

Monthly Journal of
KARNATAKA POSTS AND TELECOMMUNICATIONS
PENSIONERS' ASSOCIATION (R)

(KSR Act 1960, REG. No. 1069/98-99)
(FORMERLY RMS PENSIONERS' ASSOCIATION)

Registered as "a Wholly Charitable Trust" U/S. 12A of I.T. Act 1961

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VOLUME XIV

ISSUE 12

DECEMBER 2013

Annual Subscription For members- Rs. 100/-

Pensioners' Day Celebrated

This year's Pensioners' Day was celebrated on 15th December under the auspices of the Coordination Committee of Central Government Pensioners' Associations, Karnataka, at Udayabhanu Kala Sangha, Kempgowdanagar, Bangalore. Representatives of various Pensioners' Associations in Bangalore and from other places all over Karnataka attended the celebrations. In addition, Central Government Pensioners at Bangalore attended the function. Total attendance exceeded 120, beyond the expectation of the organizers.

Sri B.Sadashiva Rao, Chairman CCGPA presided over the meeting. After self introduction by the representatives of Affiliate Pensioners' Associations of CCGPA, Sri. N.Bhaskaran, General Secretary, CCGPA, welcomed all those present and introduced the chief guest Dr.K.P.Puthuraya, Visiting Professor, International Medical College, Bangalore and requested him to address the gathering. Professor Puthuraya a well known orator spoke on the subject.

"How to handle Old Age." In his hour long speech laced with humor and wit, he decried the practice of electing peoples' Representatives on the basis of caste and opined that our Country will become a "Heaven" if people with honesty and impeccable integrity are elected. Reciting stanzas from the works of great Kannada poets like, Dr. DVG, he advised the audience to face challenges in life boldly and not to get disheartened when tragedy strikes. Quoting from the great epic "Mahabharatha" he stated that though life is not eternal and death is certain, one should not live like a dead man because he is going to die one day and one's aim of life should be to create a heavenly life. Live happily! he said and exhorted the audience to shun sinful acts to attain heavenly pleasure in life. Continuing on philosophy, he stated that human life is divided in to four stages Brahmacharya, Gruhastha, vanaprastha and Sanyasa Ashramas" explaining each of the four

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GREETINGS AND BEST WISHES TO ALL OUR MEMBERS FOR A HAPPY NEW YEAR

PENSIONERS' DAY



Dr. K.P. Puthuraya, Chief Guest, Addressing



Memento to Dr. K.P. Puthuraya

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stages, he regretted that in modern India, these principles are seldom followed and people are after power and pelf and are not prepared to renounce anything in their life.

Speaking on the subject "How to handle Old Age" he said that one has to necessarily pass through infancy, child hood, youth and old age in life and no one should feel sad on reaching old age. He said " I must tell one thing to you all, many do not reach old age, we must be grateful to the Almighty for we have reached 70/80/90 years and are still going strong". "Continuing on the subject, he said that "old age is a biological and natural process and not a curse. We should therefore, get ready to face the challenges of old age. If you understand what is happening and what will happen in future, it would not be difficult at all to face old age. Several changes, Physical, Mental, Financial, Domestic and changes in the Society/Social setup do take place". Explaining those changes narrated by him he said that "as age advances people suffer from diseases like Hyper tension, Diabetes, Arthritis, Deafness etc, Digestive disorders, loss of memory power are common in old people. Please be prepared to accept these changes which will give you strength to combat them".

Concluding his speech, he advised the audience to have control over food, know what to eat and what not to eat, to adjust their life to their income, to keep always engaged, exercise regularly, to love their children and grand children and to adapt to the changes both domestic and social, since life is a continuous process of

adaptation. Finally he said" How you live is important and not how many years you live".

Professor Puthuraya was honoured by garlanding him and presenting him with a shawl and a memento.

Sri. K.B.Krishna Rao, Secretary, Karnataka Posts and Telecommunications Pensioners' Association spoke on the subject "Significance of Pensioners' Day. "In his speech he dealt at length on the back ground which lead to filling of a writ petition before the Hon'ble Supreme Court by Sri D.S.Nakra and others praying that all retirement benefits made available to pensioners who retired w.e.f. 31-3-1979 on implementation of the Liberalized Pension Scheme-1979, should be extended to pensioners who had retired prior to the specified date also. Quoting from the relevant paragraphs of the judgment of the Supreme Court delivered on 17-12-1982,he said that the land mark judgment ensured extension of benefits of the Liberalized Pension Scheme to all past pensioners irrespective of the date of their retirement. Narrating the influence of the judgment on successive Central Pay Commissions, he gave details of the modifications to pension structure recommended by the IV,V and VI CPCs and implemented by the Government, which has resulted in improvement of the life of pensioners and said that the pensioner community is grateful to the Hon'ble Judges who delivered the judgment which is rightly hailed as the " Magna Carta" of pensioners. He said that the day on which the epoch-making judgment was delivered i.e. 17th December is celebrated as" Pensioners' Day".

All India Federation of Pensioners' Associations (AIFPA), Chennai, honours the veterans of Karnataka P&T Pensioners' Association (K P&T PA).

During the Pensioners' Day Celebrations by AIFPA, Sri B.Sadashiva Rao, Sri M.Ramiah, Sri N.Bhaskaran and Sri S.M.Vittal Rao, veterans of K P&T PA were invited as Guests to be honoured for their services to the pensioners' community and building a strong pensioners' movement in Karnataka. Only Sri S.M.Vittal Rao could attend the function. He was honoured with "Ponnadai" – silk shawl - and requested to speak on the occasion. In the course of his speech, he spoke about the efforts made by the Association in collecting Rs. 50 lakhs for constructing "Pensioners' Bhavan" with six guest rooms, an office room and meeting hall in Bangalore and the building now is worth about two crores. He said that he AIFPA should have a bigger accommodation for functioning. He spoke also about the publication of 8th edition of "Compendium on Pension, CGHS and Medical Facilities for Central Govt. and BSNL Pensioners" by Karnataka P&T Pensioners' Association.

Meeting of the Management Committee of CCCGPA, Karnataka held on 15-12-2013.

The meeting was held along with Pensioners' Day Celebration at Udayabhanu Kala Sangha. Representatives of all Affiliates in Bangalore, except of Kendriya Vidyalaya Sangatan, Retd. Employees' Association and Railway Pensioners' Association attended the meeting. From outside Bangalore, only representative of All India Central Government Pensioners' Association, Bijapur Branch, attended.

Sri B.Sadashiva Rao, Chairman presided. Two minutes' silence was observed in memory of late Sri M.N.Doreswamy, former Chairman, CCCGPA and former President, Karnataka Central Government Pensioners' Association, who expired on 28th November, 2013. After adoption of minutes of the previous meeting and approval of Accounts, the General Secretary circulated a list of items to be included in the Memorandum to be submitted to VII CPC. Affiliates were requested to discuss the same in their respective forums and offer their suggestions within a month.

This was followed by speeches by Dr. K.P.Puthuraya on the subject "How to Handle Old Age" and by Sri K.B.Krishna Rao, Secretary, Karnataka P&T Pensioners' Association on "The Significance of Pensioners' Day".

The General Secretary placed before the meeting the letter from Sri B.Sadashiva Rao tendering resignation from the post of Chairman of CCCGPA on personal grounds. After discussion, the resignation of Sri B.Sadashiva Rao from the post of Chairman was accepted. Sri N.K.Raghavendran, the senior among Vice Chairmen, had conveyed his inability to accept the post of Chairman. Sri S.Radhakrishna, the other Vice Chairman, was elected unanimously as Chairman of CCCGPA. The meeting concluded at 1.30 PM followed by vote of thanks by Sri B.K.Gundu Rao, Joint General Secretary.

