

# “सेवानिवृत्ति आयोजना पर कार्यक्रम” Program on Planning for Retirement

*“Beginning of a New Sunrise”*



**कार्यक्रम संयोजक Program Coordinators**

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### IMPORTANT URLs

S NO	PARTICULARS	URLs	REMARKS
1.	UBINET	<a href="http://10.0.229.225/UBINET/">http://10.0.229.225/UBINET/</a>	Our Intranet having all useful information
2.	Union Parivaar	<a href="http://10.0.229.239:8080/psp/ps/?cmd=login&amp;languageCd=ENG&amp;">http://10.0.229.239:8080/psp/ps/?cmd=login&amp;languageCd=ENG&amp;</a>	Our Bank HRMS Portal -can be used for Holiday Home booking & UBIREMAS after retirement too.
3.	HR Aapke Saath	<a href="http://10.0.229.222:8222/UnionHr/Home.aspx">http://10.0.229.222:8222/UnionHr/Home.aspx</a>	Useful for calculating retirement benefits
4.	Paramount TPA	<a href="https://www.paramounttpa.com/UNIONBANK/">https://www.paramounttpa.com/UNIONBANK/</a>	Username Employee Number Password (by default) DOB in DD/MM/YYYY format
5.	E-learning	(1) <a href="http://10.0.250.27/login-">http://10.0.250.27/login-</a> assessable through intranet of our Bank (2) <a href="http://mybanklearning.unionbankofindia.co.in">mybanklearning.unionbankofindia.co.in</a> - assessable through internet.	User ID is Your PF No and Password is Ubin@123
6.	Jeevan Praman Portal	<a href="https://jeevanpramaan.gov.in.">https://jeevanpramaan.gov.in.</a>	Submission of Life certificate in Digital mode.
7.	Retired staff insurance Admin	<a href="https://10.128.232.52:8222/retiredstaffinsurance">https://10.128.232.52:8222/retiredstaffinsurance</a>	

## UNION BANK OF INDIA RETIRED EMPLOYEES' MEDICAL ASSISTANCE SCHEME (UBIREMAS)

### Scheme at a glance

- UBIREMAS Scheme is a Staff Welfare Scheme launched by Staff Welfare Committee for the benefit of retired colleagues.
- Only retired employees of the bank and his/her spouse (not employed beneficially) are covered under this scheme.
- Employees who retired on superannuation will have to apply for membership within 6 months of their retirement.
- Employees who opt for VRS may apply for membership within 6 months after attaining the age of 60 years.
- For enrolment in UBIREMAS, retiree has to apply online in Union Parivar through nominated branch by paying his/her membership fees.
- The membership fees is Rs 5,000/- for Officers, Rs 3,000/- for Clerks and Rs 2,000/- for Sub Staffs.
- Under this scheme both hospitalization and annual health checkup are covered.
- Maximum ceiling limit for reimbursement of hospitalization expenses is Rs 1,50,000/- (Rupees one lac fifty thousand only) w.e.f. 01/01/2017.
- The reimbursement of annual health check up fees is restricted to Rs 2,000/- (Rupees Two thousand only). The amount can be claimed maximum in two installments per financial year.
- For reimbursement, retiree has to submit the application to the nominated branch along with all original medical bills/ receipts/certificates in the prescribed format.
- Retired employees who have their personal Medical Insurance, upon exhaustion of their Sum Insured, may claim reimbursement of balance of hospitalization bills under this scheme, by submitting true copies of all related documents.

- The nominated branch will forward the application to the Regional Office under whose jurisdiction it falls, after duly verifying the same. RO HR Administrator will process the claim.

### **Objective**

In order to extend succor to the retired employees of the Bank, a new Welfare Scheme called Union Bank of India Retired Employees' Medical Assistance Scheme (UBIREMAS) has been introduced.

### **Features of the Scheme**

The salient features of the Scheme are enumerated here under:

- Retired employees of the Bank and his/her spouse will be eligible for the benefits under the scheme.
- The retired employee will be called "Primary Member" and the spouse will be called "Secondary Member".
- The Primary and Secondary members will together constitute a Family Unit.
- The scheme will cover existing retired employees, their spouses and the spouses of deceased retired employees who apply for membership within 6 months from the date of introduction of the said scheme.
- On the death of the retired employee, the spouse (Secondary Member) will continue to be covered under the scheme for reimbursement of hospitalization expenses.
- The retired employees and their spouses will be covered under the scheme only if they are not gainfully employed. Gainfully employed means those who are in employment and receiving a monthly salary/wages of Rs.3500/- or more.
- Employees who will be retiring from the services of the bank hereafter and their spouses shall also be eligible to become members, provided they apply within 6 months from the date of retirement.

### **Membership**

The membership will be restricted to the following:

- Those who have retired from the services of the Bank on superannuation and are not gainfully employed.
- Those who have been allowed to retire from the services of the Bank on medical grounds and are not gainfully employed.
- Those who have taken voluntary retirement from the service of the Bank in terms of provisions of “Union Bank of India Officers’ Service Regulation 1979”, “Union Bank of India Voluntary Retirement Scheme 2000-01” or under any other similar scheme and are not gainfully employed. However, they will be eligible to be covered under the scheme only after completion of 60 years of age.
- Those who have taken voluntary retirement from the service of the bank in terms of provisions of “Union Bank of India Employees’ Pension Regulation 1995” after completion of 55 years of age or 30 years of service in the Bank and not gainfully employed. However, they will be eligible to be covered under the scheme only after completion of 60 years of age.
- Those who have ceased to be in the service of the Bank or who will cease to be in the service of the Bank for reasons other than those mentioned above will not be eligible for membership and benefits under the scheme.

**Benefits:**

- Reimbursement of hospitalization expenses will be restricted to 100% of the total expenses incurred in case of Primary member and 75% in case of Secondary Member subject to limits prescribed under the Scheme for Reimbursement of Hospitalization Expenses for Officers/Award Staff now in force in the Bank or Rs.10000/- per claim, whichever is less in case of minor ailments. In case of major ailments, the same rules will be followed subject to the condition that the reimbursement will be restricted to Rs.150000/- per claim or the limits prescribed under the scheme, whichever is less.
- For the purpose of determining the rate of reimbursement the cadre of the employee (Officer/Award Staff) at the time of superannuation/voluntary retirement etc. will be taken into account.
- The total reimbursement of hospitalization expenses will be permitted up to a

maximum of Rs.150000/- (One lakh fifty thousand only) to the Family Unit during the entire currency of membership under the scheme.

- Major / minor ailments will be as defined in the scheme in vogue in Bank for Reimbursement of Hospitalization Expenses applicable to Officers / Award staff, as the case may be and the amount of reimbursement will also be calculated on the same lines.
- Submission of Original bills/receipts/certificates is necessary. However, if the members are holders of any Medi-claim policy taken by them individually, then they can claim reimbursement under this scheme for the balance amount not settled by the Insurance Company, on the basis of the certificate/sanction letter of the Insurance Company. However, the reimbursement will be as per the rules existing in the Bank for such cases.

