

Courtesy : Hindustan Times

OKRA / BHENDI / LADY'S FINGER

by Padmini Natarajan

Botanical name: *Abelmoschus esculentus*; English: Okra / Lady's Finger, North Indian languages: *Bhendi*; Bengali: *Dheosh*; Gujarati: *Bhinda*; Kannada: *Bende Kayi*; Malayalam: *Vendakka*; Tamil: *Vendai Kai*; Telugu: *BendaKaya*.

In South India this vegetable is associated with provision of stimulus to the brain. In fact, mathematical and computing skills are greatly attributed to the consumption of this vegetable, along with drumsticks / *sheng* / *murugakkai*.

Okra is packed with many valuable nutrients, such as Vitamin B6 and folic acid. Nearly half of the little lady's finger is soluble fibre that helps to lower serum cholesterol, thus reducing the risk of heart disease. The other half is insoluble fibre which helps to keep the intestinal tract healthy, decreasing the risk of some forms of cancer, especially colorectal cancer.

It contains gums and pectins. Nearly 10 % of the recommended levels of Vitamin B6 and folic acid are present in a half cup of cooked okra. Fibre content helps to stabilise blood sugar as it curbs the rate at which sugar is absorbed from the intestinal tract.

Six pieces of okra everyday are recommended for constipation and acid reflux. Its gooey character that puts off consumers actually binds cholesterol and bile acid. It does not irritate or injure the intestinal tract. Strangely enough, okra helps the good bacteria (probiotics).

Padmini Natarajan is a writer, story teller and columnist and has specialised as a culinary editor.

Courtesy : TATTVALOKA monthly, Chennai

DON'T KILL : MAKE HIM

A LAUGHING STOCK

If you get angry it serves no purpose. But make somebody into a laughing stock and you kill him.

KHUSHWANT SINGH

CASHEWNUT

Botanical name : *Anacardium occidentale*; Hindi, Gujarati, Marathi : *Kaju* ; Bengali : *Kaju Badam* ; Kannada : *Godambi*; Malayalam : *Kashu Andiparippu* ; Tamil : *Mundiriparuppu*; Telugu : *Jeedi Pappu*

by Padmini Narayan

The name is derived from the Portuguese name for the fruit of the cashew tree. Cashew fruit is an accessory fruit, a pseudocarp or false fruit. What appears to be the fruit is an oval or pear-shaped structure that develops from the pedicel and the receptacle of the cashew flower.

It is actually a swollen peduncle that grows behind the real fruit which yields the cashewnut. This large pulpy and juicy part is a pseudo-fruit with a fine sweet flavour and is commonly referred to as cashew fruit or cashew apple.

Cashew is a great favourite as a snack, in cuisine and as a garnish for sweets, especially in Middle Eastern, Indian and Asian cuisine.

Cashew tree's leaves and bark as well as the cashewnut have health benefits that include killing bacteria and germs, stopping diarrhoea, drying secretions and reducing fever, blood sugar, blood pressure and bad temperature.

The nut packs 5 grams of protein per ounce and high levels of the essential minerals—iron, magnesium, phosphorus, zinc, copper and manganese. Cashew nuts have a relatively “good fat” content due to the agreeable fat ratio 1:2:1 for saturated, monounsaturated, and polyunsaturated, respectively that is the ideal ratio for optimal health.

Research has also shown that anacardic acid in cashew nuts kills gram positive bacteria in mouth abscesses, tooth decay, acne, tuberculosis and leprosy. Cashew nut possesses astringent qualities and is now used in topical creams and gels for warts, moles and other skin growths. If applied on the body, it is effective against common types of skin cancer.

Courtesy : TATTVALOKA monthly, Chennai

Cintanam

Swami Nikhilananda Sarswati,
Chinmaya Mission

Sri Ramana Maharishi describes two types of cintanam, One is bheda-bhavana, when we contemplate on God as different from the self. Initially this is simpler to practice because the thought of the identification of Ishvara and I is too powerful to be understood. Like we know that the room space and the space outside are essentially one. Despite that when we ponder on the space outside, we think of it as containing all the galaxies, while as the space within the room is considered to be something different.

Only if the room-space begins imagining, thinking and understanding that the space outside and I the space inside are the same, will the walls come down. It is considered blasphemy to consider ourselves as one with God. We need to understand that we are not taking the limited ego as being the same as God. The identification is at the level of the essential nature. The essence of the individual and the essence of Ishvara is the same. To use an analogy, the wave is not equal to the ocean, but both the wave and ocean are water. The wave is just a structure with respect to the form, while the ocean is the vast body of water containing all the waves and more. The wave should know that this ocean and I are water. Likewise, with respect to the body mind, strength and intelligence, thejiva is limited and different from God. Ishvara is all intelligent and all powerful. But with respect to their essential nature, the individual and Ishvara are one.

In the beginning, thinking of God as different brings humility and surrender, but slowly we must contemplate on the oneness with God. When we understand the oneness and contemplate on it, then the walls fall off and we gain the state of enlightenment.

So though bheda-bhavana is fine in the beginning, ultimately it has to be dropped. This is achieved by contemplation on, 'He am I. I am He. We are one.' This thought is very powerful indeed. Deliberating on this leads to understanding the concept of oneness. We are able to recognize that the Consciousness in us and the Consciousness in the sun and all other beings is

one. The Self in me and the Self in all is the same. The Existence in the stars and the Existence in me is one. We have to contemplate and focus our attention on this oneness. This is supreme bhakti. Love is less where we perceive differences and in the existence of a sense of otherness there is no love.

By continuous contemplation we can be free from all differences.

Cintanam is understanding and maintaining with no doubts, what-soever the total conviction about our oneness. It is not necessary to contem-plate and meditate on the thought that we are human beings because we are convinced of that. But should any doubts exist then we would have to contemplate on being a human being, with hands and feet, with the power to think etc. We would have to daily meditate on that, till we are established in that understanding. Similarly, we have to contemplate on the thought that, '*I am Brahman*'. Through cintanam we have to maintain the conviction and get established in the understanding, that Ishvara and I are one.

Continuing on this path with sincerity, we reach the final stage of uttama bhakti., or enlightenment. By meditation on the attitude of oneness, with Ishvara, for a long time, then we reach the state of oneness. Thoughts are transcended and we come to experience that oneness. Once that stage is reached, the feeling becomes more and more powerful and we are totally established in that state of oneness (abheda-bhavana).

Meditation is like sleep. Meditating on sleep is one thing and going to and being asleep is another. Exactly the same mechanism works in meditation. First, we think about sleep, focus our attention on it and, remove all other desires from the mind. We are powerfully attracted by sleep and then glide into it. Meditation is the same as it takes us to the state of oneness.

In the waking state we experience that I am'. In meditation, the I also disappears and the self remains as pure 'am'. The I merges into 'am'. Only 'am' is experienced as Am-ness or Being-ness. Nothing else remains. All differences merge into that pure, still state of Am-ness!