Items for inclusion in the Memorandum to be submitted to the proposed VII CPC placed before the meeting of the Management Committee of CCCGPA, Karnataka, held on 15 -12-2013

1. As the Government of India has conceded wage revision in PSUs once in every five years, the same criterion should be applied in the case of Central Government employees and pensioners also. The Government orders to be issued on the basis of VII CPC recommendations should be effective from 1.1.2011, irrespective of the date of issue of orders.
2. Interim Relief' must be granted pending submission of its report by the VII CPC and the recommendation for grant of 'Interim Relief' must be submitted to the Govt. as expeditiously as possible, preferably within 'a month' of its constitution.
3. Merger of 50% of DR with pension with effect from 1.1.2011.
4. Age-related additional pension to be granted from 65 years onwards at the rate of 5% of pension for every five years i.e. @ 5% for 65 years, @ 10% for 70 years, and @ 15% for 75 years of age and there after it must continue at the present rates of 20%,30 %,40%, 50%,and 100 % for 80,85,90,95,and 100 years of age .
5. Restoration of commuted portion of pension after 12 years.
- 6.'Emoluments" for the purpose of Pension shall include "Personal Pay", 'Non-practicing allowance', 'Running Allowance', 'Rank Pay', 'Special Pay' etc., under broad definition of Pay.
7. Pension must be computed at 60% of the average emoluments or Pay last drawn whichever is more beneficial and family pension must be calculated at 40 % of the last pay drawn.
8. Fixed Medical Allowance must be enhanced from Rs.300 to Rs.2000/- per month to all pensioners and family pensioners of Central Government and Statutory/Autonomous Bodies under Central Government on par with the EPF beneficiaries and the Fixed Medical Allowance must be linked to cost of living Index and the same should be increased at a prescribed percentage on par with serving employees whenever allowances such as Daily Allowance, Children Education Allowance etc, granted to serving employees are increased.

9. Service Gratuity should be proportionate to the number of years of service without limiting it to 16 ½ times of the emoluments. Maximum ceiling fixed on the amount of gratuity admissible must be removed.

10. Enhanced family pension must be paid for ten years in case of death after retirement as in the case of Government servants dying in harness.

11. Withdrawal of New Pension Scheme

12.Improvement in medical facilities – Extension/expansion of CGHS and RELHS to existing pensioners/family pensioners of Autonomous Bodies under Central Government who are governed by the CCS(Pension) Rules, 1972 and applicability of CS(MA) Rules, 1944 to pensioners living in non-CGHS areas.

13. As the Government is processing the Scheme of Medical insurance which will be optional for existing employees/pensioners, but compulsory for future employees and pensioners, it should be extended to future employees, pensioners/family of pensioners of Autonomous/Statutory Bodies under Central Government also as and when it is implemented.

14. Existing Doctors-Patient norms may be reviewed. The vacancies in the Medical/Para Medical staff may be filled up. The reduction in number of posts under CGHS and ban on recruitment as a 'Policy' may be avoided under CGHS. Appointment of Specialist under honorarium basis without linking it to the 'Posts sanctioned' may be considered.

15. Administrative Tribunal may be retained. The Appeal provision with High Courts after exhausting the remedy at CAT may also be retained. All Court decisions may be extended to cover similarly placed Pensioners/Government servants. The "National litigation policy" launched by the Central Government on 1-7-2010 must be strictly followed by the Government while preferring appeals against judicial orders passed in favour of Pensioners.

16. Extend complete parity in pension between pre- 2006 pensioners and post 2006 pensioners

with effect from 1.1.2006. Similar parity must be granted between pre- VII CPC pensioners and post-VII CPC pensioners after implementation of the recommendations of VII CPC. Wide disparity in the minimum of the four Pay Bands PB-1,PB-2,PB-3 and PB-4 introduced w.e.f.1.1.2006, must be removed by suitably increasing the minimum of PB-1,PB-2,and PB-3 vis-à-vis the minimum of PB-4 and pay scales HAG,HAG+ & Apex scale which will result in the increase of pension and family pension at the minimum level.

17. SCOVA should be strengthened and continued with same status as that of JCM. The criteria for selection and nomination of members of SCOVA should be based on specific acceptable norms, which should be published in the website of Pensioners Portal to ensure transparency in nomination of members to the SCOVA. Conditions prescribed for grant of "Travelling Allowance" to members attending SCOVA meetings may be liberalized, considering the advanced age of the representative and the distance travelled. Travelling allowance must be paid to the Companion / attendant also who accompanies the member attending SCOVA meeting.

18. Action to set right the anomalies arising after implementation of VI CPC recommendations must be expedited.

19.Ex-gratia granted to CPF and SRPF beneficiaries must be increased to bring it to the level of minimum pension/family pension granted to other Central/Railway pensioners/family pensioners.

20. Role of pensioners' Associations in Pension Adalats: The 5th CPC had recommended vide para-139.17 of its report that "Pensioners should be allowed to present their cases before Adalats through any other person/ representative of Pensioners' Association, as they themselves may not be conversant with the Rules". Representatives of Pensioners' Associations may be permitted, in consonance with 5th CPC recommendations, to represent those pensioners who opt for assistance from Pensioners' Associations to present their case before Adalats.

1. Revision of 1/3rd commuted pension portion of pension in respect of Government servants who had drawn lump sum payment on absorption in Central Public Sector Undertakings/Central Autonomous Bodies-Implementation of Government's decision on the recommendations of the 6th Central Pay Commission.

(O.M. No. 4/30/2010-P&PW(D) dated 28.10.2013 of DoP & PW.)

The undersigned is directed to say that orders have been issued vide this Department's OM of even number dated 11.7.2013 for revision of 1/3rd restored pension of absorbees w.e.f. 1.1.2006 by multiplying pre-revised 1/3rd pension by a factor of 2.26, if it is more beneficial than the revised 1/3rd restored pension as per this Department's O.M. No. 4/38/2008-P&PW(D) dated 15.9.2008. These orders have been issued in compliance of the order dated 27.9.2011 of the CAT Hyderabad Bench in OA No. 710/2010 read with their order dated 22.4.2013 in C.P. 26/2012.

2. Representations have been received from the absorbee pensioners, who had taken lump-sum payment in lieu of 100% pro-rata pension on absorption, that the benefit allowed to the absorbee pensioners in terms of O.M. dated 11.7.2013 is not adequate. These representations have been examined in this Department. The main thrust of these representation is that the 1/3rd restored pension may be revised w.e.f. 1.1.2006 by adding dearness pension and dearness relief as on 1.1.2006 alongwith 40% fitment benefit to the pre-revised 1/3rd resotred pension.

3. The matter has been examined in this Department. The instructions for revision of 1/3rd pension were issued by this Department's O.M. no. 4/38/2008-P&PW(D) dated 15.9.2008, keeping in view the formula laid down by Hon'ble High Court of Andhra Pradesh in its judgment dated 24.12.2003 which was accepted in Supreme Court judgment dated 29.11.2006 and 24.7.2007. Hon'ble CAT, Hyderabad Bench in its order dated 27.9.2011 in OA 710/2010 inter-alia observed that the O.M. dated 15.9.2008 was legally sustainable. However, the Hon'ble CAT directed to pass an order so as to equalize the revised 1/3rd restored pension of absorbees with the revised pension of other Central Government pensioners.

4. Keeping in view the above direction of Hon'ble CAT, Hyderabad Bench, which was upheld by High Court of Andhra Pradesh and Supreme Court, orders were issued vide this Department's O.M. of even number dated 11.7.2013 to revise 1/3rd restored pension of absorbee pensioners to 2.26 times of the pre-revised 1/3rd restored pension. This is explained by the following example.

Pre-2006 full pension	Pre-2006 1/3rd restored pension	Revised full pension (for DR, etc.)	Revised 1/3rd restored pension in terms of OM dated 15.9.2008	Revised 1/3rd restored pension in terms of OM dated 11.7.2013
4073	3173	9207	6492	7173

The above formula for revision of 1/3rd pension is also in conformity with the demand made by the staff side in the meeting of National Council (JCM) held on 6.11.2012.