**A hypothetical case is given below:**

A Retired employee has undergone a surgery towards which an expenditure of Rs.70000/- has been incurred. The claim was first submitted to Insurance Company for reimbursement where an amount of Rs.30000/- has been settled. Retired employee has membership under UBIREMAS and he/she claims the rest amount of Rs.40000/-, i.e. amount not settled by Insurance Company, under UBIREMAS, then the eligibility under UBIREMAS is to be calculated as per the following table:

S no	Particulars	Amount in Rs.
A	Total amount incurred in Surgery	70000.00
B	Total eligibility under UBIREMAS considering this to be a fresh claim	40000.00
C	Total amount settled by TPA/ Insurance Company	30000.00
D	Total amount that can be sanctioned under UBIREMAS (B-C)	10000.00

**MEDICAL INSURANCE SCHEME FOR RETIRED EMPLOYEES POLICY PERIOD**  
**01.11.2021 TO 31.10.2022**

The medical insurance scheme as applicable to the officers/ employees in service would be continued beyond their retirement /superannuation /resignation, etc. subject to payment of stipulated premium by them. The medical insurance scheme would also cover the existing retired officers/ employees of the Banks and dependent spouse subject to payment of stipulated premium by them.

**Revised Insurance premium: [SC: 7506 dated 30.09.2021]**

**MEDICAL INSURANCE SCHEME FOR RETIRED EMPLOYEES**

➤ Premium rates for Base policy( Including GST): [SC: 7506 dated 30.09.2021]

**For Clerical /Sub staff (Award staff) cadre/Workman Retired Employee**

Options	Without Domiciliary		With Domiciliary	
	Family Floater ( In Rs.)	Single Person (In Rs.)	Family Floater ( In Rs.)	Single Person (In Rs.)
300000	Rs. 33884/-	Rs.22024/-	Rs 65107/-	Rs 42319/-
200000	Rs.22025/-	Rs.14316/-	Rs 45213/-	Rs 29388/-
100000	Rs. 15248/-	Rs.9911/-	Rs 27024/-	Rs 17566/-



### MEDICAL INSURANCE SCHEME FOR RETIRED EMPLOYEES

- Premium rates for Base policy(Including GST): [SC: 7506 dated 30.09.2021]

For Officer Cadre Retired Employee				
Options	Without Domiciliary		With Domiciliary	
Basic Sum Insured ( In Rs.)	Family Floater ( In Rs.)	Single Person (In Rs.)	Family Floater ( In Rs.)	Single Person (In Rs.)
400000	Rs. 43249/-	Rs 28112/-	Rs.86042/-	Rs. 55927/-
300000	Rs. 33884/-	Rs.22024/-	Rs 65107/-	Rs 42319/-
200000	Rs.22025/-	Rs.14316/-	Rs 45213/-	Rs 29388/-
100000	Rs. 15248/-	Rs.9911/-	Rs 27024/-	Rs 17566/-

### MEDICAL INSURANCE SCHEME FOR RETIRED EMPLOYEES

- Premium rates for Super Top-Up Policy (Including GST): [SC: 7506 dated 30.09.2021]

For Clerical /Sub staff (Award staff) cadre/Workman Retired Employee		
Options		
Basic Sum Insured ( In Rs.)	Family Floater ( In Rs.)	Single Person (In Rs.)
400000	Rs 8817/-	Rs 5731/-
300000	Rs. 7449/-	Rs.4842/-
200000	Rs.5932/-	Rs.3856/-
100000	Rs. 3724/-	Rs.2421/-

## MEDICAL INSURANCE SCHEME FOR RETIRED EMPLOYEES

■ Premium rates for Super Top-Up Policy (Including GST): [SC: 7506 dated 30.09.2021]

### For Officer Cadre Retired Employee

Options	Family Floater (In Rs.)	Single Person (In Rs.)
Basic Sum Insured (In. Rs)		
500000	Rs 11601/-	Rs 7540/-
400000	Rs 8817/-	Rs 5731/-
300000	Rs. 7449/-	Rs.4842/-
200000	Rs.5932/-	Rs.3856/-
100000	Rs. 3724/-	Rs.2421/-

### Contact Details: -

For any kind of query regarding renewal of the policy, Medical Insurance team members, and central office may be contacted on the following numbers:

Land line - 022 - 2289 6255 , IP: 116250 / 116252 / 116253

S No	Name of Officer	Zone Allotted
1	Shri Pankaj Gupta	Delhi, Lucknow, Varanasi
2	Shri Anshul Jain	Bangalore, Chennai, Ranchi
3	Shri Vilas V Sawant	Ahmadabad, Bhopal, Kolkata, Mumbai, Pune
4	Smt Shilpa Sharma Sarkar	Escalation

Official Email ID - [staffmedicclaim@unionbankofidia.com](mailto:staffmedicclaim@unionbankofidia.com)

The Central TPA may be reached at the following numbers:

Contact Person Name	IP	Landline

1. Ms Ankita Khadayte	116255	022-22896298
2. Shri Abhishek kokate		

**Few Important Points:-**

- Maximum 40,000/- (10 % of sum insured) for officers and Rs 30,000/- (10% of sum insured) for clerical/sub staff is covered under domiciliary treatment, against payment of higher premium.
- There are two modes of treatment viz. cashless and reimbursement.
- PRE–HOSPITALISATION MEDICAL EXPENSES: Medical expenses incurred immediately 30 days before the insured person is hospitalized will be considered as part of a claim provided that such medical expenses are incurred for the same condition for which the insured person's hospitalization was required.
- POST HOSPITALISATION MEDICAL EXPENSES: Relevant medical expenses incurred immediately 90 days after discharged from the hospital provided that such medical expenses are incurred for the same condition for which the Insured Person's Hospitalization was required.

**WELFARE MEASURES**

1	<b>Farewell Scheme of Retiring Employees.</b>	<ul style="list-style-type: none"> <li>• Employees Retiring on superannuation are presented with a Memento costing not more than Rs.7500.00</li> </ul>
2	<b>Holiday Home facility</b>	<ul style="list-style-type: none"> <li>• Available to retired employees at any time during the year except Saturday, Sunday &amp; bank holidays</li> <li>• Each holiday home can be utilized only once in a financial year</li> <li>• On line booking not earlier than 3 calendar months ( user id &amp; Password PF no &amp; UBI)</li> <li>• Refer circular for More detail - SC:5662 16.04.2010</li> </ul>

## PL ENCASHMENT

Maximum 240 days of PL can be encashed. The pro-rata PL earned during the year till the date of retirement is to be credited to the PL account. Payments are made at the Branch/Office where the employee has retired from service.

Encashment of privilege leave on retirement is exempt from tax up to a maximum of Rs.300, 000/-.