Courtesy : FULL CIRCLE, New Delhi - 110 003

Mahatma Smriti

Despite his many contradictions, Mohandas Gandhi's life and death provide us with the best reasons to strengthen secular India

This column is being filed on Gandhi Jayanti. Eminent historian, Shahid Amin, has always maintained that more than Gandhi's birth anniversary, we should observe his death anniversary. There is a point in this: after all, we have a Tees January. Marg in New Delhi but no 'Do October Marg'. It is Gandhi's life, work and his idea of India that need to be strengthened and celebrated.

The people who led the heroic struggle in South Africa often remind us that while we sent MK Gandhi to their country, they returned the Mahatma to us. This transition in Gandhi's own life and work is one of eternal relevance. After he returned to India, he refused to participate in the Home Rule movement since he was opposed to any agitation against the British. He emerged as the greatest mass leader in the country's struggle for freedom.

What also remains unmatched was his capacity to control the dynamics of popular upsurge when he felt that it was assuming a revolution-ary character. The first time that the Mahatma employed fast as a weapon was in 1918 to control the militancy of the Ahmedabad working class. His withdrawal of the civil disobedience movement after the popular upsurge at Chauri Chaura paralysed the freedom struggle for the next five years. It was not only the Communists, but Jawaharlal Nehru and many leading lights of the Congress were similarly opposed to such decisions of Gandhi. This led, on the one hand, to the rise in communal riots and on the other, the unleashing of vicious repression against the Communists through the 1924 Kanpur, 1929 Meerut and other conspiracy cases. It was this disenchantment that transformed many Congress leaders into Communists and led to the establishment of the Hindustan Socialist Republican Army in 1928 by Bhagat Singh. (In response to a question from a JNU student, I replied that) I would never forgive Gandhi for not

taking up the case of Bhagat Singh with the British. The case against Bhagat Singh was much weaker than that against V D Savarkar in the assassination of Gandhi case. The latter was let off. Singh would have never accepted any reprieve or clemency and that is why he remains our eternal hero.

Gandhi also opposed a resolution — moved on behalf of the CPI by Maulana Hasrat Mohani and Swami Kumar Anand at the Ahmedabad session of the All India Congress Committee — seeking Poorna Swaraj. The Congress finally adopted the resolution for complete independence at the Lahore session in 1930.

Gandhi's capacity to rouse the people into action was matched by his uncanny capacity to identify issues like salt and Dandi march. This along with his capacity to control mass militancy made him acceptable both to the exploiting and the exploited classes. Living in the house of one of India's biggest capitalists, he could rouse the exploited masses into action.

Able assisted by other visionaries, Gandhi led the freedom struggle for a modern Indian secular democratic Republic. He was assassinated for both articulating and leading the people for the realisation of such an India. With his assassination, a new phase of the struggle began: how to safeguard this vision of modern India from the onslaughts of the communal forces.

Gandhi's assassination was aimed at eliminating his vision of modern India, denying the people their constitutional freedoms and rights and subverting the very foundations of our secular democracy. This effort has not been allowed to succeed so far. Appropriate observations of Gandhi's assassination, apart from his birth, his capacity to continuously learn in the interest of improving the lot of the common Indians, the highest standards of morality and probity in public life and the spiritually elevated methods of struggle, notwithstanding all the differences discussed above must define the contours of the people's struggle for strengthening modern India.

Sitaram Yechury is CPI(M) Politburo member and Rajya Sabha MP. The views expressed by the author are personal Courtesy : Hindustan Times

AAP AUR HUM ACTIVITY REPORTS FROM OUR AFFILIATES

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AHMEDABAD: BSNL&DOT Pensioners Assn – D D Mistry, Gl Secy has observed that we have won the battle but the fruits are still awaited. There was unconscionable delay in acceding to the long pending demand of BSNL pre-2001 retirees. Pension Revision was expected in July 2011 but they are yet to get the fruits. Now each pensioner is likely to get more than Rs 1.5 lakhs as arrears. He has appealed to each member to contribute Rs 2100/- generously to the Association.

CHANDIGARH: Defence Accts PWA – Meeting was held on 04.09.11 with D C Gupta, President in Chair. Dr Ashwani Kumar, CMO, of the CGHS Dispensary was the Chief Guest. Problems in the CGHS dispensary were discussed. Members were also informed about submission of prescribed format for revision of pension/family pension to the Head of the Dept.

CHANDIGARH: Customs & Central Excise PWA – The Bi-monthly meeting was held on 20.08.11 with Sh D R Sharma, President in Chair. Members were informed about recognition of

Tagore Hospital & Heart Care Centre, Jalandhar for CGHS beneficiaries. They were also told that Central/State Govt pensioners are eligible to apply for temporary posts created for 2011 on short term contract basis. They were also requested to send the prescribed format to their HoD for revision of pension/family pension.

DANAPUR: E R P Brotherhood – In the meeting held on 11.09.11, minutes of the previous meeting and Accts were read out and confirmed. Members were informed that Independence Day was celebrated on 15.08.11. They were also told about the shifting of hardware/software grant ₹ 60,000 p.a. by the Deptt of Pension and Pensioners Welfare to NFRPA, Guwahati.

GUWAHATI: N F R P A (Rest Camp, Pandu) – In their latest bulletin (April to June 2011), there was a mention regarding 150th Birth Anniversary of Rabindranath Tagore throughout the world. Secondly, Anna Hazare's 'War against Corruption' was highlighted. Thirdly, the Assembly Election of 5 States was briefly analyzed. Next, the assassination of Osama Bin Laden in Abbotabad, Pakistan was briefly mentioned. This was followed by an obituary reference by legendary artist M F Hussain and other dignitaries in the world. Thereafter, organizational activities were highlighted. This was followed by a mention of their achievements including NFRPA adjudged as best affiliated Assn of BPS; Special Pension Adalat; Pensioners' Portal and Branch News.

JAGADHRI: Pensioners & Sr Citizens WA – In their monthly meeting, they have appreciated the services of BPS particularly their monthly journal - Bharat Pensioner. They have observed that they had taken up with Ministry of Railways for sanction of 50% concession in Rail fare to senior citizens – males at par with females. They have received a negative reply from the Ministry of Railways. They have requested the BPS to take up the matter again with the Govt. They have also mentioned that they had organized a general check-up camp which was a grand success where 627 patients were examined. This was also highlighted in the local press.

JALANDHAR: All India Retd Railwaymen's (A/cs) Federation – New office bearers were elected. President: K D Sharma, Gl Secy: J M Sharma, Chief Cashier: D R Wadhawan. Besides this, one each Chief Advisor, Chief Patron, Org Secy, Press Secy, and Auditor, 5 Patrons and Jt Secretaries & 2 each Sr VPs and VPs were also elected.

MANIPUR: BPS – This unit has demanded same fitment benefit to pensioners at par with serving employees w.e.f. 01.01.06. They have also demanded addl pension for pensioners – 65 years @ 5%, 70 years @ 10% and 75 years @15%. They have also reiterated the demand for increase in FMA @ Rs 1000/- pm w.e.f., 01.01.06.