5. In view of the above position, no further change in the 1/3rd restored pension of the absorbee pensioners (who had drawn lump-sum payment of absorption in Central Public Undertaking/Central Autonomous Body) is required to be made. All the representations made by the absorbee pensioners and their Associations in this regard stand disposed off accordingly. All Ministries/All Departments are requested to inform the above position to the absorbee pensioners.

Pension Adalat of CPMG

The Adalat for the half year ending December 2013 is to be held on January/February 2014. Grievances, if any, regarding pension matters for inclusion in the Adalat are to be sent in writing to the Asst. Director (Customer Service & Training), Office of the CPMG, Karnataka Circle, Bangalore-560 001 on or before 31-12-2013.

2. Simplifications of pension process for permanently disabled children/siblings and dependent parents-instructions regarding.

(O.M. No. 1/27/2011-P&PW(E) dated 1.7.2013 of DoP & PW)

(Ref: This Department's O.M. No.1/19/11-P&PW (E), dated 3.8.2011. O.M. No. 1/6/2008-P&PW (E), dated 22.6.2010 and O.M.No.1/21/91-P&PW (E), dated 20.1.93 refer.)

The undersigned is directed to state that a number of representations are being received in the Department of Pension & Pensioners' Welfare about the difficulties being faced in getting the revised Pension Payment Orders (PPOs) issued for old parents and disabled children/siblings after the death of the pensioner/family pensioner.

2. The matter has been examined and it has been decided that the employee/pensioner/family pensioner may, at any time before or after retirement/death of employee, make a request to the Appointing Authority seeking advance approval for grant of family pension for life to a permanently disabled child/sibling in terms of provisions contained in rule 54 of the CCS (Pension) Rules, 1972, which are reproduced as under:

"proviso (iv) to sub-rule 6 (iv) before allowing the family pension for life to any such son or daughter, the Appointing Authority shall satisfy that the handicap is of such a nature so as to prevent him or her from earning his or her livelihood and the same shall be evidenced by a certificate obtained from a Medical Board comprising of a Medical Superintendent or a Principal or a Director or Head of the Institution or his nominee as Chairman and two other members, out of which at least one shall be a Specialist in the particular area of mental or physical disability including mental retardation setting out, as far as possible, the exact mental or physical condition of the child;

Sub Rule 10 (B): Family pension to the dependent disabled siblings shall be payable if the siblings were wholly dependent upon the Govt. servant immediately before his or her death and deceased Govt. servant is not survived by a widow or an eligible child or eligible parents".

3. In terms of sub-rule (10-A) (reproduced below), a request for advance approval to the grant of family pension to the parents may be made to the Head of Office.

"Sub rule 10 A (a): Family pension to the parents shall be payable if the parents were wholly dependent on the Govt. servant immediately before his or her death and the deceased Govt. servant is not survived by a widow or an eligible child.

b) The family pension, wherever admissible to parents, will be payable to the mother of the deceased Govt. servant failing which to the father of the deceased Govt. servant".

4. On acceptance of such a request, the Head of Office (HOD) will immediately issue a sanction order for grant of family pension to such children/siblings/dependent parents on their turn. No further authorisation for grant of family pension to the disabled child/sibling/dependent parents would be required. The HOD and Pay and Accounts Officer (PAO) will maintain the details of such disabled children/siblings/dependent parents in the service book and pension file of the employee/pensioner to enable prompt processing of such requests. On the basis of this approval, the permanently disabled child/sibling/dependent parents will be authorised to receive family pension at the appropriate time i.e. after the death of pensioner and/or after the death/ineligibility of any other member in the family eligible to receive family pension prior to the disabled child/sibling/dependent parents, as explained in the succeeding paragraphs.

5. The name(s) of permanently disabled child/children/siblings and/or dependent parents may be added to the PPO issued to the retiring Government servant if there is no other eligible prior claimant for family pension other than the spouse. No fresh PPO need to be issued in such cases and the family pension will be payable by the Pension Disbursing Authority in the following order and the following manner:

- i) **To the spouse** - on the death of the pensioner - on production of death certificate of pensioner. This family pension will continue till death or remarriage of

spouse. In the case of a childless widow, the family pension may continue even after her re-marriage as per rules.

- ii) **To the permanently disabled child/ children** - on the death/remarriage of spouse - on production of such death certificate/remarriage-intimation. Family pension to the spouse will be discontinued and family pension would be allowed by the PDA for life for permanently disabled children in the order prescribed in Rule 54 of the CCS (Pension) Rules, 1972.
- iii) **To the dependent parents** - first mother, then father - when claimants in (i) and (ii) die or become ineligible - on production of death certificate/remarriage-intimation of spouse and/or death certificates of all permanently disabled children, family pension would be allowed by the PDA to dependent parents. This family pension would continue till death of the dependent parents.
- iv) **To the permanently disabled sibling/s** - when family pension to all above ceases to be payable on account of death/remarriage - on production of death certificates/remarriage-intimation as applicable, the family pension will be allowed by PDA to the permanently disabled siblings.

6. For all other cases, where there are other eligible prior claimants to family pension in accordance with rule 54 of CCS (Pension) Rules, 1972, the names of disabled child/children/dependent parents/permanently disabled sibling will be added to the PPO issued to the preceding eligible family pensioner, based on the authorisation made as in para 3 above. Family pension to these permanently disabled child/children/siblings/dependent parents will be payable after the death/ineligibility of the prior claimant, as the case may be.

7. The authorisation as indicated above shall be made in the PPO or by issuing a revised authority if a child, parents or sibling is authorised for family pension after issue of the PPO. The revised authority shall take the usual route to the Pension Disbursing Authority. The Pension Disbursing Authority shall start disbursing family pension to the permanently disabled child/sibling or dependent parents after the death of the pensioner/spouse/other family pensioner, as the case may be, on the basis of the PPO/revised PPO, approval of the appointing authority and the death certificate(s) of the pensioner and other family pensioner and the self-certificate for income.

8. Such an authorisation shall become invalid in case a person becomes member of family after issue/amendment of such PPO and is entitled to family pension prior to the disabled child/sibling/dependent parents at the time of the death of the pensioner/spouse. For example, the pensioner may marry/remarry after the death of first spouse or adopt a child. Such spouse/child may be eligible for family pension at the time of death of the pensioner or death/ineligibility of the spouse. A child adopted by the spouse of the pensioner shall not be treated as a member of the family of the deceased pensioner. A decision regarding grant of family pension in such cases will be taken by the Head of Office in accordance with the provisions or rule 54 of the CCS (Pension) Rules, 1972.

9. In order to facilitate the Bank Authorities to promptly sanction the family pension in such cases, the Govt. employees/pensioners/their spouses may open a bank account of such children/siblings/parents and indicate this information to the Head of Office for inclusion in the PPO/revised authority.

10. As regards pensioners/family pensioners belonging to the Indian Audit and Accounts Departments, these instructions issue after consultation with the Office of Comptroller and Auditor General of India.

Our monthly journal is not being posted from this month onwards to those members who have not renewed subscription for the year 2013-14.

1. Pensioner card to retired Postal Employees

(Copy of letter F.No.Z. 15025/28/2013/pt-2-CGHS-III dated Nil-9-2013 of Directorate General of Central Govt. Health Scheme (CGHS-III), New Delhi, to all ADs and JDs of CGHS.)

I am directed to refer to the subject mentioned above and to inform you that serving employees of BSNL are not entitled for CGHS facilities. BSNL has their own Health Scheme to take care of their officers. ITS officers who are on deemed deputation to BSNL are also not eligible for CGHS membership. CGHS facilities are available only to the persons drawing their salary or pension from Central Civil Estimates. The employees of BSNL whether regular or on deputation are entitled to medical services provided by their employer i.e., BSNL which is a PSU with a separate legal identity.

2. Renewal of CGHS Cards issued to Pensioners retired from DoT - reg.

(O.M. No. D-12012/2013-14/Cards/BNG/CGHS/9014 dated 5.12.2013 of Addl. Director, CGHS, Bangalore.)