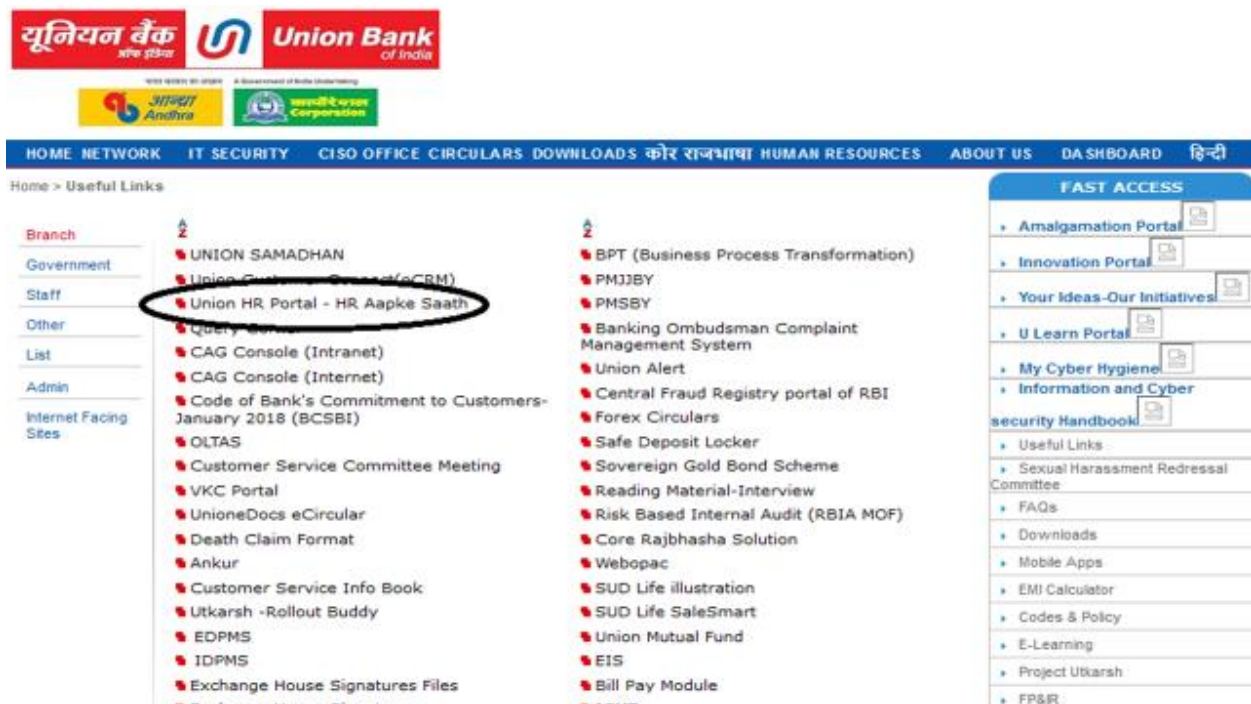
## GRATUITY

- Every employee is eligible for gratuity on
  - Retirement on account of superannuation.
  - Death
  - Disablement rendering him unfit for further service as certified by a medical officer approved by the Bank.
  - Resignation after completion of **5 years of continuous service**.
  - Termination of service in any other way except by way of punishment after completion of **5 years continuous service is required**.
- Gratuity is paid to the employee as per Gratuity Act or Banks rules whichever is more beneficial of the two.
- The amount of gratuity payable is 15 days' pay for every completed year of service.
- The ceiling on amount of Gratuity payable under Sec 4 of Gratuity Act 1972 is Rs.20, 00,000/-(w.e.f.29.03.2018).

Amount of Gratuity entitled to exemption under sub-clause (iii) of clause (10) of section 10 of Income Tax Act 1961 is Rs.20, 00,000/- (w.e.f.29.03.2018).

- If fraction of service period beyond completed years of service is 6 months or more, the same shall be reckoned as one year.
- Gratuity shall be payable to an employee after continuous service for not less than; five years (as per gratuity act.)
- Gratuity shall be payable to an employee after continuous service for not less than; ten years (as per bank rules )
- Maximum gratuity payable as per gratuity act. Rs 20,00,000/-
- Maximum gratuity payable as per bank rules. no maximum limit
- Minimum service not required in case of death of the employee or disablement due to accident or disease, gratuity is payable.

**KNOW YOUR PENSION & GRATUITY THROUGH UNION HR PORTAL ( HR AAPKE SAATH)**



The screenshot shows the Union Bank of India HR Portal. The header includes the bank's logo and navigation tabs: HOME, NETWORK, IT SECURITY, CISO OFFICE, CIRCULARS, DOWNLOADS, कोर राजभाषा, HUMAN RESOURCES, ABOUT US, and DASHBOARD. Below the header, there are logos for Andhra and Corporation. The main content area is titled 'Home > Useful Links' and contains a grid of links categorized by Branch, Government, Staff, Other, List, Admin, and Internet Facing Sites. The link 'Union HR Portal - HR Aapke Saath' is circled in red. On the right side, there is a 'FAST ACCESS' section with links to Amalgamation Portal, Innovation Portal, Your Ideas-Our Initiatives, U Learn Portal, My Cyber Hygiene, Information and Cyber security Handbook, Useful Links, Sexual Harassment Redressal Committee, FAQs, Downloads, Mobile Apps, EMI Calculator, Codes & Policy, E-Learning, Project Utkarsh, and FP&R.



- Gratuity Calculator
- Pension Calculator
- PF Loan Calculator

## PAYMENT OF PENSION

### UNION BANK OF INDIA PENSION REGULATIONS' 1995

- Union Bank of India (Employees') Pension Regulations was adopted by the Board in September, 1995.
- Pension is voluntary to employees joined the bank before 29.09.1995 and compulsory to those employees who joined from 29.09.1995 to 31.03.2010. Employees who joined from 01.04.2010 are coming under NPS (National Pension Scheme).
- Pension is the 3rd Terminal Benefit in lieu of Bank's contribution to PF along with PF (own contribution) and Gratuity.
- **Average of** Basic Pay, PQP, SP. Pay, FPP (Basic portion) and officiating allowance (if any) as per rules, for the last 10 months are taken in to account while calculating pension.
- Following are the classes of pension
  - Superannuation Pension (SAP)
  - Voluntary Retirement Pension (VRP)
  - Compulsory Retirement Pension (CRP)
  - Invalid Pension (IP)

- Premature Retirement Pension (PRP)
- Superannuation pension shall be granted to an employee who has retired on his/her attaining the age of superannuation.i.e.60 years.
- Minimum of 20 years of qualifying service is required for opting for VRS under Pension Regulation 1995
- Additional maximum 5 years of notional service is added in case of VRS. However, the total qualifying service rendered by an employee should not in any case exceed 33 years' service in the Bank.
- Full pension is granted to employees who retired under Superannuation and have put in 33 years of qualifying service.
- The employees retiring on superannuation with service of less than 33 years are paid pension on pro-rata basis.

### FAMILY PENSION

- Family Pension is paid to the dependent of the employee / Pensioner.
- Family Pension is 15% to 30% of the last basic pay drawn by the employee/pensioner as per various Bipartite settlements / salary revisions, subject to the limit of minimum and maximum family pension as per pension regulation.
- Enhanced family pension is double the normal family pension. The same is paid up to 7 years from the date of death of employee/pensioner or 65 years of age of the employee/pensioner, who expired, whichever is earlier.
- In case of children, family pension is paid up to the age of 25 years or employment or marriage (in case of female children) whichever is earlier.
- Differently abled children are entitled for lifelong family pension provided they are not gainfully employed.
- In case of widow or widower upto the date of death or remarriage.

## COMMUTATION

- Employees shall be entitled to commute for a lump sum payment of a fraction not exceeding 1/3rd of Basic pension.
- Commutation is payable as per the table. e.g. commutation value in the case of employee retiring on attaining age of superannuation (60 years at present) as per the table is 9.81.
- Commutation is restored after 15 years
- Medical check-up is compulsory if the employee opts for commutation after one year from the date of retirement /VRS. Medical check-up is mandatory in case of compulsorily retired employees.

## DEATH RELIEF FUND

Bank has established DRF with the specific objectives of rendering financial assistance by way of ex- gratia payment to-

- The member's nominee/s in the event of the member's death during the period of his service in the Bank
- The member, in the event of that member becoming physically handicapped due to serious illness, accident or otherwise, resulting in loss of employment.