NELLORE: AP Govt R E A – A meeting was held on 20.08.11. The Secy informed the gathering that the Arogyasri G O would be issued within 1 month. He also presented a report on the activities of the assn. Members were reminded about submission of Life Certificates in their respective banks in November, 2011.

SAMANA: Pensioner Assn (Patiala) – Monthly meeting was held on 20.08.11. Members were informed that the DR of 7% w.e.f. 01.07.11 was expected to be announced shortly. Members were also informed that recently Hon'ble Defence Minister had stated that the difference between pre-1996 and post-1996 retirees would be reviewed and that efforts would be made to remove this difference. Members were also told that 15 lakh post offices in the country would be converted into banks and that ATM's would also be installed in these post offices.

SILIGURI: C G W A – AGM was held on 26.06.11. It was attended by a large number of pensioners and family pensioners. Secretary's Report and Statement of Accounts were read out and adopted by the House unanimously. Pending problems of pensioners and family pensioners were discussed. Following office bearers were elected. President: N B Dutta, Secy: T K Nag, Treasurer: M L Roy. Besides this, 2 VPs, 1 each Jt Secy, Office Secy and Internal Auditor & 5 EC members were also elected.

SRI GANGANAGAR: C G P A – Meeting was held on 09.07.11 with J L Lekhi, President in Chair. Members were apprised about the salient features of the Employees/Pensioners Health Insurance Scheme being brought by the Central Govt. They were also told about the New Registration under the CGHS Scheme for pensioners residing at outstations on payment of requisite subscription. Members desired to know the fate of the anomaly in fixation of pension of pre-2006 retirees. They were informed that the issue is still before the Anomalies Committee.

YAMUNA NAGAR: Telecom Pensioners' WA – AGM was held on 13.03.11. Resolutions demanding – (i) increase in FMA @ Rs 1200/- pm, (ii) indoor medical treatment to Telecom Pensioners at par with BSNL pensioners, (iii) increase in basic pension at 5%, 10% and 15% for pensioners – 65 yrs, 70 yrs and 75 yrs respectively (iv) sanction of LTC to Telecom Pensioners once in 4 years and (v) 50% concession in Rail fare for male Sr Citizens also at par with female Sr Citizens – were unanimously passed.

REMITTANCE OF MONEY INTERNATIONALLY THROUGH POST OFFICES

Department of Post Govt. of India has made an agreement with Moneygram International service regarding remittance and receiving of money anywhere in the world within 10 minutes through the Post Offices. Initially this service will be introduced in 100 post offices of the country. Delhi, Punjab and Tamil nadu will be the first states to have this facility in their post offices by the year 2014, this service will be introduced in the 5000 post offices of the country. This was disclosed by the telecom Minister Kapil Sibal on 29.09.2011. This service will be a big help to the people residing in rural areas and who do not have any account in a Bank or any financial Institution.

**–V.K.Taneja, Secretary
(Public Relations), B.P.S.**

SHAMMI KAPOOR :**Mover and Shaker**

*Spontaneous and uncomplicated,
Shammi Kapoor created his own niche*

Jayatsen Bhattacharya

Shammi Kapoor just isn't dead. One of Indian cinema's most sustained flirtation with experimentation is as decidedly interred too. Shammi was a flexible, uncomplicated Kapoor. Perhaps to counter the intensity of his brother Raj — and the longstanding cerebral image of his theatre-loving father, Prithviraj — this large, younger sibling was chosen, unbeknownst to him, to add to the coffers of the family enterprise and also feed the tryst with the unformulaic by the leading movie moguls of the day. Shammi did his part. And did it obediently well.

His spontaneity, bred by his innocence, became box-office fodder. His limited, but perfected mannerisms, only endeared. His was an uncriticised B-grade status, which he A-graded with his continued success without ever upsetting the applecart of the leading — and conditioned — acting leviathans of the time, a tribe that counted a fledgling Rajesh Khanna, an effete Rajendra Kumar, a still-going-strong Dilip Kumar, and a mysteriously appreciated, gravel-voiced, ultra-stylised Raj Kumar.

Shammi's created his own niche. And it comprised, apart from a disdain towards losing weight, a fundamental and humble recognition of his status: he was the imperfect movie star. Imperfect enough to be experimented with a new physicality: unaesthetic, yet cute, gyrations accompanied with the promise of disheveling a mop of duly Brylcreemed hair by the third step of a dance number; with a still nascent editing technique of fight sequences: Shammi, therefore, nearly always won the round but not without suffering three slaps or kicks too many.

An evergreen hero: Shammi Kapoor wore his black-eye manfully. His persona was an amalgamation of experiments, given the nation's growing fatigue with leading men who could do no wrong. An everyday guy was the need of the hour.

Elvis Presley, by then, was making his hypnotising entry into our drawing rooms. His

foray into cinema was making waves in America by virtue of his songs and swiveling hips and not his abominable acting skills. But he endeared with what seemed like an undeclared fiat: go elsewhere if you are a Paul Newman acolyte. Few went elsewhere.

In India, too, it was time for a break from seeing a male lead wooing his love interest in ways other than winking from afar, peering from behind a convenient tree trunk and catching his excessively demure belle predictably unawares by cooing the first few notes into her unprepared ear.

Shammi broke the mould. He was not intense. He happily made mistakes, readily admitted to them, and initiated the process of reparation without the painful bout of introspection. Shammi did it uninhibitedly. Sporting usually an asphyxiating jacket, he bellowed the first notes of a song from somewhere near a tree (seldom behind it), carrying his affection (never a rose), and leaping a good four-feet shy of the heroine's stilettos in a show of more than undying love for her.

But Shammi jumped on to a running convertible down a hilly road with what surprisingly appeared as consummate ease. In the wake of the industry's initial unease with fight sequences, he was compelled to pack a sloppy punch against the baddies but with a believable aim to maim, teaching a lesson to those who dared heckle his over-coiffured love-interest.

And Bollywood picnicked with its one and only hero with whom you would feel at ease wearing your frayed casuals at the dining — and, of course, tipping — table.

Jayatsen Bhattacharya is a Kolkata-based advertising professional

The views expressed by the author are personal

Courtesy : Hindustan Times

**THE ALTERNATIVE TO QUARREL
IS TO ARGUE. (Bob Hamlett)**

The Buddha light

by PP Wangchuk

This year is auspicious for India and Buddhists all over the world. It is the 2600th year of the Buddha's enlightenment. A number of celebrations in the form of prayer meetings, seminars and conferences are being organised all over the world.

The Buddha was not a mere Buddhist; he was universal and his principles are the pillar of all religions of the world. His Four Noble Truths and the Eightfold Path have changed the very outlook of life and people all over the world have seen in Buddhism an "alternate way of life".

Those were the points of discussion on the role of the Buddha and Buddhism on one's life and culture at a seminar organised by the Central Institute of Buddhist Studies (CIBS), Leh. If India is seen today as a liberal and multiracial and multicultural society existing harmoniously and homogeneously, Buddhism gets a fair share of the credit.