It has been decided that renewal of CGHS cards issued to Pensioners who had retired from Department of Telecom (prior to conversion into BSNL in 2000-2001) will be allowed on six monthly basis.

CMOs Incharge are, therefore, requested that necessary renewal of CGHS cards issued to those pensioners who had retired from Department of Telecom (prior to BSNL) may be allowed on six monthly basis until further orders. However, no renewal will be allowed to the pensioners who have retired from BSNL..

3. Extension of CGHS facilities to absorbed BSNL employees.

(Copy of letter No. BSNL/Admn. 1/14-15/09 (pt) dated 6.11.2013 from AGM (Admn. iii), BSNL Corporate Office, New Delhi to the National Federation of Telecom Employees, New Delhi.)

A case is under deliberation to request CGHS authorities to extend its facilities to absorbed **retired** and serving employees of BSNL. With the computerization and empanelment of private hospitals by CGHS the services of CGHS have improved considerably and with the plastic cards, the facility is available across the dispensaries and cities. These services will be available only in the cities where CGHS facility is available; employees residing in these areas will have an additional option to avail CGHS facility. As the medicines are available across the counter in dispensaries, employees will be saved from spending money in advance and the process of seeking reimbursement thereafter. Employees will get better facility and BSNL will save administrative cost in processing the claims. Further, employees suffering from chronic diseases who have to spent a money more than their ceiling will be saved, as there is no limit in CGHS in providing medicines required for such patients. Ultimately, the power of exercising option will rest with the employees. It is only a proposal, it is also not certain that CGHS authorities will agree to our request.

Before pursuing the case further with the CGHS Authorities it was decided to solicit views of Staff Unions and Associations. You are requested to give your views on the matter for further deliberating the issue.

4. Criteria for setting up of CGHS Dispensary

Sri Ghulam Nabi Azad, Union Minister for Health and Family Welfare, in a written reply on 14th December, 2013 to the Lok Sabha stated as follows:

The criteria fixed for setting up a Central Government Health Scheme (CGHS) dispensary in a particular area are:

- (i) In an existing CGHS city: For opening of a new Allopathic CGHS dispensary in an existing CGHS city, there has to be a minimum of 2,000 Card holders (serving employees of Central Government and Central Civil pensioners).
- (ii) Extension of CGHS to a new City: For extension of CGHS to a new city there has to be a minimum of 6,000 Card holders. However, due to financial and other resource constraints it is not always possible to adhere to the above criteria.

Keeping in view the financial and other resource constraints, a decision has been taken not to expand CGHS to cover new cities /areas. There are some States and UTs which do not have the presence of CGHS as yet. Accordingly, the Ministry has mooted a proposal to open at least one CGHS dispensary in the capital city of such States /UTs namely, Himachal Pradesh, Chhattisgarh, Goa, Arunachal Pradesh, Tripura, Manipur, Mizoram, Sikkim, Nagaland and Pudduchery. One dispensary is also proposed for the capital city of Gujarat. In addition; there is also a proposal to open one CGHS dispensary in Indore in compliance of the High Court's directions.

5. Extension of CGHS facilities to permanently disabled dependent brother of a CGHS beneficiary

(O.M. No. S.11011/13/2012-CGHS(P) dated 25th July, 2013 of MoH & FW)

The undersigned is directed to state that dependent brother of a Central Government employee is presently entitled for CGHS coverage upto the age of becoming a major. Ministry of Health and Family Welfare has been receiving requests from CGHS beneficiaries for removal of the upper age-limit in the case of disabled dependent brother so as to provide them the CGHS facilities without any age limit as has been provided to disabled son of a CGHS beneficiary.

2. Accordingly, with a view to assuage the hardship, it has been decided to extend the CGHS facilities to permanently disabled dependent brother of a CGHS beneficiary, without any age-limit.

3. For availing CGHS facilities under this provision, the permanently disabled dependent brother of a CGHS beneficiary must be suffering from any one or more of the disabilities as defined in Section 2(i) of 'The persons with Disabilities (Equal Opportunities, Protection of Rights and Full Participation) Act, 1995 (No.1 of 19.96)' which includes:-

- i) Blindness, ii) Low-vision, iii) Leprosy-cuke,
- iv) Hearing impairment, v) Loco motor disability,
- vi) Mental retardation, vii) Mental illness

and as per Clause (j) 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), which presently covers a person suffering from any of the condition

relating to Autism, Cerebral Palsy, Mental Retardation or a combination of any two or more of such conditions and includes a person suffering from severe multiple disability. It is clarified that 'permanent disability' means a person with 40% or more of one or more disabilities.

4. The eligibility criteria for a permanently disabled dependent brother to avail medical facilities under CGHS will be as under:-

- a. He must be wholly dependent on the principal CGHS card holder beneficiary.
- b. He should be unmarried and should not have his own family.
- c. The income limit for deciding dependency shall be as prescribed by the Ministry of Health and Family Welfare from time to time and as applicable in CGHS for the time being in force.
- d. He must be ordinarily residing with the primary CGHS cardholder beneficiary.
- e. All the above conditions are required to be fulfilled for availing CGHS facilities. The CGHS facilities will cease to exist with immediate effect if any one of the above conditions is violated.

5. This office memorandum will be effective from the date of issue.

Dishonoured Cheque - CDRC Verdict:

State Consumer Disputes Redressal Commission has said a Bank must inform its customer about the return of a dishonoured cheque and send it back to the customer on time. Any failure on the part of the bank to do so would amount to inefficiency in service.

Rejecting a bank's contention that it was the customer's duty to follow the cheque and ascertain whether it was honoured or dishonoured the Commission comprising of its members J. Jayaram and S. Sambandan said it is not proper for the Bank to expect the customer to go to the Bank every day and enquire about the deposited cheque.

The bench also directed Oriental Bank of Commerce, Kilpauk branch to pay Rs. 10000/- compensation to Mr. M.A. Venkatakrishna, a complainant, holding that the bank was negligent in not returning the dishonoured cheque to him on time.

In his complaint, Mr. Venkatakrishna said he deposited a cheque for Rs. 60,000/- with the bank in 2007 for collection, He was not informed about the status of the cheque. Only in 2008 could he collect the dishonoured cheque from the bank. He was deprived of the opportunity to file a case against the

opposite party under section 138 of the Negotiable Instrument Act.

In another case, the District Consumer Dispute Redressal Forum, Chennai (South) ordered HSBC, Mylapore Branch to pay Rs. 50,000/- compensation to customer for blocking his account without valid reason. According to S. Kannan of Thiruvanniyur, he was holding a Saving Bank Account with HSBC, Mylapore Branch. When he issued a cheque for Rs. 48,000 in favour of Samsung India Electronics Pvt. Ltd., the cheque was returned as the account has been blocked on October 30th 2009. The complainant visited an ATM to withdraw the cash and the ATM machine rejected the card, saying the account was invalid.

The Bank representative informed him that there was a technical problem in the system due to which the account has been blocked. The problem was subsequently rectified. In his complaint before the Forum, he contended that the Bank's act amounted to deficiency in service.

In its version, the bank denied that the cheque was returned during the period and said account was functional.

Courtesy: Railway Pensioners' National Digest.

Notice issued by Full Bench of CAT PB, New Delhi, to DoP & MoFE in Contempt
Case on

Modified Parity - Final Hearing fixed on 27.11.2013

Hon'ble Mr. Justice Syed Rafat Alam : Chairman
Hon'ble Mr. V. Ajay Kumar : Judicial Member
Hon'ble Dr. Birendra Kumar Sinha : Administrative Member

CAT PB Full Bench New Delhi CP. 158/2012 Central Govt. S.A.G. S-29 Pensioners:
October 10, 2013.