### **Amount of Financial Assistance / Ex-gratia:**

The amount so payable shall be Rs.4,25,000/- w.e.f. 01.01.2017.. The Board of Administrators will review this amount from time to time, depending upon the availability of the funds.

The salient features of the fund are as under: -



## Membership

- Membership of the Fund shall be open to all employees of the Bank, but excluding employees in temporary or contract service or on deputation from other organizations.
- Membership is irrevocable so long as a member continues to be an employee of the Bank. On his cessation in the Bank's employment, he will automatically cease to be a member of the Fund.
- In case, a member, while in service, ceases to be a member of the Fund for any reason whatsoever, he shall not be entitled for the contribution made by him towards the fund or any part thereof.
- A member or his nominee will become eligible for the financial assistance under the scheme only when the member has contributed his subscription for a period of at least six months.

## Monthly Subscription

- Every Member employee shall contribute Rs 125/- per month towards the fund.

## FINANCIAL PLANNING

### INTRODUCTION TO FINANCIAL PLANNING

There will be no financial stress as long as we are employed. But the fact is that someday we have to retire from service. Then our income will be reduced to half, or in case of some there may not be any income. At this stage there will be financial requirements and health problems. So for leading happy, comfortable and peaceful retired life we have to PLAN for the **LIFE AFTER RETIRMENT**.

The essence of life is not just to stay healthy, but to stay wealthy too. Keeping in view of the growing importance of managing one's own finances in order to secure the future of self, dependents and to brace up for the uncertain and ever changing world, we intend to create awareness of the art of financial planning and its nuances through a series of articles through the periodical newsletters.

Over the years, India has seen a rapid change in the family structure. From a joint family system, it has transformed mainly into a nuclear family structure. Which means, instead of being taken care of by children, a retired individual has to self finance the sun-set years. With the improvement in medical science, the probability of living longer is higher, which calls for building a larger retirement corpus.

This also calls for changes in investment pattern and other lifestyle-related issues for every retired person. For one, “It’s never too early to begin planning for retirement” “The sooner you begin setting aside money for your retirement, the better off you will be. The longer you wait, the more sacrifices you will have to make to catch up. That’s because of the power of compounding works better when you remain invested for a longer duration.

### **WHAT IS FINANCIAL PLANNING?**

Financial planning is the process of assessing the current financial position of the individual, setting the financial goals at different stages of life cycle and act in order to achieve those goals.

### **HOW IT WILL BE BENEFIT YOU..?**

Financial planning seems like an obvious task for everyone to do, but how many people do you know like to have a budget to stick by every month, balance their investments every half year, and make sure to take advantage of all available tax deductions every year? Unfortunately not many people enjoy doing these things.

However, doing financial planning can achieve more wealth for yourself, protect your family from any financial disasters, and give a peace of mind that everything will be alright financially.

### **BE CAREFUL IN SELECTING THE SCHEMES.**

Hence we have to search out for the schemes where there is no TDS. There are certain Long Term investment Schemes where there is no Tax on the income earned.

*[Don’t keep all eggs in one basket]*

## WRITE YOUR “WILL”

- Try to make nominations to all your bank a/cs without fail. If you have not yet done, please do the same immediately
- Earning of Assets is not the only criteria. You also have to hand over these assets to your Legal Heirs without any problem. Remember, you have every right to distribute all the assets that you acquired in your life time as you wish.
- How you want to distribute make it clear. Writing a WILL is very good and you can make changes any number of times, no hurdles. If you want, you can take the help of an ADVOCATE.
- Open a Bank A/C jointly with your SPOUSE.

## HEALTH IS WEALTH - TAKE A HEALTH INSURANCE POLICY

- The next is the need for a comprehensive health policy for the family. There could be unforeseen medical expenses in your sunset years. “Old age brings medical problems and increases healthcare expenses.
- As age is increasing slowly health problems will come. As per an estimate, health expenses are increasing annually 15 to 20 percent. Do not forget - we will be financially stable only if we are healthy.
- If you do not have HEALTH Insurance POLICY take one for at least Rs.2 or Rs.3 lacs. There are Health Disability, Personal Accident Insurance Policy. There are certain policies for the Old age people.

## WHERE TO INVEST

- Don't Trade - Only Invest
- **Investment In Shares:-** There is no need to pay any tax if you invest your money more than one year in SHARES or in EQUITY MUTUAL FUNDS. However, there is always a doubt of getting loss because of the rates related to Stock Market Index. You should not invest for short term gains, you have to invest and wait at least 3/5 years. You can expect 13% to 15% gains, if your investment is long term. If you want to take profit by selling within one year, then you have to pay 15% Short Term Capital Gains Tax. Beware that there is tax benefit only to the gains you get after one year. Select 4 to 5 Large Cap Funds and invest so as to reduce the fear of loss.
- **Balanced Funds:-** When compare with the investments in Shares and Equity Mutual Funds - in balanced funds there will be less fear of loss. These funds are long term and 35% of investments of these funds will be invested in the Government and Corporate Bonds. There will be no tax on the profits or dividends on this funds. These balanced funds are very much useful when compare with Full Debt Schemes.
- **Keep Cash For Emergency Purpose:-** Sometimes we may need CASH for emergency purposes. To meet such type of exigencies, keep some CASH Balance in Bank A/c or in Fixed Deposits. As you know we can en-cash the FDR as and when we wish.

## PLANNING FOR HEALTH

- Life of Human beings is very interesting. They put their health for wealth and expend all the wealth for health.

- Always in anxiety about the future and forget the present and because of this attitude they are not only unhappy at present but also in the future. They behave as if there were no death for them and finally they will die without.
- In every work we do, there is tension, in every issue we involve there is anger, adulteration in every item we eat, the water we drink and even in the air we breath - this is the state of affairs in which we are living at present. In addition to it, if you have a smoking habit, drinking habit, and etc., no need to say the difficult life we have to lead. Now a days there is no physical strain to the body, every work is being completed very fast and easily. Now a days, Human bodies are becoming very sensitive day by day.
- However, if you want to live happily, pleasantly and more comfortably with long lasting life, please have certain basic good habits and systems in life without compromising. To have an idea of good things, please have a look.. on the following and try to adopt. I am sure each one of the following is a DIAMOND LIKE and you accept in due course.

## LAUGHING

### ***LAUGHING IS A VERY GOOD EXERCISE TO YOUR BRAIN.***

**POWER OF LAUGHING:** We forget to Laugh. An Average 4 year Boy laughs not less than 500 times a day, where as an adult laughs only 15 times. JUST SMILE. It takes only 13 muscles to Smile and 112 muscles to frown. A Genuine Smile “Connects the people”. And all it costs you a Simple SMILE... an expression of genuine warmth.

You’ve heard that laughter is the best medicine, and that holds true for the brain and the memory as well as the body. Unlike emotional responses, which are limited to specific areas of the brain, laughter engages multiple regions across the whole brain.