Ven. Wangchok Dorjee Negi, Principal, CIBS, said that the Buddhist way of life was one of **simplicity, generosity, contentment and liberality**. These enable man to face the difficulties and sufferings that cripple life. Buddhism makes one see the difficulties of others and hence one becomes a "giver" and a "helper". By being generous and loving, one does not lose anything but gets rewards in multifold. Other scholars felt that Buddhism today had enabled the troubled minds all over the world have solace in Buddhism because of its qualities like adaptability, scientific nature and its stress on tolerance.

Buddhism, as Nehru had said, "Even as it ceased to be counted as a separate kind of religion except in some pockets of the world, remained ingrained in the culture and minds of the people and hence a national way of life in India". Gandhi too shared this view when he said, "Buddhism influenced the Indian life in a hundred ways." Buddhism is a science of the ways of life and the Buddha was perhaps the greatest social scientist. He enabled mankind look at life from a new angle of life.

A History of Buddhist Philosophy

Continuities and Discontinuities

DAVID J. KALUPAHANA

The present work has, since its original publication in 1976, offered an unequalled introduction to the philosophical principles and historical development of Buddhism. Now, representing the culmination of Dr. Kalupahana's thirty years of scholarly research and reflection, *A History of Buddhist Philosophy* builds upon a completely reconstructed, detailed analysis of both early and later Buddhism.

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Part II examines the later Buddhism by mapping its continuities with and divergences from early Buddhist doctrine. Dr. Kalupahana illustrates the movement of some schools towards substantialism and absolutism while other schools made a persistent attempt to retain the original teachings of the Buddha.

Dr. Kalupahana's new work is an authoritative and insightful analysis, of importance to anyone involved in Asian thought.

Delhi, 2011 (2nd reprint). Pp. xvi, 304, notes, biblio., index.

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PLANTIMUM AGE BROTHERHOOD-2011

Agarwal Ganga Sharan : residing in 160-A GH-2 Ankur Apptt, Paschim Vihar, Delhi. (A-0110) DOB : 13.06.1931. Born in Mathura; passed BSC from Agra University and Msc from Allahabad University. LMC (USA). Served in HP Govt at Shimla in Agri Horti Deptt. Retired as Dy Director Horticulture In June 1989. Major achievement is research work by discovering harmful species of snow-bound earthworms. Research papers published in 'Current Science' Journal. Wrote five text books on Agriculture for H P B C. and 299 tech articles or reviews in leading News Papers. Prepared three Documentary Tech films regarding Apple and Mushrooms. Over 25 Radio talks from TV stations, one telecast from DDI and a live telecast from TV station at Shimla. Genl Secretary of Press Information Club in Shimla. Visited USA and other countries in 1963-64. Was associated with all India Radio Delhi to act as Member Jury. Also active with Udyog Bharati, KGA and BPS etc.



Ahuja Krishan Kumar : R/O HIG - 49, sector-4, Parwanoo (HP). (M-0706). Date of Birth : 01.02.1931. Joined PMG office as P&T Acctt Went on deputation in HEC Ltd and got absorbed there. Retired as Finance Manager in January 1989.



Ayyar N Venkitasubba : RPS-215, DDA Flat, M S Park Shahdara, Delhi -110032 (WL-2927) Born on 6.02.1931. Graduated in Economics in 1951. Post Graduate in History 1961. PG Diploma in Company Law 1981. Headmaster R. C. School, Thiruvananthapuram from June 1951 to Aug 1954. Assistant, Cement Works Lakheri (Rajasthan) 1954 to 1958. Junior Executive Trade Wings Private Ltd, New Delhi 1958 to 1962. Assistant, School of Planning and Architecture 1st April 1963 and rose to be Registrar by sheer merit and hard work and retired on 28th Feb 1991. After retirement, joined as Planning and Development Consultant in School of Planning and Architecture, New Delhi for one year. Later, selected for the post of Registrar, Sushant School of Art and Architecture March 1992 - May 2001. Leading a retired life engaged in social work. Vice-President Senior Citizens Welfare Association, M S Park and as Reginal Director, Delhi Federation of Associations of Senior Citizens, New Delhi. Hobbies include walking, playing table tennis, chess, reading. Thus free from daily dross; settled on the other side of life to recline after day's work with love and affection of the near and dear ones: the cherished desire of a life of fulfilment.



Bhatnagar L S : R/O 7/547, Chamic Chittaur Road, Beawar, (A-0956)
Date of birth is 15.06.1938.



Bhatnagar Suresh Prasad : R/O B-4/31-B Lawrence Road Delhi-110035 (A-0998). His date of birth is 09.02.1930. Retired as Spl A grade Guard from his Northern Rly Headquarter @ Tundla.



Das G R : 16-A, Suryan Nagar, unit-VII, Bhubneshwar. (M-6165)
DOB : 01.10.1931 . Has 40 years experience in Educational field and retired as Jt, secy from NCERT. He was honoured as best educational administrator. Presently he is busy in social service.



Dass Ram Saran : R/O 1068 near State Bank of India, Rani Bagh New Delhi. (WL-2373) D O B : 31.05.1931. Studied upto BA and remained active in Trade Union and social work. Retired from the Supreme Court of India. Was Sr Vice President & President of BPS. Presently he is Patron of BPS and many other Associations.



Gulati O P : R/o 170/4-C Near Jain Sthanak, Shastri Nagar, Mandi Gobind Gadh-147301 (M-5092) DOB 22.01.1931. Left in between graduation (Pakistan); got job as traffic signaller in 1950 and posted in Viram Bombay. As desired by his father he got transferred to Jagadhari in lower post of ASM. Was promoted as Station Master in year 1989. Got Gold Medal in 1989 for meritorious service. Founder of Senior Citizen Association in Govind gadh Mandi and presently working as General Secretary.



Gupta Rama Kant : R/O B-3/23, Ashok Vihar-II, Delhi-110 052. DOB 04.7.1931 (A-0648). Passed M.Com in First Division in the year 1952. Got Govt. job in 1952 in the pay of Rs 145/- per month and appeared in Civil Service Exam but did not qualified. Retired Govt Service in 1989. His daughter is in USA and son in Canada. He has visited 30 countries after retirement.



Kansal R M : 238, MIG Flats, Prasad Nagar, New Delhi. DOB : 22.09.1931. (M-5400). Did LLB from Meerut University in 1954. Qualified Asstt. Grade Exam from UPSC and joined Govt. job as Assistant in the Ministry of Education. He was promoted as Section Officer in 1974 and promoted as Under Secretary on 30.9.1989. Retired as Under Secretary in 1989.