ASG argued that in view of the SLP in other three cases and the hearing fixed on 1.11.2013 the contempt petition should not be proceeded with until SC decision thereon. Our counsel pointed out that UOI has no intention of implementing CAT verdict and they are resorting to various piecemeal efforts by filing Writs/SLPs/Review to stall the same. After due deliberations, the Bench decided to continue with the Contempt proceedings and issue Notice to the two alleged Contemnors and list the case for final decision on 27.11.2013. Let us wait and see the outcome.

Editor's Note:

i) The above mentioned case of pre-2006 retirees which again came up before the Principal Bench of CAT, Delhi on 18-12-2013 has been adjourned for hearing to 15-1-2014.

ii) PB3/PB4 cases in Principal Bench of CAT, Delhi:

OA No. 789/2013 - H.C. Das & 143 others: After a couple of hearing before Principal Bench of CAT, comes up for hearing on 5-2-2014.

OA No. 4130/2013 – Balasubramanian & 10 others: Coming up for admission before Principal Bench of CAT, Delhi on 23-1-2014.

Sri V.S.Devasundaram, former President of the All India Federation of Pensioners' Associations, Chennai, (AIFPA) expired on 10th December, 2013 at the age 102 years. He was Founder Organising Secretary of AIFPA. While in service in Perambur Carriage Works, he was an aggressive Trade Unionist and was associated with leaders like T.V.Anandan and maintained good rapport with other contemporary stalwarts like V.V.Giri, S.Guruswamy, K.Anandan Nambiar and Kalyanasundaram. He tendered evidence before the V and VI CPCs.

Sri M.N.Doreswamy (Retd. IA & AS), former President of Karnataka Central Government Pensioners' Association, Bangalore (KCGPA) and former Vice Chairman of Coordination Committee of Central Government Pensioners' Associations, Karnataka, expired on 28th November 2013 at the age of 89 years. He contributed in great deal to the present stature of KCGPA. He was a philanthropist and connected with some NGOs in such activity.

Sri Kasturi Rangan, LM 1940, UDC, Office of the CPMG, Bangalore, expired on 27th November, 2013 at the age of 82 years . He is survived by his wife, a son and a daughter.

Sri G. Renukaradhya, LM 1837, Retd. SA, B City RMS, expired on 24th October, 2013. He is survived by 3 sons.

Sri N. Chinnappan, LM 1586, TM, Telephones, Bangarpet expired on 17th November, 2013. He is survived by his wife, 2 sons and 2 daughters.

Our heartfelt condolences to the bereaved.

Celebration of Pensioners' Day by Affiliates of CCCGPA, Karnataka

- i) **Karnataka Central Government Pensioners' Association, Bangalore** as reported in their monthly journal, "Pensioners' Digest": On 17th December, 2013 at their office premises in "Swarna", No.120/1, 2nd Main, Gayathri Devi Park Extension, Vyalikaval, Bangalore-560 003.
- ii) **Posts and RMS Pensioners' Welfare Association, Gulbarga, Division** as reported by Sri S.N.Yewoorker, Secretary: On 17th December, 2013 at Lions Club Hall, near Gulbarga Head Post Office with Sri Pratap Singh, Retd. Supt. of POs, President, presiding, Sri N.Prakash, Sr. Supt. of POs as Chief Guest and Dr. S.S.Gubbi, MS (Ortho), for speaking on "How to handle Ortho diseases in old age?" and Prof. Sugayya Hiremath, MA, for speaking on "How to spend old age life?".
- iii) **Udupi Dist. P&T Pensioners' Association** as reported by Sri George Samuel, Secretary: On 22nd December, 2013, at Sri Janardhana Mahakali Temple, Ambalpadu, Udupi with Sri P.Rabindra Nayak, Chairman & Managing Director, HT.Co ., presiding. Dr. N.Vijaya Ballal, Dharmadarshi, Sri Janardhana Mahakali Temple as Chief Guest, Prof. Dr. Bhaskarananda Kumar, Consulting Orthopedic Surgeon, Hi-Tech Hospital, Ambalpadu, Smt. Shanthala R.Bhat, Dy. General Manager, BSNL, Udupi and Sri Sudhakar Devadiga, Sr. Supt. of Pos, Udupi as Guests of Honour.
- iv) **Karnataka Income Tax Department Pensioners' Association** as reported by Sri O.M.Bhaskaran, Secretary: On 23rd December, 2013 at Conference Hall, C.R.Building, Hubli with Sri P.C.Chadaga, President, presiding. Dr. K.Satyanarayana, IRS, Chief Commissioner of Income Tax, Bangalore as Chief Guest, Sri Radhakrishna, Vice Chairman, CCCGPA, Karnataka as Guest Speaker and Dr. K.S.Sharma for speaking on "Pensioners' role in the society".
- v) **Karnataka IA & AD Pensioners' Association, Bangalore** as reported by Sri S.Radhakrishna, Secretary: On 25th December, 2013 at Shri Raghavendraswamy Mutt, AG's Layout, Arehalli, Bangalore with Sri B.Sadashiva Rao, Chairman, CCCGPA as Chief Guest.

Threat of Empanelled Hospitals to withdraw Cashless facilities for Treatment under CGHS

Further to the press release of Association of Healthcare Providers of India reproduced by us in "Pensioners' Champion", October 2013 issue, we have since received a copy of the notice being exhibited in the premises of empanelled hospitals by them stating that they propose to withdraw the facility of cashless services to the CGHS beneficiaries with the effect from Saturday, the first of February, 2014 citing their grievances as mentioned below:

- i) Large amounts are outstanding from CGHS to hospitals for an unreasonably long period,
- ii) CGHS has not honoured the agreement with respect to payment of claims,
- iii) CGHS tariffs are unreasonably much below the cost price,
- iv) Arbitrary and illegal disallowances and
- v) CGHS authorities have not responded to any requests to resolve the above issues for nine months now.

As of now, we do not have a clear picture of the allegations of the Association of Healthcare Providers of India. We made a comparative study of the Package Rates of Bangalore with those obtaining in other cities like Chennai, Mumbai and Kolkata and found some of the rates very low in respect of Bangalore. We wrote to the Minister for Health & FW with copy to the Addl. Secretary and DG (CGHS) as early as February, 2011 seeking their intervention for remedial action. Though we reminded them on the issue thrice in the past, no action appears to have been taken on our request.

For the present, we have written to the Minister for Health & FW seeking his intervention to ensure that CGHS beneficiaries continue to get cashless facility for treatment in empanelled private hospitals, endorsing a copy of the same to the Addl. Secretary and DG(CGHS).

ವೃದ್ಧಾಪ್ಯ ಶಾಪವೂ ಅಲ್ಲ ಸಮಸ್ಯೆಯೂ ಅಲ್ಲ, ಒಂದು ಸವಾಲು.