Looking for ways to bring more laughter in your life? Start with these basics:

- **Laugh at yourself.** Share your embarrassing moments. The best way to take ourselves less seriously is to talk about the times when we took ourselves too seriously.
- **When you hear laughter, move toward it.** Most of the time, people are very happy to share something funny because it gives them an opportunity to laugh again and feed off the humor you find in it. When you hear laughter, seek it out and ask, “What’s funny?”
- **Spend time with fun, playful people.** These are people who laugh easily—both at themselves and at life’s absurdities—and who routinely find the humor in everyday events. Their playful point of view and laughter are contagious.
- **Surround yourself with reminders to lighten up.** Keep a toy on your desk or in your car. Put up a funny poster in your office. Choose a computer screensaver that makes you laugh. Frame photos of you and your family or friends having fun.
- **Pay attention to children and emulate them.** They are the experts on playing, taking life lightly, and laughing.

## YOGA

**What is yoga?**

Yoga is a spiritual, mental and physical discipline, which helps attain permanent peace. But over the years, yoga is associated with physical fitness.

"The Yoga *Sutras*," written some 2200 years ago. The *Sutras* bring together all the various strands of theory and practice from all sources of yoga and present them in one concise, integrated and comprehensive text. How all the aspects interrelate and form part of the whole body of yoga are clearly elucidated. There are 8 disciplines to yoga

as presented by Patanjali which must be practiced and refined in order to perceive the true self- the ultimate goal of Yoga:

1. *Yama* - Universal ethics: Non-violence, truthfulness, non-stealing, sexual restraint and non-acquisitiveness.
2. *Niyama* - Principles of self conduct: purity, contentment, intense dedication or austerity, study of self and scriptures and self-surrender.
3. *Asana* - practice of the postures.
4. *Pranayama* - Breath control.
5. *Pratyahara* - withdrawal and control of the senses.
6. *Dharana* - concentration.
7. *Dhyana* - meditation.
8. *Samadhi* - a state of higher consciousness where the sense of self (ego) dissolves in the object of meditation and the individual self exists in its own pure nature.
9. *Yoga practice helps develop the body and mind bringing a lot of health benefits is not a substitute for medicine.* It is important to learn and practice yoga postures under the supervision of a trained teacher.

One traditional definition of Asana is very specific and does not relate particularly to physical exercise: According to Patanjali's Yoga Sutra: 'Sthiram, Sukham, Asanam' which means 'Asana is a body position and a state of being in which one can remain steady, calm and comfortable'.

Think once what are you doing for your health is healthy?

- Asanas help to harmonies all the Doshas and the endocrinal secretions, balancing the emotions and giving a positive attitude to life.
- Oxygen consumption is in the practice of asanas reduced.
- In asanas the respiration rate falls.
- In Yoga the body temperature drops

- In asanas the metabolic rate drops.
- In asanas the muscles receive minimum nutrition/ oxygen and the organs receive more,
- In asanas, the blood pressure and heart rate decrease.
- In broad terms, Yoga practitioners need less food.
- Asanas stimulate the parasympathetic nervous system.
- Physical exercise tends to overwork the joints and can often engender rheumatism and stiffness later in life. The opposite is the case with asanas.
- Asanas encourage flexibility and the capacity to adapt to the environment and to change; if done correctly, they also develop stamina.
- Asanas are done slowly, with relaxation and awareness which also encourages co-ordination between the body systems and the mind.
- Asanas eliminate the toxins in the body.
- Asanas develop inner awareness.

## PHYSICAL BENEFITS

**Flexibility:** Moving and stretching in new ways will help you become more flexible, bringing greater range of motion to tight areas. Over time, you can expect to gain flexibility in your hamstrings, back, shoulders, and hips. As we age, flexibility naturally decreases, which leads to pain and immobility. Yoga can ameliorate this process.

**Strength:** Many yoga poses require you to support the weight of your own body in new ways, including balancing on one leg (such as in Tree Pose) or supporting yourself with your arms (such as in Downward Facing Dog). Holding poses over the course of several breaths also builds strength.



**Muscle tone:** As a by-product of getting stronger, you can expect to see increased muscle tone. Yoga helps shape long, lean muscles.

**Balance:** Improved balance is one of the most important benefits of yoga as you get older. Poses where you stand on one leg and, for more advanced students, inversions, are great ways to build core strength.

**Joint Health:** People with arthritis often see marked improvement in their pain and mobility with regular gentle yoga practice. People with Carpal Tunnel Syndrome can also benefit from specific types of yoga exercises.

## PRANAYAM

Pranayam has the capacity of freeing the mind from untruthfulness, ignorance and all other painful and unpleasant experiences of the body and mind: and when the mind becomes clean it becomes easy for the Sadhak to concentrate on the desired object and it becomes possible for him to progress further in the direction of Dhyana and Samadhi.

In human body, lungs, heart and brain hold very important position and depend on each other heavily for their health. Physically, Pranayam appears to be a systematic exercise of respiration, which makes the lungs stronger, improves blood circulation, makes the man healthier and bestows upon him the boon of a long life.

Physiology teaches us that the AIR (PRANA) we breathe in fills our lungs and spreads in the entire body, providing it its essential form. The lungs take the healthy air to the heart and throw the useless material like carbon dioxide out through the act of exhalation. If this action of the respiratory system is done regularly and efficiently, lungs become stronger and blood becomes pure.

However, most of the people do not have the habit of breathing deeply with the result that only 25% of the lungs is brought into action and 75% remains idle. Like the Honeycomb, lungs are made of about 73 Million cells, comparable to a sponge in their making. In normal breathing, to which all of us are accustomed only about 20 Million pores in the lungs get oxygen, whereas remaining 53 million pores remain deprived of it, with the result that they get contaminated by several diseases like tuberculosis, respiratory diseases and ailments like coughing, bronchitis etc..In this way, the inefficient functioning of the lungs affects the process of blood purification. Heart weakens because of this with a constant possibility of untimely death. It is for this reason that the importance of Pranayam has come to be recognized for a healthy long life. Several diseases can be averted by regular practice of Pranayam. Hence, it is obvious that the knowledge of the science of Pranayam and its regular practice enables a man to lead a healthy and long life.

Mental disturbances like excitement, anxiety, fear, anger, disappointment, lust for sex and other mental perversions can be calmed down by regular practice of Pranayam. Besides, Pranayam practice improves the functions of the Brain Cells with the result that memory and the faculty of discrimination and observation improves, making concentration and meditation easy for the Practitioner.

**Whether you believe it or not, our LIFE SPAN will be decided by our Respiratory system.**

See the life span of the following animals which depends on the Respiratory system.

Animal	No. of times in a Minute	Life Span
TORTOISE	4- 5 Times	200 years
SNAKES	7- 8 Times	150 Years
HORSE	20-22 Times	40 Years
DOG	28-30 Times	14 Years
MAN	15-16 Times	100 Years

## BENEFITS OF PRANAYAM

- Vata-Pitta and Kapha get adjusted in pro-per proportion and abnormalities in them are removed.
- Diseases pertaining to lungs, heart and brain are also cured.
- Obesity, Diabetes, Cholesterol, Constipation, Flatulence, Acidity, Respiratory troubles, Allergy, Migraine, High Blood Pressure, diseases pertaining to Kidneys, sexual disorders of males and females etc., are cured.
- Resistance against diseases is stepped up. Immunity develops
- Hereditary diseases like diabetes and heart disease are avoided.
- Falling of hair or its premature graying, appearance of wrinkles on the face or other parts of the body at young age, diminution of eyesight, forgetfulness etc., are relieved and process of aging is retarded.
- **FACE BECOMES BRIGHT, LUMINOUS AND CALM.**
- Energy Chakras are cleansed and enable the practitioner to awaken the Kundalini.
- Mind becomes stable and tranquil. A sense of contentment and enthusiasm or zeal develops. Conditions like depression are relieved.
- Performance of yogic exercises like meditation will be easy.
- All the diseases of the physical and etheric bodies will be cured. Freedom from negative and harmful mental conditions like anger, lasciviousness, greed for money, arrogance etc., will be achieved.
- All the physical and mental disorders and abnormalities are cured and toxins eradicated from the body.
- Freedom from negative thinking is achieved and the mind develops the habit of positive and constructive thinking.