Kapoor Romesh Chand : R/O IA 32 A, Ashok Vihar – I, Delhi-110052, (M-6202). Born on 5.12.1931. He started his career as clerk in Rly Deptt. Was promoted as Stenographer in 1960 and won National award on his meritorious service. Retired as Asstt. Manager from IRCON on 31.12.1991



Khattar K K : R/O A-240, Telecom City, Block B-9/6, Sector-62, NOIDA-201301 (A-0940) (DOB 02.11.1931) Telephone No. 0120-4251757 and MOb. 9810309202. Started his career as ASM in Railway. He has three daughters; all are married and well settled. Has one son and his grand daughter stood first in India in Xth Class Exam. Also topper in the University in Bsc and Msc and got Gold Medal from the President of India.



Krishnamurti N : Ranganathapuram, Tirukattu Palli-613104, (M-7221) M-09444025502 B.Com, DOB : 16.3.1930, Joined as clerk in Traffic Accounts, Eastern Railway, Kolkata on 20.10.1948, worked as Stock Verifier for one year in Eastern Railways. Passed Railway Board Assistant Examination and joined on 10.6.1958. Selected as Investigating Inspector Vigilance (Stores) Railway Board, worked for more than five years, checking Stores of Zonal Railway. Deputation to Hindustan Steel Works Ltd. under Ministry of Steel in 1972 and absorbed there in 1976. Worked at different Sites (Construction). Posted in LIBYA and worked there for 3 years and retired as Manager on 31.3.1988. Introduced ABC Method and Kardex System in the Store Deptt in Libya. Helping the village people for construction of Temple, small canal, tanks etc. and attending all social functions and providing guidance for proper management, participating in debates and meetings.



Malhotra N K : R/o Pocket – B/74, Sarita Vihar, New Delhi - 110 076 (WL-9129) Born on 2nd October 1931. Worked in Director of Audit Central Revenues, New Delhi as Asstt. Audit Officer and retired in 1989. Religious person and believes in Radha Soami faith.



Masand B M : R/o A-122 Shivalik, Malviya Nagar, New Delhi. D O B : 07.11.1931. (M-4190). He did his graduation from Punjab and got job in Delhi Central Govt. Retired as Asstt Director in Nov 1989. He is writer and wrote two books. He is diabetic and suffering from Night blindness but he is still keeping his good health by doing Yoga.



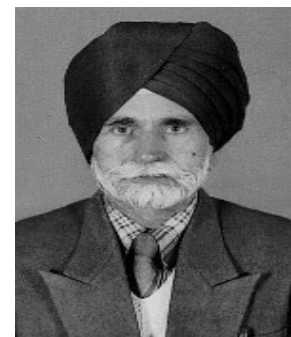
Mittal S K : R/o D-166 Ashok Vihar, Delhi-110 052 (WL-2014) DOB : 01.07.1926. Active in social service of the people.



Moudgil Ram Murti : Brahman Majra, Nai Mandi, Sirhind - 140 406 (WL-2533) DOB : 03.03.1926. Retired on 31.03.1984



Oberoï Rajinder Singh : R/o 2/68, Vaibhav Nagar, Agra-282 001 (DOB 23.08.1931) (A-0391). Tel - 0562-2332765, M-094108 76460. Passed Matriculation in 1947 : S S Khalsa High School, Chakwal (Pakistan): 38 years meritorious service in Operating Deptt in different cadres of Rly. I in ZTS Bhusawal SM's/ASM's course no. 231 Secured 2nd position. For accident free service rewarded with medal and star. Saved two passenger train accidents on 03.07.1975 Up Passenger, on 7.1.1979 22Up Dakshin Express. Very frequently officiated in Emergency cell of Rly Bd. Oftenly deputed on special duty in Non Interlocked working, Relaying. New yard, after commissioned to stabilise working, Yard congestion, Minimize Diesel Engine Detention, Mechanised relaying work, Earned number of Medals, Star, Appreciations Commendations and Cash rewards from DRM, COPS, MSR. Retired as a Guard 'A' from Agra Cantt on 31.8.1989. On Retirement Function, DRM appreciated meritorious service. At present doing Social Work in societies for helping the seniors in Pension Problem etc.



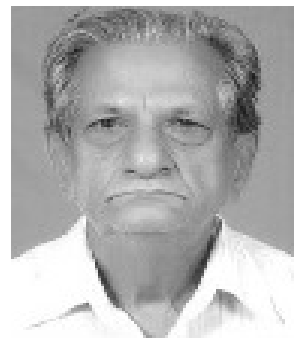
Puri Narinder Lal : R/o 694, Pkt 'E', Mayur Vihar, Phase-III, Delhi-110091, (M-8330). DOB : 03.03.1930. Passed Matriculation from Lahore in 1947 and started his career as Postal clerk and promoted as Accountant. Later on passed SAS exam and posted as Sr. Accountant in 1962. Joined Coal India in 1975 as Dy Finance Manager. Was promoted as Dy Chief Finance Manager and retired in May 1988. Spends his retirement for welfare of the needy persons.



Rao Govind : 285 Manju Path Dixitpura-Jabalpur (MP) 482002(WL 2271) DOB : 08.03.1931 M-09907053181. Joined Ordnance Factory Khamaria as a Stencil Cutter on 8th March 1950 on Rs 36/-PM. Got promotions as Overlooker 'B', Overlooker 'A', Supervisor B and Supervisor A. Then promoted as a Chairman II and Chairman I and retired at the age of 52 yrs on medical grounds on 30th June, 1983. Am helping widow daughters, UM daughters and handicapped son and widows to get FP with the help of "BHARAT PENSIONER"



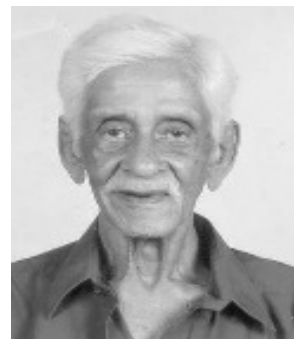
Rao S V Seshagiri : 8-3-1116, Kesavanagar Srinagar Colony Road, Hyderabad - 500 073 (A-0114) Tel - 040-2374 5211 DOB : 09.03.1931. Joined service as Postal Assistant 4.5.1953. Promoted subsequently as PO&RMS Acctt 1958, Inspector of Post Office 1961 Asstt Supdt of Post Offices 1974, in PSS - Class II since 1980 and IPS-Class I as Sr Supdt of Post Offices, Raipur from 1986. Retired as Asst Director General, Deptt of Posts, Dak Bhawan, New Delhi - 110 001 on 31.3.1989.



Sharma Uma Kant : Born in Sailkot (Pakistan). Presently residing in B-8/6011, Vasant Kunj New Delhi-110 070. (A-0938) (DOB 20.03.1931) Telephone No. 26898009. Completed his study in Shimla, joined CBI in 1949. He retired as SP (CBI) in 1989. After retirement participating in Cultural activities and active life member of Sr Citizen Association of Vasant Kunj, New Delhi.