-ಬಿ.ಕೆ. ಗುಂಡೂರಾವ್

ಉದಯಭಾನು ಕಲಾಸಂಘದಲ್ಲಿ ಆಯೋಜಿಸಲಾಗಿದ್ದ ಪಿಂಚಣಿದಾರರ ದಿನಾಚರಣೆಯಂದು, ಮುಖ್ಯ ಅತಿಥಿಯಾಗಿ ಆಗಮಿಸಿ ವೃದ್ಧಾಪ್ಯವನ್ನು ಹೇಗೆ ನಿಭಾಯಿಸುವುದು, ಎಂಬ ವಿಷಯದ ಬಗ್ಗೆ ಸದಸ್ಯರನ್ನು ಉದ್ದೇಶಿಸಿ ಮಾತನಾಡಿದ ಡಾ|| ಕೆ.ಪಿ. ಪುತ್ತೂರಾಯರ ಭಾಷಣದ ತಿರುಳು, ವೃದ್ಧಾಪ್ಯದಲ್ಲಿ ಎದುರಾಗುವ, ದೈಹಿಕ, ಮಾನಸಿಕ, ಸಾಂಸಾರಿಕ, ಆರ್ಥಿಕ, ಸಾಮಾಜಿಕ, ಆತಂಕಗಳಿಗೆ, ಸಾಂತ್ವನ ದೊರಕಿಸಿಕೊಳ್ಳಲು, ಚಿಂತನ, ಮಂಥನ, ಸಾಧನಗಳ ಬಗ್ಗೆ ಅವಲೋಕನವೇ ಈ ಕಿರುಲೇಖನ. ಡಾ|| ಕೆ.ಪಿ. ಪುತ್ತೂರಾಯರು ಅಂತರ ರಾಷ್ಟ್ರೀಯ ಮೆಡಿಕಲ್ ಕಾಲೇಜಿನಲ್ಲಿ ಪ್ರಾಧ್ಯಾಪಕರಾಗಿ, ವೈದ್ಯಕೀಯ ಶಿಕ್ಷಣದ ಸಹ ನಿರ್ದೇಶಕರಾಗಿ, ಬೋಧಕ ರಾಗಿ, ಪರೀಕ್ಷಕರಾಗಿ, ಸಂಶೋಧಕರಾಗಿ, ತಜ್ಞರಾಗಿ, ಆಡಳಿತಾಧಿಕಾರಿಯಾಗಿ, ವಿದೇಶಗಳಲ್ಲಿ ದತ್ತಿ ಉಪನ್ಯಾಸಕರಾಗಿ, ಸೇವೆ ಸಲ್ಲಿಸಿರುವುದಲ್ಲದೇ, ವಾಗ್ಮಿಯಾಗಿ, ಸಾಹಿತಿಯಾಗಿ, ಲೇಖಕರಾಗಿ, ರಾಜ್ಯ ಪ್ರಶಸ್ತಿಯೂ ಸೇರಿದಂತೆ ಹಲವಾರು ಪುರಸ್ಕಾರಗಳಿಗೆ ಭಾಜನರಾಗಿದ್ದಾರೆ. ಇವರ ಹಲವಾರು ಕೃತಿಗಳನ್ನು ರಚಿಸಿದ್ದು ಅವುಗಳಲ್ಲಿ ನೂರಂಟು ಕಿವಿ ಮಾತು, ಮನಮಂಥನ, ನುಡಿಮುತ್ತು, ಹತ್ತು ಹನ್ನೆರಡು ಮರು ಮುದ್ರಣಗಳನ್ನು ಕಂಡು ನೂರಾರು ಸಂಖ್ಯೆಯಲ್ಲಿ ಓದುಗರ ಕೈಸೇರಿವೆ. ಅನೇಕ ಹೆಸರಾಂತ ಸಾಹಿತಿಗಳಿಂದಲೂ ಪ್ರಶಂಸೆಗಳಿಸಿದ ಈ ಕೃತಿಗಳು ಜೀವನ ದಲ್ಲಿ ದೈಹಿಕ, ಮಾನಸಿಕ, ಸಾಂಸಾರಿಕ ಸಮಸ್ಯೆಗಳಿಂದ ಹೊರಬಂದು ಶಾಂತಿಯನ್ನು ದೊರಕಿಸಿ ಕೊಳ್ಳುವ ನಿಟ್ಟಿನಲ್ಲಿ ಸಹಾಯಕವಾಗಬಲ್ಲವು ಎಂಬುದು ನಂಬಿಕೆ. ವಿಷಯದ ಬಗ್ಗೆ ಅವರು ಮಾಡಿದ ಭಾಷಣ ಸ್ಮರಣಾರ್ಹ. ವೃದ್ಧಾಪ್ಯ ಶಾಪವಲ್ಲ, ಎಲ್ಲರೂ ಹಾದು ಹೋಗಲೇ ಬೇಕಾದ ಒಂದು ಹಂತ, ತಪ್ಪಿಸಿಕೊಳ್ಳಲಾಗದ ನೈಜ ಪ್ರತಿಕ್ರಿಯೆ, ಎಂದು ಪ್ರಾರಂಭಿಸಿದ ಅವರು, ಶೈಶವ, ಬಾಲ್ಯ ತಾರುಣ್ಯ, ವೃದ್ಧಾಪ್ಯ ನಾಲ್ಕು ಹಂತಗಳನ್ನು ವಿಶ್ಲೇಷಿಸಿ, ಉತ್ಸಾಹ, ಚಟುವಟಿಕೆಗಳು ಬತ್ತಿದಾಗಲೂ ಇದರ ಅನುಭವವಾಗುತ್ತದೆ ಎಂದರು. ಬಹುಕಾಲ ಬದುಕಲು ಆಶಿಸುವುದು ಸಹಜ ಆದರೆ ಯಾರೂ ಮುದುಕರಾಗಲು ಇಷ್ಟ ಪಡುವುದಿಲ್ಲ. ವಯಸ್ಸಿಗನುಗುಣವಾಗಿ, ಚರ್ಮ ಸುಕ್ಕು ಗಟ್ಟಿ ಮುಖದ ಮೇಲಿನ ಹೊಳಪು, ಕಾಂತಿ ಕಳೆ ಗುಂದಿದಾಗ ಬೇಸರ ಸಹಜ. ಮೊದಲು Dimple ಆಮೇಲೆ Pimple ಕೊನೆಗೆ Wrinkle.

ತಲೆ ಬೋಳಾಗುವುದು, ಹಲ್ಲುಗಳು ಬಿದ್ದು ಹೋಗುವುದು, ಜೀರ್ಣಶಕ್ತಿ ಕುಂಠಿತಗೊಳ್ಳುವುದು, ದೃಷ್ಟಿ

ಮಾಂದ್ಯತೆ, ಕಿವುಡು, ನಿಶ್ಚಕ್ತಿ-ಅಡರುವಿಕೆ, ಜೊತೆಗೆ ಖಾಯಿಲೆಗಳು ಕಾಡಿದರೆ, ಯೌವನದ ನೆನಪುಗಳು ಅದೃಶ್ಯವಾಗುತ್ತವೆ. ಆಗ ಸಹಿಸಲಾಗದ ಚಡಪಡಿಕೆ ಪರಿಹಾರಕ್ಕಾಗಿ ಹಾತೊರೆಯುತ್ತದೆ. ದೈಹಿಕ ಆರೋಗ್ಯವನ್ನು ಕಾಪಾಡಿಕೊಳ್ಳುವುದು ಅತ್ಯವಶ್ಯಕ. ಮಿತ ಆಹಾರ, ವಾಯುವಿಹಾರ, ವ್ಯಾಯಾಮ, ಸಹಭೋಜನ, ವಿಶ್ರಾಂತಿ ಅತ್ಯಗತ್ಯ ಜೊತೆಗೆ ದುಶ್ಚಟಗಳಿಗೆ ಕಡಿವಾಣ. ಆಗಾಗ್ಗೆ ಆರೋಗ್ಯ ತಪಾಸಣೆ, ಔಷಧೋಪಚಾರಗಳು ಸಹಕಾರಿಯಾಗುವುದಲ್ಲದೆ ಆತಂಕವನ್ನು ನಿವಾರಿಸುತ್ತದೆ ಎಂದರು. ವೃದ್ಧರಿಗೆ ವಯಸ್ಸಿಗೆ ತಕ್ಕ ಗೌರವ, ಆದರ ಸತ್ಕಾರಗಳು ದೊರೆಯ ಬೇಕೆಂಬ ಹಠ. ಅಂದರೆ Parent-ego ಎಂದು ಕರೆಯಬಹುದಾದ ಬಿಗುಮಾನ, ಕೆಲವರಲ್ಲಿ ಸಹಜ. ವಯಸ್ಸಿನ ಅಂತರದಿಂದ ಉದ್ಭವಿಸುವ ಭಿನ್ನಾಭಿಪ್ರಾಯಗಳು, ಸಮಸ್ಯೆಗಳು ಕಾಡಿದಾಗ, ಹೊಂದಿಕೊಂಡು ಹೋಗುವ ಸ್ವಭಾವ, ತಾಳ್ಮೆ ಅನುಸರಣೆಯ, ಗುಣ. ಇರದೇ ಇದ್ದರೆ ತೊಡರುಗಳು ಖಂಡಿತ. ಸರ್ವಜ್ಞ ಹೇಳಿದಂತೆ "ಕಣ್ಣು ನಾಲಿಗೆ, ಮನವು ನಿನ್ನದೆಂದನ ಬೇಡ, ಅನ್ಯರನು ಹಳಿ ಬೇಡ. ಇವು ಮೂರು ತನ್ನ ಕೊಲ್ಲುವುವು ಸರ್ವಜ್ಞ ಎಂಬುದು ಅಕ್ಷರಶಃ ಸತ್ಯವಾಗಿ ಪರಿಣಮಿಸುತ್ತದೆ. ಆಗ ಜೀವನ ಬಗ್ಗಡದ ನೀರಿನಂತೆ ಆಗುತ್ತದೆ.