## MEDITATION



### What is MEDITATON

Meditation is a part of yoga, which should ideally be followed after yoga asanas. Meditative techniques take you through energizing the body and intellect. Mediation also improves breathing and the mind, and eventually self-realization. As yogis have known for centuries and scientists can now prove, the benefits of meditation are profound. Meditation is perhaps the most crucial instrument to harness the power of thought, cultivate more peace, clarity and happiness.

### How to Meditate:

A simple meditation to use to begin the transition from Beta or Alpha to the Theta State is to focus on the breath. The breath and mind work in tandem, so as breath begins to lengthen, brain waves begin to slow down.

To begin the meditation, sit comfortably in your chair with your shoulders relaxed and spine tall. Place your hands mindfully on your lap, close your eyes, and as much as possible eliminate any stimuli that may distract you.

**Watch your breath.** Simply notice your breath flowing in. Flowing out. Don't try to change it in any way. Just notice.

**Silently repeat the mantra:** *"Breathing In. Breathing Out."* As your mind begins to wander, draw it back to your breath. Notice that as your breath begins to lengthen and fill your body, your mind begins to calm.

**Consistency is key.** Try to do this breath meditation first thing in the morning and/or at night. Be consistent with your meditation. Shorter meditations on a regular basis are more productive than long sessions every few weeks. Aim for 5 minutes a day and add 1 minute each week.

Are you seeking calmness, peace of mind, joy, vibrant health, greater energy, positive relationships and fulfillment in life? Do you wish to be stress-free and worry-free?

You can enjoy all these benefits and much more, with meditation. Meditation offers innumerable benefits for your body, mind and spirit. The rest you gain in meditation is deeper than the deepest sleep. The deeper your rest, the more dynamic your activity is.

## De-Stress with Meditation

**Meditation has two important benefits:**

- Meditation prevents Stress from getting into the system.
- Meditation releases accumulated stress that is in the system.

Both of these happen simultaneously, leaving one refreshed and joyful.

### Physical Benefits of Meditation

With Meditation, the physiology undergoes a change and every cell in the body is filled with more Prana (Energy). This results in joy, peace, enthusiasm as the level of Prana in the body increases.

#### On a Physical level Meditation:

- Lowers high blood pressure.
- Lowers the levels of blood lactate, reducing anxiety attacks.
- Decreases any tension-related pain, such as, tension headaches, ulcers, insomnia, muscle and joint problems.
- Increases serotonin production that improves mood and behavior.
- Improves the immune system.
- Increases the energy level, as you again an inner source of energy.

### MENTAL BENEFITS OF MEDITATION

Meditation brings the brainwave pattern into an “Alpha” state that promotes healing. The mind becomes fresh, delicate and beautiful. With regular practice of Meditation:

- Anxiety decreases.
- Emotional stability improves.
- Creativity increases.
- Intuition develops.
- Gain Clarity and Peace of Mind.
- Problems become smaller.
- Meditation sharpens the mind by gaining focus and expands through relaxation.
- A sharp mind without expansion causes tension, anger and frustration.
- An expanded consciousness without sharpness can lead to lack of action or progress.

- The balance of a sharp mind and an expanded consciousness brings perfection.
- Meditation makes you aware - that your inner attitude determines your happiness.

## OTHER BENEFITS OF MEDICATION

**Emotional Steadiness and Harmony:** It cleanses and nourishes you from within and calms you, whenever you feel overwhelmed, unstable, or emotionally shut down.

**Meditation brings Harmony in Creation:** When you meditate, you are in the space of vastness, calmness and joy and this is what you emit into the environment, bringing harmony to the Creation/Planet.

**Consciousness evolves:** With the assimilation of meditation into daily life, your consciousness evolves and in time, is able to experience the higher and refined states of consciousness. When your consciousness evolves and expands, the disturbances in your life become negligible. Anger and disappointments become fleeting emotions that occur momentarily and then vanish. You start living in 'the movement' and let go of 'the past'.

**Personal Transformation:** Meditation can bring about a true personal transformation. As you learn more about yourself, you'll naturally want to discover more about the mystery of life, this universe, etc., Then the questions that arise in the mind are -  
What is the meaning of Life?

What is its Purpose?

What is this World?

What is Love?

And what is Knowledge?

Once these questions arise, know that you are very fortunate. These questions need to be understood; you cannot find the answers in books. As you live through answering them you'll witness that life transformation to a richer level.

**Cosmic consciousness dawn in you:** With the assimilation of meditation into daily life, the fifth state of consciousness, called cosmic consciousness, dawns. Cosmic consciousness - is to perceive the whole cosmos as part of oneself.

When you perceive the world as a part of yourself, love flows strongly between the world and you. This love empowers you to bear the opposing forces and the disturbances in your life. Anger and disappointments become fleeting emotions that occur momentarily and then vanish. You start living in 'the moment' and let go of 'the past.'

The confluence of knowledge, understanding and practice makes life complete. When you grow into higher states of consciousness, you become beautiful yet strong - a soft, delicate and beautiful blossom capable of accommodating different values in life without any conditions.

### How to get the Benefits?

To experience the benefits of Meditation, regular practice is necessary. It takes only a few minutes every day. Once imbibed into the daily routine, meditation becomes the best part of your day.

**Meditation is like a SEED.** When you cultivate a Seed with Love, the more it Blossoms. Similarly, the sapling of consciousness is within you. It needs to be nurtured with simple Meditation techniques. Some palm trees yield in three years, some in ten years. And those that aren't nurtured - never yield. They simply exist.



Busy people from all backgrounds are grateful to pause and enjoy a refreshing few minutes of meditation each day. Dive deep into yourself and enrich your life.

## EXERCISES

### What is exercise?

When you exercise your body - your exercise your brain also.

Treating your body well can enhance your ability to process and recall information. Physical exercise increases oxygen to your brain and reduces the risk for disorders that lead to memory loss, such as diabetes and cardiovascular disease. Exercise may also enhance the effects of helpful brain chemicals and protect brain cells.

Exercise is also known as physical activity.

Exercise is the physical exertion of the body - making the body do a physical activity which results in a healthy or healthier level of physical fitness and both physical and mental health. In other words, exercise aims to maintain or enhance our physical fitness and general health.

In simple terms exercise is any movement that works your body at a greater intensity than your usual level of daily activity. Exercise raises your heart rate and works your muscles and is most commonly undertaken to achieve the aim of physical fitness.

People exercise for many different reasons. What would be suitable exercise for one person may be too much or too little for another. For example, if the most energetic part of your average day is walking to pick up your children from school, then walking

at a quicker pace would be a good form of exercise for your body. However, a 10 mile run would be too much of a challenge too soon.

## Benefits of exercises

When we talk about **exercise**, we nearly always refer to physical exercise.