Sheel J D : 6/51, IInd floor, Old Rajinder Nagar, New Delhi - 110 060. (A-0760). His date of birth is 15.10.1925 Telephone No. is 64500196 and Mobile No. 9250272805



Singh Gaje : R/O H.No. 828, Sector-31, Gurgaon (WL-2830). Date of Birth : 6.03.1931. Passed matriculation Exam from Rohtak in 1947 and Intermediate Exam in 1957 from Gwalior. Joined service as Clerk in Central Reserve Police Force in 1948. Passed UDC Exam in 1958 and promoted as Head Clerk in 1964, Promoted as Section Officer in DG CRPF Delhi in 1974 and promoted as Joint Asstt Director in PAO CRPF in 1980. Retired on 31.3.1989 and works as treasurer in Ex.servicemen Association.



Singh Awtar : E-94, G K - II New Delhi - 48 (A-0112) DOB : 6.11.1929. Schooling at Sialkot (now in Pakistan) and did Matric from Delhi University in 1949. Joined Railway in 1950, after undergoing training at Bhusawal, TFC Signaller at Agra Cantt. Promoted as RASM at Agra Cantt. and had been working as Sub ASM (Indoor ASM) for a long time. Thereafter changed cadre to Guard and posted at Agra Cantt. in 1961, Worked as Area Controller at TKD Lobby for 9 years. Transferred TKD to FDB as Guard and Retired on 30.11.1987. Joined Territorial Army in 1952 (Bombay Engineers) with Hqrs at Jhansi. In Emergency, Services utilized as and when required from Ranks. Promoted to JCO Rank in 1958 and retired as Sub/Major, the highest rank in JCOs after rendering 32 years of service in TA. During the period of 32 years, services were utilized at different places in Railway Stations on different Railways. Worked in BANGLADESH LIBERATION WAR as Incharge Control Room with HQs at Kustia and was awarded with Commendation Certificate and Medals by GM C Rly. In addition, Got Commendation Certificates from Railway TA Embodiments. Performed duties very sincerely. Total vegetarian since birth.



Swamy P K Narayana : R/o I-106, Amy Co-Op. Housing Society, Sector-9, Plot No. 6, Dara Enclave, Opp. Ayyappa Temple, Nerul (East), Navi Mumbai-400706 (WL-2764) DOB 7-10-1931. After matriculation joined Railway as a Clerk on 01.04.1954. Got voluntarily retirement from 05.10.1982. After retirement, started social work and became General Secretary, Retired Railwaymen's Federation (Mumbai) and started publishing 'RAIL PENSIONER'.



Singh Piara : R/O 85, Vasant Society, Mayur Vihar Phase-I, Delhi-110 091 (M-5287). Date of Birth : 14.08.1931. Joined Army as clerk and left service in June 1956 and joined. All India Radio as LDC. Later on joined Planning Commission in 1962 and remained there for 23 years. Retired as Private Secretary (as Gazetted Officer) from Deptt of Chemical & Petro Chemicals in 1989. Presently he is President of Welfare Association Mayur Vihar Phase-1 Extn, Delhi-110 091



Shinghal Shyamji : Flat No - 1, B-27, Kailash Colony, New Delhi - 48 (WL - 2239) DOB : 01.09.1930. Tel - 29247545 Passed High School (1944) and Intermediate (1946) from Board of Education UP; B.Sc, Agra University (Meerut College) 1948, Securing Merit Position. Degree in Electrical Engg. (Hons) Thomson College of Engineering, Roorkee now University of Roorkee (1951) with a Ranking 1st Position. Awarded the Council of India Prize and the Govt of India scholarship for 2 year training program. After training, worked at Roorkee with UP Hydel for 6 Months. Joined Indian Railway Stores Service on 4.3.1954 on Northern Rly. Worked on different Rlys viz NRLY, NERLY, NFRLY DLW, Varanasi. Experience in materials management: systems, procurement, inspection, storage, distribution, inventory control of over 40,000 items, disposal of surplus and scrap. Got Promotions from the Junior Time Scale to Senior Admv Grade: Controller of Stores. Retired on 29.8.1988. (Jan 1968-Oct-1970) Worked on Deputation with Bihar State Electricity Board, Patna for reorganisation of over 100 Stores Depots. Played many games in college. Presently playing cards in homely atmosphere, read newspapers and do various field jobs for family; interest in travelling & tourism.



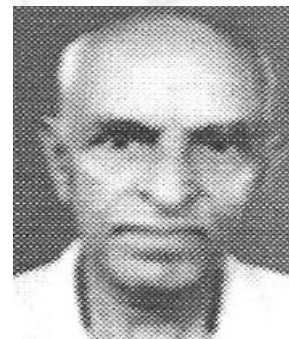
Srinivasn T R : R/O 19-C, DDA Flat-3, Mansarovar Park, Shahdara, Delhi. (A-0797) D O B : 29.05.1929. He was in National Physical Lab Govt of India Job and after retirement he is in social activities and spends most of his time with his grand sons and daughter.



Utreja L N : R/O H.No. 75, Sector 15-A, Faridabad - 121 007 (A-0909). Date of birth is 01.09.1931 @ Multan now in Pakistan. He passed Matriculation Exam in 1947 and joined service in Central Govt at Hirakund Dam Orissa as LDC. Passed Accounts Exam and joined service in Central Water Board at Delhi. Was promoted as Administrative Officer on 30.9.1982 & posted at Faridabad. Retired as Administrative Officer on 01.09.1989.



Bhargava Satyaperkash : 236-C, Miyawali Colony, Gurgaon - 122 001 (WL-9370) DOB : 23.06.1931. Born & brought up in a family of freedom fighters. Doing his Matriculation from Govt School Gurgaon in March 1946, graduated (B Com) from Agra University, he joined Railways on 13.1.1954 & retired on voluntarily as CPI from N Rly, Baroda House, on 31.1.1988. During his tenure in Rlys he received several commendations & rewards. Raised his voice against atrocities of Govt and participated in Rly Strike in 1974. Presently working as treasurer RREWA Gurgaon & also as an Managing Committee member BPS.



NEW MEMBERS - Annual

A - 0997 :	A V Patil	Hubli	08/12
A - 0999 :	Pushpa Verma	Delhi - 92	08/12
A - 1000 :	T S Ratan	Mohali	08/12
A - 1001 :	C B L Srivastava	Allahabad	08/12
A - 1002 :	Prabhu Dayal Singh	Hoshiarpur	08/12
A - 1003 :	Ramakant Patil	Bhusawal	08/12
A - 0104 :	Sushil Kumar	Kangra	08/12
A - 1005 :	Kailash Singh Retd HM	Lakhi Sarai	08/12
A - 1006 :	S Raman	Chennai	08/12
A - 1009 :	Udal Singh	Delhi - 88	08/12
A - 1010 :	Amar Singh	Delhi - 34	08/12
A - 1011 :	N Ramesan	Kerala	C
A - 1019 :	Bimal Chattopadhyay	Uttar Para	09/12

NEW MEMBERS - Biennial

A - 0998 :	Suresh Pd Bhatnagar	Delhi - 35	08/13
A - 1008 :	S Raja Rao	Bangalore	08/13