ವೃದ್ಧಾಪ್ಯದಲ್ಲಿ ಮರವು ಬರುವುದು ಸಹಜ. ಆದರೆ ಹಲವಾರು ಬಾರಿ ಆತಂಕ, ಅಪಾಯಗಳಿಗೆ ಎಡೆ ಮಾಡಿದರೆ ಸಹಿಸಲಾಗದು ಅವರು ಉದಹರಿಸಿದ ಒಂದು ಘಟನೆ. ಸಭೆಯನ್ನು ನಗೆ ಗಡಲಿನಲ್ಲಿ ತೇಲಿಸಿತು. ಒಬ್ಬ ಬಾಲಕ ವೃದ್ಧರೊಬ್ಬರನ್ನು ಯಲಹಂಕ ಎಲ್ಲಿವೆ? ಎಂದು ಕೇಳಿದರೆ ಅವರು ಶ್ರೀಲಂಕಾ ಪಕ್ಕದಲ್ಲಿರಬಹುದು. ಕಿಂಗೇರಿ ಎಲ್ಲಿದೆ ಎಂದು ಕೇಳಿದರೆ ಹಿಂಗೇರಿ ಪಕ್ಕದಲ್ಲಿದೆ ಎಂದು ಉತ್ತರಿಸಿದಾಗ ಅವರ ಜ್ಞಾಪಕ ಶಕ್ತಿಯನ್ನು ಒರೆಗಲ್ಲಿಗೆ ಹಚ್ಚಿತಾಗಿತ್ತು. ಕಷ್ಟ ಕಾರ್ಪಣ್ಯಗಳನ್ನು ಅನುಭವಿಸಿ, ಮಕ್ಕಳನ್ನು ಬೆಳೆಸಿ ವಿದ್ಯಾವಂತರನ್ನಾಗಿ ಮಾಡಿಯೂ ವೃದ್ಧಾಪ್ಯದಲ್ಲಿ ಜೊತೆಯಲ್ಲಿ ಇರಲಾಗದ ಅನಿವಾರ್ಯತೆ, ವೃದ್ಧಾಶ್ರಮಗಳನ್ನು ಹುಡುಕಿಕೊಂಡು ಹೋಗುವ ಅವಶ್ಯಕತೆ, ಅತ್ತೆ, ಸೊಸೆಯರಲ್ಲಿ ಸಾಮರಸ್ಯದ ಕೊರತೆ, ಅಸಡ್ಡೆ, ಮೂದಲಿಕೆ, ತಿರಸ್ಕಾರಗಳು ಮಾನಸಿಕ ಕ್ಷೇಶಕ್ಕೆ ಎಡೆ ಮಾಡಿ ಜೀವನ ದುರ್ಭರ ಎನಿಸುತ್ತದೆ. ಆಗ ವೃದ್ಧ ದಂಪತಿಗಳಲ್ಲಿ ಪ್ರೀತಿ-ಅನ್ಯೋನ್ಯತೆ ಯೌವನಕ್ಕಿಂತಲೂ ವೃದ್ಧಾಪ್ಯಕ್ಕೆ ಹೆಚ್ಚು ಅಗತ್ಯವಾಗುತ್ತದೆ. ನಿಜವಾದ ಪ್ರೇಮ ಕಂಡ ಕಂಡಲ್ಲಿ ಬೆಳೆಯುವ ಕಾಡು ಗಿಡವಲ್ಲ ಹೃದಯಗಳಲ್ಲಿ ಬೇರು ಬಿಟ್ಟು ಅರಳುವ ಮಂದಾರ

ಕುಸುಮ ಎಂದ ಹಾಗೆ ಅದು ತಾನಾಗಿಯೇ ಹುಟ್ಟುತ್ತದೆ. ಕವಿ ಶ್ರೀ ಕೆ.ಎಸ್. ನರಸಿಂಹ ಸ್ವಾಮಿಯವರ "ಮೈಸೂರು ಮಲ್ಲಿಗೆ", ಕವನ ಸಂಗ್ರಹದಿಂದ ಕವನವನ್ನು ಉದಹರಿಸಿದ ಡಾ|| ಪುತ್ತೂರಾಯರು ಬಾಳ ಸಂಗಾತಿಯಿಂದ ದೊರೆಯುವ ಪ್ರೀತಿ, ವಿಶ್ವಾಸ. ಯಾರಿಂದಲೂ ದೊರೆಯದು ಎಂದರು. ವೃದ್ಧಾಪ್ಯದಲ್ಲಿ ಆರ್ಥಿಕ ಸ್ವಾವಲಂಬನೆ ಅತಿಮುಖ್ಯ. ಆದಾಯ ಕಡಿಮೆಯಾಗಿ ಜೀವನ ನಿರ್ವಹಣೆಗೆ ಬೇರೆ ಮಾರ್ಗಗಳಿಲ್ಲದೇ ಇದ್ದರೆ ಸ್ವಂತದ ಅಗತ್ಯಗಳಿಗೆ ಕೂಡಿಟ್ಟುಕೊಳ್ಳದೇ ಇದ್ದದ್ದನ್ನೆಲ್ಲಾ ಬೇರೆಯವರಿಗೆ ಕೊಟ್ಟು ಕೈ ಚಾಚುವಂತಾದರೆ, ಈ ಕಾರಣಕ್ಕಾಗಿ ಮಕ್ಕಳು ನಿಕೃಷ್ಟವಾಗಿ ಕಂಡರೆ, ಜಿಗುಪ್ಸೆ ಮೂಡದೇ ಇರದು. ಯಾರೋ ವೃದ್ಧರು ಹೇಳಿದ ಹಾಗೆ, ಬೆಳಿಗ್ಗೆ ಎದ್ದ ಕೂಡಲೇ ಸೊಸೆ ನಗುಮುಖದಿಂದ ಮಾವನವರಿಗೆ ಒಂದು ಕಪ್ ಕಾಫಿ ಕೊಡಬೇಕಾದರೆ ಮೊದಲು ಅವರ ಶರಟಿನ ಜೇಬು ನೋಟುಗಳಿಂದ ಚೋತು ಬಿದ್ದಿದೆಯೇ? ಎಂದು ಗಮನಿಸಿಯೇ ನಂತರ ಕೊಡುತ್ತಾಳೆ, ಎಂಬುದು ಹಾಸ್ಯ ಎನಿಸಿದರೂ ಜೀವವಿರುವವರೆಗೂ ಪರಾವಲಂಬಿಯಾಗದಂತೆ ಎಚ್ಚರ ವಹಿಸುವುದು ವೃದ್ಧಾಪ್ಯದಲ್ಲಿ ಅನಿವಾರ್ಯ.