- Strengthening Muscles.
- Optimizing the cardiovascular system
- Practicing specific athletic skills
- Controlling bodyweight
- For fun
- To win
- To socialize
- To get away from it all

## There are three broad Intensities of exercise:

- **Light exercise:** The exerciser is able to talk while exercising. Going for a walk is an example of light exercise.

**Moderate exercise:** The exerciser feels slightly out of breath during the session. Examples could be walking briskly, cycling moderately, or walking up a hill.

Experts reported in the journal - *Arteriosclerosis, Thrombosis and Vascular Biology* that brisk walking is as effective as running in reducing a person's risk of hypertension (high blood pressure), high cholesterol and diabetes.

- **Vigorous exercise**

The exerciser is panting during the activity. The exerciser feels his/her body is being pushed much nearer its limit, compared to the other two intensities. This could include running, cycling fast, and heavy weight training.

## Suitable Exercise

To find a suitable level of exercise for your body, start gently and slowly increase the intensity and the length of time that you exercise for. Exercise should challenge your body and be at a greater intensity than your usual level of daily activity.

Don't go crazy or you may suffer in the morning! However, don't be shy about getting hot and sweaty during your workouts but make sure that you can still talk.

Your aim should be to gradually increase your activity levels over time. As your body adapts to meet the new challenges that you set for it your routine will become easier. When it gets easier it is time to increase the exercise intensity or try something new.

Choose a type of exercise that you will enjoy, that way you are more likely to continue doing it on a regular basis. Exercising with friends and family is a sociable way to keep fit, you will be able to motivate each other when one of you loses momentum.

## Examples of Exercise

Examples of exercise include:

- Gardening
- Walking
- Jogging
- Swimming
- Dancing
- Tennis
- Yoga
- Skipping

## WALKING

Why should you be excited about the benefits of walking? Why are we so passionate about walking? Why is walking the best exercise ever for us even at our ages?

First...it's so **SIMPLE TO DO!**

Just put one foot in front of the other. Just like that you're off the couch and on your way to improving your fitness. And...Starting to feel **GREAT** again!

No special skill or talent required! No special equipment needed - other than a good pair of properly fitting\* walking shoes and socks.

**One thing you do NEED to bring though. Your daily dose of dedication! Do that and you reap the rewards? A healthy lifestyle for years to come!**

### **Some Basic Benefits of Walking**

When you walk, you reduce your blood pressure and improve your cardiovascular functions. Heart health is huge in enjoying a healthier lifestyle. That alone makes it worth getting back out there doesn't it?

When you walk, it has a positive impact on your weight and age-related illnesses. It helps build muscle strength and endurance and ...maintain healthier bones and joints. Result? Fewer aches and pain.

More benefits of walking! Your stress level is diminished and...You've slowed down the aging process. You leave the extra baggage in the 'caboose' behind! Very sweet indeed!

And...Your renewed energy gives you the urge (and ability) to start doing more outdoor activities with your family and friends. May be your grand kids.

Enough benefits of walking for now? Almost ready? Great! But...Just before you do though it's time to ...

## Controlling Your Weight

Weight loss by walking! A great way to control your weight. You daily walking actually burns calories and you feel the difference. Those calories burned walking actually increase as your walking distance and speed increases.

You gain a new sense of energy. It's the start of your walking journey to be the best you can be!

## Natural Anti-Aging

Fitness walking gives you great cardiovascular exercise, gets your heart rate up, reduces cholesterol, builds muscle and burns fat. You feel better and you're happier. Add those all up and you're enjoying natural anti aging and slowing the aging process!

Regular walking also increases your overall health by boosting your circulation, keeping your energy level up and your spirits high. You look and feel younger longer!

Walking in the sunshine helps your skin produce vitamin D, a vitamin essential to good health. Recent studies in both Canada and the US show that this essential vitamin can lower cancer rates, risk of death and risk of osteoporosis in people over 50.

Walking helps shape and tone your legs and butt, slims your waist and helps you sleep better. Your stress level goes down as your spirit goes up! Stress management and relaxation becomes easier. More reasons to put a big smile on your face. You do age more slowly!

You just got to love those benefits of walking now don't you!

## Maintaining Your Blood Pressure

A new study shows that even if you do a little bit of weekly exercise, it's enough to lower your blood pressure and improve your overall fitness.

Thirty minutes of walking three times a week. Nine easy ten minute walks throughout the day and week.

Either way it's enough to have a healthy effect on your blood pressure. Works great on your measurements around the waist and hip too. Soon you'll be saying bye bye to some of your 'caboose'!

### **Walking is Good For Your Brain**

In a study on walking and cognitive function, researchers studied women who walked at an easy pace for at least 90 minutes each week. They found the women had significantly better cognitive function and less cognitive decline than women who walked less than 40 minutes per week.

Think about that!

### **Walking Reduces the Risk of Breast and Colon Cancer**

Women who walk briskly for between 75-150 minutes per week, had an 18% decrease in risk of breast cancer compared with inactive women.

Many studies show that exercise also helps prevent colon cancer. In individuals that had developed colon cancer, the benefits of exercise appeared to continue - both by increasing their quality of life and reducing their mortality.

**Those are certainly powerful benefits of walking aren't they?**

### **Walking Helps Prevents Type 2 Diabetes**

The Diabetes Prevention program showed that walking 150 minutes per week and losing just 7% of your body weight can reduce your risk of diabetes by 58%!

The new findings also show people don't need to run marathons or try starvation diets. Just walk! Seven percent weight loss is a reasonable goal don't you think?

That's a pretty easy way to reduce your diabetes risk.

## Heart Health

As you walk more and pick up momentum, you start to feel different...fitter and stronger! With this improvement you also improve your cardiovascular function and reduce the possibility of a heart attack. Walking strengthens your heart!

If you're a female who walks three hours or more a week, you reduce your risk of a heart attack or other coronary event by 35% compared to women who did not walk.

If you're a retired male who walks less than a mile a day, your risk of heart attack is nearly twice that of retired men that walk more than two miles per day!

Stop and think about how many friends or family have had a heart attack. Would reducing that possibility be one of the huge benefits of walking for you?

## Walking Helps Alleviate Symptoms of Depression

Walking for 30 minutes, three to five times a week for 12 weeks reduced symptoms of depression by 47% (as measured using a standard depression questionnaire).

It also gets you outside to get your daily dose of vitamin D. Your spirit is lifted.

No need to worry about meeting any grumpy walkers on your walks. Walkers are happy people! They're happy to stop and chat a bit before moving on.

You've found a fun way to meet new friends. That's one of the very special benefits of walking for sure!

### **Walking Improves Fitness**

Walking just three times a week for 30 minutes can significantly increase cardio respiratory fitness. Walk tall, look ahead, and swing your arms. Your circulation is improved. Your breathing is improved. You feel the spring in your steps!

Yah... Pretty soon you're a whole lot more fit and hooked for life!

### **Walking Improves Your Daily Physical Functioning**

Research shows that walking improves your fitness and ability to carry out the activities of daily living. Things like dressing, bathing, grooming and personal hygiene. It has also been shown to help in the prevention of disabilities in older folks like us!

It helps you keep your balance. It keeps you stronger and more flexible. Everyday physical activities become easier. When it's easier it's sure a lot more fun!

### **Walking Is Good For Your Bones**

Research shows that postmenopausal women who walk approximately one mile each day have higher whole-body bone density than women who walk shorter distances. It also shows that walking is effective in slowing the rate of bone loss from the legs.