AFFILIATED ASSOCIATIONS (New)

A - 1007 :	C G P & F Penrs Assn	Chittor Gadh	08/12
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**SCPC FUND Donations
SEPTEMBER, 2011**

M - 4655 :	R N Pande	Jagdalpur	10,000
M - 4190 :	B M Masand	Delhi - 17	500
M - 8440 :	H N Patil	Jalgaon	200
M - 4358 :	Bharat Penrs Samaj	Raipur	200
M - 7921 :	Datar Singh	Jalandhar	100

AFFILIATED ASSOCIATIONS (RENEWAL)

M - 8455/08	Penrs & Retd P Assn	Delhi - 58	08/12
M - 3627/10	C & E Penrs W Assn	Chandigarh	10/12
M - 8748/09	Penrs Forum Rlymens	Katni	09/12
M - 7394/04	Nagaland Penrs Assn	Kohima	04/12
M - 6645/03	Retd Rly K Samiti	Bareilly	03/12
M - 4444/09	C G Penrs Assn	Shimla	09/12
M - 4054/08	N F Rly Penrs	Rajampet	08/12
M - 4358/09	Bharat Penrs Samaj	Raipur	09/12
M - 8489/09	Rly Penrs Assn	Kazipat	09/12
M - 7805/08	Rly Penrs Assn	Dharwad	08/12
M - 5417/07	C G Penrs Assn	Hooghly	07/12

RENEWAL - Annual

A - 0027/07	Lekh Raj Sharma	Delhi - 92	07/12
M - 8903/03	M J A Khan	Delhi - 89	03/12
M - 7807/01	K D Dutt	Pathankot	01/12

M - 4079/09	K L Jain	Talwara	09/12
M - 5548/10	R C Agarwal	Gaziabad	10/12
A - 0045/08	A K Jain	Delhi - 09	08/12
A - 0076/08	B K Gulshan	Delhi - 89	08/12
M - 6202/10	Romesh Ch Kapoor	Delhi - 52	10/12
A - 0605/02	Purshotam Singh Kohli	Yamunanagar	02/12
A - 0099/08	O P Punn	Abra	08/12
A - 0109/09	R S Rajan	Delhi - 91	09/11
A - 0110/09	G S Agarwal	Delhi - 63	09/12
M - 7065/09	Tara Singh	Amritsar	09/12
A - 0462/08	P S Badan	Jalandhar	08/12
M - 6478/08	D P Gupta	Ludhiana	08/12
M - 7895/10	Panjan Singh T	Mumbai	10/12
M - 8020/06	Banamali Chakrabarti	Noida	06/12
M - 6237/11	N Guruswami	Hyderabad	11/12
M - 4057/08	Ukabhai N Patel	Porbandar	08/11
M - 7507/08	Ajoy Kumar Chatterjee	Burdwan	08/12
M - 8512/10	A K Majumdar	Karimganj	10/12
M - 5505/09	B Banerjee	Krishnagar	09/12
M - 8410/06	R K Yadav	Lucknow	06/12
M - 4850/09	Kashi Ram	Sidhwan	09/12
M - 4036/08	O P Sachdeva	Jalandhar	08/12
M - 8906/03	R P Dhawan	Delhi - 48	03/12
M - 6137/08	M R Krishna	Vijayawada	08/12
A - 0609/02	P Chatterjee	Belgharia	02/12
M - 8755/09	C Gangadharan	Hyderabad	09/12
A - 0807/09	M B Sattur	Dharwad	09/12
M - 6518/10	M N Agarwal	Jagdalpur	10/12
M - 8064/04	J T Khushalini Jyoti	Rajkot	04/12
M - 8408/06	V Krishnamurty	Cuddalore	06/13
A - 0311/03	Banarsi Lal	Amritsar	03/11
M - 5178/03	Balwant Singh	Chandigarh	03/13
M - 7540/09	K N R Murthy	Machilipatnam	09/12
M - 8234/11	N K Ramanathan	Ahmedabad	11/10
M - 7559/10	B C Verma	Agra	10/12
M - 5525/10	Rameshwar Chouhan	Pisangan	10/12
M - 6509/09	Pare Lal Goyal	Budhlada	09/12
M - 6501/08	L K Ghosal	Kodalia	08/12
A - 0489/09	A Raghavendra Chary	Hyderabad	09/12
M - 8159/08	P S Mathur	Delhi - 91	08/11
M - 4366/09	N R Mehta	Delhi - 17	09/12
A - 0781/08	T R Chona	Jalandhar	08/12
M - 6192/10	P K Sangal	Delhi - 70	10/12
A - 0114/09	V N Unde	Pune	09/12
M - 8357/04	S K Bose	Madhupur	04/12
M-1629-A/12	J P Kotian	Mullund (W)	12/12
M - 6168/09	DM Kulkarni	Dombivli	09/12
M - 6547/11	N B Ghosh	Kolkata	11/12
M - 7533/09	P K Paul	Ahmedabad	09/12
M - 7092/10	M L Narsimha Rao	Vijayawada	10/12
M - 4506/12	B J Mehra	Gandhinagar	12/12
M - 4867/09	Inderjit Sharma	Delhi - 91	09/12
M - 8742/09	C B Bansal	Sonepat	09/12
M - 5493/09	B Pandurangan	Tiruchirapally	09/12
M - 8518/10	M L Ahuja	Mumbai	10/12
M - 7087/10	B B Rajput	Delhi - 87	10/12

M - 3914/11 K R Datta	Delhi - 87	11/12
A - 0844/11 Umesh Chander	Kapurthala	11/12
M - 3251/09 S M Pandey	Khandwa	09/12
A - 0458/08 Ramesh B Joshi	Rajkot	08/12

Biennial

A - 0760/07 J D Sheel	Delhi - 60	07/13
A - 0046/08 S D Khanwalkar	Ranchi	08/13
M - 8425/07 Dr R Narayanan	Delhi - 70	07/13
M - 4848/09 D N Purandare	Wardha	09/13
M - 6127/08 H R K Sarma	Gudivada	08/13
A - 0488/09 I S Pandhi	Delhi - 85	09/13
M - 6697/05 P L Thareja	Delhi - 17	05/13
A - 0487/09 Charanjit Lal Trehan	Bathinda	09/13
A - 0081/08 Sukhdev S Mehangra	Patiala	08/14
M - 8766/10 S N Bajpe	Delhi - 91	10/13
M - 7476/07 S G K Murty	Hyderabad	07/13

TIPS FOR MINDFUL EATING

Sit down when you're eating. Use a plate for everything; don't just grab handfuls of snacks from bowls. Store less-healthy foods where you can't easily see them; keep healthy foods such as fruit where you can see them.

AROMAS RELEASED DURING CHEWING CONTRIBUTE TO THE FEELING OF FULLNESS

"The aroma of foods could I become a new weapon in the battle of the bulge by quenching hunger pangs".