"ಯೌವನದಲ್ಲಿ ಮಾಂಸ ಖಂಡಗಳ ಉಕ್ಕು ಅದಕ್ಕೇ ಆಗ ಸೊಕ್ಕು ವೃದ್ಧಾಪ್ಯದಲ್ಲಿ ಮೈಯ್ಯೆಲ್ಲಾ ಸುಕ್ಕು,

ಅದಕ್ಕೇ ಬದುಕಿಗೆ ಹಿಡಿದ ಹೋಯಿತು. ತುಕ್ಕು, ಎಂಬ ನುಡಿ ಅದೆಷ್ಟು ಸತ್ಯ. ಸಾಂಸಾರಿಕವಾಗಿ, ಸಾಮಾಜಿಕವಾಗಿ, ಆರ್ಥಿಕ ಅತಂತ್ರಗಳಿಗಾಗಿ, ನಿಂದನೆಗಳು ದೂರುಗಳು, ಹಿಂಯ್ಯಾಳಿಸುವಿಕೆ ಎದುರಾದರೆ "ಚುಚ್ಚು ಮಾತುಗಳಿಗೆ ಕಿವುಡನಾಗು, ಮೂದಲಿಕೆಗಳಿಗೆ ಮೂಕನಾಗು, ಕಂಬಳಿಗೆ ನೀ ದಾಸನಾಗು, ಬೇಗ ಹೊರಟು ಹೋಗು; ಎಂದು ಹೇಳಿದ ನುಡಿ ವೃದ್ಧರ ಸ್ಮೃತಿ ಪಟಲದ ಮೇಲೆ ಅಷ್ಟಳಿಸದೇ ಇರಲಾರದು. "ಜಾತಸ್ಯ ಮರಣಂ ಧ್ರುವಂ", ಜನನ ಆಕಸ್ಮಿಕ ಮರಣ ನಿಶ್ಚಿತ. ಇವುಗಳ ಮಧ್ಯೆ ಜೀವನ ಅನಿವಾರ್ಯ.

ಹಾಸಿಗೆಯ ಮೇಲೆ ಹೂವು ಹಾಕಿ ಮಲಗಿದರೆ ಅದು ಮೊದಲ ರಾತ್ರಿ, ಮಲಗಿಸಿ ಮೇಲೆ ಹೂವು ಹಾಕಿದರೆ ಅದು ಕೊನೆಯರಾತ್ರಿ. ಎಂದು ಡಾ|| ಪುತ್ತೂರಾಯರು ಹೇಳಿದಾಗ ಸಭೆ ದೀರ್ಘ ಕರತಾನ ಮಾಡಿತು.

ಸುಮಾರು 50 ನಿಮಿಷಗಳ ಕಾಲ ಅವರು ಮಾಡಿದ ಭಾಷಣ ಬಹುಶಃ ಎಲ್ಲರ ಮನದಾಳವನ್ನು ಹೊಕ್ಕು ಆಲೋಚನಾಲಹರಿ, ಚಿಂತನ, ಮಂಥನಕ್ಕೆ ಎಡೆ ಮಾಡಿ ಸಾಂತ್ವನವನ್ನು ಅರಸಿದರೆ, ಅದು ವೃದ್ಧಾಪ್ಯವನ್ನು ನಿಭಾಯಿಸಲು, ಡಾ|| ಪುತ್ತೂರಾಯರು ಕಠಿಸಿದ ಮಾರ್ಗದರ್ಶನ ಎಂದರೆ ಬಹುಶಃ ಅತಿಶಯೋಕ್ತಿಯಾಗಲಾರದು.

Subscription of Rs. 100/- received for Pensioners' Champion

LM/ALM	Name (Smt./Sri)	LM/ALM	Name (Smt./Sri)	LM/ALM	Name (Smt./Sri)
299	K.O. Chacko	1234	Dr. J. Jagadish	1732	N. Muniratnam
318	B. Keshava Bhat	1250	V. Srimathi	1831	T.R.S. Iyengar
826	H.S. Prabhakara	1272	Venkatagiriappa	1916	S. Sivaprasada Rao
952	Paul Pinto	1438	K.K. Nambiar	1950	Sridhara Mysore
1057	B.R. Hanumantha Rao	1540	G.L. Chandrashekar Rao	1953	C. Ranjani
1077	T.S. Ramamurthy	1701	K. Sadananda	2025	C. Gopalakrishna
				2046	J.R. Srinivasa Murthy

Subscription of Rs. 200/- received for Pensioners' Champion

LM/ALM	Name (Smt./Sri)
491	P.P.Gopi
1076	C.S. Karanth
1205	S.Indrani
1540	G.L.Chandrashekar Rao
1750	K.S.K.Gnanamurthy

Subscription of Rs. 300/- received for Pensioners' Champion

LM/ALM	Name (Smt./Sri)
1865	Harvey Rosario
600	V.N. Nagaraja

Subscription of Rs. 500/- received for Pensioners' Champion

LM/ALM	Name (Smt./Sri)
908	K.Sridhara Bhat
1963	Nagarathna

PENSIONERS' DAY



A Section of the Audience



Honouring Sri B. Sadashiva Rao,
Chairman, CCCGPA



Sri K.B. Krishna Rao, Secretary,
K P&T PA Speaking on significance of Pensioners' Day



Vote of thanks by Sri B.K. Gundu Rao, Jt. Genl. Secretary, CCCGPA

Newly-Enrolled Members

	Name (Smt./Sri)	Designation & Office in which last worked	Type & No.
1.	S.L. Duggal	Director of Postal Accounts, Kapurthala, Punjab	LM 2116
2.	K. Srinath	O/o. DE, R.T. Nagar, BSNL, Bg.	LM 2117
3.	M.R.V. Nath	Jr. Works Manager (Gazetted), Armoured Vehicles, HQs Avadi Camp, Chennai	ALM 2118
4.	S.K. Ramachandra	PA (TBOP), Wilson Garden PO, Bg.	LM 2119
5.	R.G. Dabade	Supervisor, SBCO, Athani H.P.O, Belgaum	LM 2120
6.	R. Jayaraman	Programme Executive (Gazetted) AIR Bhadravathi.	ALM 2121
7.	Prakash R. Kowtal	AGM, O/o. PGM, BSNL, Bg. TD.	LM 2122
8.	V.S. Rama Murthy	Controller of Telecom Stores, BSNL, Chennai	LM 2123
9.	R.M. Revankar	CMA, HSG II, B City RMS	LM 2124
10.	S.K. Subramanian	Chief Accounts Officer, DoT, Madurai	LM 2125
11.	M. Arumugham	Head Mail Guard, B City RMS	LM 2126
12.	A.C. Dhingra		2127
13.	K.S. Rajagopalan	DE. Phones, BSNL, Ulsoor, Bg.	LM 2128
14.	T.S. Vaidyanathan	Director, Aviation Research Centre, N. Delhi	ALM 2129
15.	N. Sathyanarayana	DDM(PLI), O/o. CPMG, Bg.	LM 2130
16.	Subhadra Jagadeesh Shenvi	PM, BSK II Stage, PO, Bg.	LM 2131
17.	K.S. Krishna Murthy	RTO Engineer, HAL Aero Engines, DRDO, Bg.	ALM 2132
18.	D.M.R. Panthalu	Assistant, AFHQ Civil Service, O/o. the CAO, MoD, N. Delhi	ALM 2133

LM: Life Member

ALM: Associate Life Member

Donation for Association		
LM/ALM	Name (Smt./Sri)	Rs/-
826	H.S. Prabhakara	10,000
1526	P.A. Longhinose	500
2128	K.S. Rajagopalan	500

ALL INDIA CONSUMER PRICE INDEX				
Month	CPI Base 2001=100	12 Months' Total	Monthly Ave.	% increase over 115.76
June 13	231	2648	220.67	90.63
Octo 2013	241	2741	228.42	97.32

By. K.B. Krishna Rao

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Edited, Printed and Published by **Sri N. Bhaskaran** for and on behalf of **Karnataka P & T Pensioners' Association**, 1397, 23rd Main, Banashankari II Stage, Bangalore-560 070. (Ph.: 26716198) and Printed at: **Omkar Hi-Prints**, No. 24, I Cross, I Main, Tata Silk Farm, Basavanagudi, Bangalore-4. Ph.: 26713020