A real possibility does exist for developing a new generation of foods that make people feel full by releasing antihunger aromas during chewing, according to Dutch scientists. Such foods would fight the global epidemic of obesity with aromas that quench hunger and stop people from overeating.

Scientists have long tried to develop tasty foods that boost the feeling of fullness. Their analysis found that the aromas released during chewing do contribute to the feeling of fullness and possibly to consumers' decisions to stop eating.

The report cites several possible applications, including developing food & that release more aroma during chewing that have a powerful effect in triggering feelings of fullness.

Courtesy : IANS thru Hindustan Times

The joy of giving

Neela Sood

When I was a child, my grandma told me the story of a rich person 'Seth' who would use part of his huge wealth to perform charities for common cause. This earned him great name, fame and goodwill of the people of the town and the nearby areas.

Once when he was returning from another town, he was overpowered by dacoits on the way. As the dacoits were busy in decamping the Seth of his valuables, one of them recognised the rich man and he asked his colleagues to stop. When the colleagues asked for the reason, he shared with them about the noble deeds of that 'Seth'. This made them give up the idea of looting him and allowed him to go with his entire wealth intact. When the rich man reached home, he realised that while his huge wealth had become almost the cause of his death, it was his charities for good causes that saved him from death's door.

How true this could be I realised when I visited Pakistan recently. As I was moving around the famous Anarkali bazaar of Lahore, a sign board in English Dharma Market caught my attention. Curious to know how come in Muslim Pakistan a new market could be given a Hindi name, I enquired from the owners of the shops. What they told me lit up my face and I realised goodness and sense of gratitude exists everywhere and they transcend all boundaries of religion, race or caste.

The oldest among them told me that in that area there used to be a huge 'Haveli' of Seth Dharm Das who was doing a lot of charity work and was a very kind-hearted person. Partition forced him to leave Lahore and he went to India for good. After a few years they converted that mansion in to a shopping complex and named it Seth Dharm Chand market. That is how today it is known as 'Dharma market'.

Indeed, it is our good deeds and not money that is remembered.

EARLY RISER : HAPPIER - HEALTHIER

Researchers have found that early risers are slimmer, happier and healthier than those who wake up later in the day.

Courtesy: PTI

BHARAT PENSIONERS SAMAJ

(Federation of Ail India Pensioners Associations and Member, International Federation of Ageing Toronto - Canada), 2/13-A-LGF (Backside) Hospital, Jangpura-A, New Delhi -14

The 56th Annual Conference of Bharat Pensioners Samaj, New Delhi, will be held on Friday, 4th of November 2011 from 10.00 A.M. onwards as per programme below at Bhartiya Vidya Bhavan, Kasturba Gandhi Marg, near Baroda House, New Delhi - 110 001.

K R Gangadharan, Vice President, IFA, Toronto @ Secunderabad (AP)

has kindly agreed to be the Chief Guest.

Platinum Age Brotherhood - 2011 entrants / Annual, Biennial & Triennial Members/Member (affiliated) Associations are cordially invited to grace the occasion.

K C PIPAL, President

Tele : (0562)248 0777, 09412269177

SHYAM SUNDER, Secretary Genl

Tele: (011)2437 8583, 09818428385

Note : All are requested to be seated by 09.45 A.M.

PROGRAMME : 04.11.11

1st Session : 10.00 - 11.00 hrs.

- | | |
|--|--------------------------------------|
| 1. National Anthem | 2. Welcome address by the President |
| 3. Honouring Members of Platinum Age Brotherhood | 4. Address by the Chief Guest |
| 5. Address by a member of Platinum Age Brotherhood | 6. Awards for Outstanding Affiliates |
| 7. Vote of thanks by Sr Vice President | 8. Group photograph Platinum Age. |

TEA BREAK : 11.00 - 11.30 hrs

2nd Session 11.30-14.00 hrs.

1. Homage to Pensioners who have passed away since last AGM
2. (i) Secy Genl's Report for 2010-2011 (ii) Approval of Accounts for 2010-2011
- (iii) Approval of Budget for 2011-2012
- (iv) Appointment of Chartered Accountant for current year.
- (v) Introduction of delegates of Affiliated Associations.
- (vi) Resolutions and Open - House Discussions - Pensioners Demands after the VICPC.
- (vii) Pensioners' March to Parliament : Friday 25.11.11.
3. Vote of Thanks, by Secy Genl

D R FOR PENSIONERS

	Mar-11	Apr-11	May-11	June-11	July-11	Aug-11
All India CPI (IW)	185	186	187	189	193	194
Base 2001=100						
% age Increase	55.28	56.43	57.51	58.59	59.67	60.82

Additional D R admissible wef 01.07.11 : 7% - Orders @ pp 13-14

Contributed by J N Uppal, Dy Director (Retd), CSO, Min of Planning
C-26, Amar Colony, Lajpat Nagar-IV, New Delhi - 110 024 - Tel - 2644 8938 (R)

web site : www.bharatpensioner.org

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PARTICIPATE FULLY IN THE MARCH : 25.11.11

As Secy Genl, BPS, New Delhi, we call upon all our Affiliated Associations to participate fully in the joint March to Parliament (with serving employees) on 25.11.2011, with details being conveyed to Com S K Vyas (098682 44305) directly to save time and duplication.

Shyam Sunder, Secy Genl, BPS

NON-RECEIPT OF BHARAT PENSIONER : GOVT ACTION DEPARTMENT OF POSTS O/o OF THE POSTMASTER GENERAL, DELHI CIRCLE NEW DELHI - 110 001

1. The CPMG, Bihar Circle, Patna, Bihar
2. The CPMG, Gujrat Circle Ahmadabad, Gujrat
3. The CPMG, Haryana Circle Ambala Haryana
4. The CPMG, UP Circle Agra UP
5. The Postmaster Patpar Ganj Post Office New Delhi - 110 092

No PG/DA-67-14/2011

Dated:-13.10.2011

Sub:- Regarding non-receipt of Bharat Pensioner Monthly Magazine by its subscriber

Please find herewith enclosed complaints received from Rajkot (Gujrat), Darbhanga (Bihar), Yamuna Nagar (Haryana), Patpar Ganj (Delhi) and Ghaziabad (UP) area regarding non-delivery of Bharat Pensioner Samaj Magazine posted from Delhi Circle.

You are requested to please instruct the concerned Delivery Post Office,s fall in your jurisdiction for timely delivery of said Magazine in future.

**Raj Kishori
Asstt. Director(PG)
O/O CPMG, Delhi Circle
New Delhi - 110 001**

Copy to:- 1. The Supdt. New Delhi Stg. Dn. - He is requested to please confirmed that the magazine addressed to above complainant is posting N D PSO on the date of posting. 2. M/S Bharat Pensioners Samaj Post Box 3303, Jangpura, New Delhi - 110 014 for information please.

Esteemed Members : Please register your complaints reg: non / late delivery with Ms Raj Kishori, Asstt Director (PG) as public grievances

BHARAT PENSIONER : Registered with Registrar of Newspapers for India vide
No. R. N. DELBIL/2006/17678

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