**Convinced ?** If convinced start your walking journey.



## FOOD

"There is no possibility of becoming a *yogi*, if one eats too much or eats too little, sleeps too much or does not sleep enough. One who is temperate in his habits of eating, sleeping, working, and recreation can mitigate all material pains by practicing the *yoga* system."

Proper eating has a double importance. Besides its role in bodily health-over-eating, eating in a disturbed or anxious state of mind, or eating unclean foods causes indigestion, "the parent of all diseases"-proper eating can help the aspiring transcendentalist attain mastery over his senses. "Of all the senses, the tongue is the most difficult to control,"

Foods divided into three classes: those of the quality of goodness, those of the quality of passion, and those of the quality of ignorance. The most healthful are the foods of goodness. "Foods of the quality of goodness [milk products, grains, fruits, and vegetables] increase the duration of life; purify one's existence; and give strength, health, happiness, and satisfaction. Such foods are sweet, juicy, fatty, and palatable."

Foods that are too bitter, sour, salty, pungent, dry or hot, are of the quality of passion and cause distress. But foods of the quality of ignorance, such as meat, fish, and fowl, described as "putrid, decomposed, and unclean," produce only pain, disease, and bad *karma*. In other words, what you eat affects the quality of your life. There is much needless suffering in the world today, because most people have no other criterion for choosing food than price and sensual desire.

The purpose of food, however, is not only to increase longevity and bodily strength, but also to purify the mind and consciousness. Therefore the spiritualist offers his food to the Lord before eating. Such offered food clears the way for spiritual progress. There

are millions of people in India and around the world who would not consider eating unless their food was offered first to GOD.

### *Eat at fixed times*

As far as possible, take your main meal at the solar midday, when the sun is highest, because that's when your digestive power is strongest. Wait at least three hours after a light meal and five after a heavy meal before eating again. Eating at fixed times without snacking between meals helps make the mind and tongue peaceful.

### *Eat in a pleasant atmosphere*

A cheerful mood helps digestion; a spiritual mood, even more. Eat in pleasant surroundings and center the conversation around spiritual topics. A pleasant atmosphere and a good mood are as important to proper digestion as the quality of the food.

Look upon your food as GOD's mercy. Food is a divine gift, so cook it, server it, and eat it in a spirit of joyful reverence.

- “Foods that are too bitter, too sour, salty, hot, pungent, dry and burning are dear to those in the mode of passion. Such foods cause distress, misery and disease.”
- And, it goes on saying, “Food prepared more than three hours before being eaten, food that is tasteless, decomposed and putrid, and food consisting of remnants and untouchable things is dear to those in the mode of darkness.”
- Good quantity and quality of Food and Water is essential. 10 to 12 glasses of water per day shall be taken. Water should not be taken before or during the meals and also immediately after meals. It unduly dilute digestive fluids. After 30 minutes of meals water can be taken.

- No fruit juices should be taken with meals. They can be taken after 2 or 3 hours of meals. Very cold water should not be taken. It lowers the temperature of the stomach considerably and impairs digestion. Much ice should be avoided.
- Both too hot and too cold items shall avoid. Causes damage to the digestive system and teeth.
- Excess TEA injurious to health. One or two cups during day time okay. However, if taken at night it disturbs sleep.
- Meat, Fish and Pickles produce acidic blood and are harmful and should be avoided as far as possible.
- Dal (Pulses) contain proteins. Dal should be taken with its rind (skin). Patient suffering from the Low Blood Pressure should take a lot of it. Avoid Dal items in night, since they are hard to digest.
- Bazaar Sweetmeats are contaminated with germs. They should be avoided.
- Always lie down for some time after meal - may be even for 2 or 3 minutes. Gastric ulcer (which is considered to be incurable) can be avoided by doing this practice.
- Last meal at night should be taken at least one hour before going to bed or preferably two hours. No intercourse immediately after meals. It harms the digestive system.
- Always be cheerful. Do not brood over troubles. Always feel that whatever happens is done by the Almighty and that it is for our ultimate good.
- Excess of everything is bad. We should be moderate in all that we do, specially in the matter of drinking and eating and sexual indulgence,. Excess often brings on T.B.
- Fasting strengthens both will power and bodily health. An occasional fast gives the digestive system a rest and refreshes the senses, mind, and consciousness.

## MORE ABOUT VITAMIN D!

- Vitamin D prevents osteoporosis, depression, prostate cancer, breast cancer, and even effects diabetes and obesity.
- Vitamin D is perhaps the single most underrated nutrient in the world of nutrition. That's probably because it's free: your body makes it when sunlight touches your skin.
- Facts about vitamin D and sunlight exposure:
- Vitamin D is produced by your skin in response to exposure to ultraviolet radiation from natural sunlight.
- The healing rays of natural sunlight (that generate vitamin D in your skin) cannot penetrate glass. So you don't generate vitamin D when sitting in your car or home.
- It is nearly impossible to get adequate amounts of vitamin D from your diet. Sunlight exposure is the only reliable way to generate vitamin D in your own body.
- A person would have to drink ten tall glasses of vitamin D fortified milk each day just to get minimum levels of vitamin D into their diet.
- The further you live from the equator, the longer exposure you need to the sun in order to generate vitamin D. Canada, the UK and most U.S. States are far from the equator.
- People with dark skin pigmentation may need 20 - 30 times as much exposure to sunlight as fair-skinned people to generate the same amount of vitamin D. That's why prostate cancer is epidemic among black men - it's a simple, but widespread, sunlight deficiency.
- Sufficient levels of vitamin D are crucial for calcium absorption in your intestines. Without sufficient vitamin D, your body cannot absorb calcium, rendering calcium supplements useless.

- Chronic vitamin D deficiency cannot be reversed overnight: it takes months of vitamin D supplementation and sunlight exposure to rebuild the body's bones and nervous system.
- Even weak sunscreens (SPF=8) block your body's ability to generate vitamin D by 95%. This is how sunscreen products actually cause disease -by creating a critical vitamin deficiency in the body.
- It is impossible to generate too much vitamin D in your body from sunlight exposure: your body will self-regulate and only generate what it needs.
- If it hurts to press firmly on your sternum, you may be suffering from chronic vitamin D deficiency right now.
- Vitamin D is "activated" in your body by your kidneys and liver before it can be used.
- Having kidney disease or liver damage can greatly impair your body's ability to activate circulating vitamin D.
- The sunscreen industry doesn't want you to know that your body actually needs sunlight exposure because that realization would mean lower sales of sunscreen products.
- Even though vitamin D is one of the most powerful healing chemicals in your body, your body makes it absolutely free. No prescription required.
- On the issue of sunlight exposure, by the way, it turns out that super antioxidants greatly boost your body's ability to handle sunlight without burning. Astaxanthin is one of the most powerful "internal sunscreens" and can allow you to stay under the sun twice as long without burning.
- Other powerful antioxidants with this ability include the super fruits like Acai, Pomegranates (POM Wonderful juice), blueberries, etc.
- Diseases and conditions cause by vitamin D deficiency:
- Osteoporosis is commonly caused by a lack of vitamin D, which greatly impairs calcium absorption.

- Sufficient vitamin D prevents prostate cancer, breast cancer, ovarian cancer, depression, colon cancer and schizophrenia.
- "Rickets" is the name of a bone-wasting disease caused by vitamin D deficiency.
- Vitamin D deficiency may exacerbate type 2 diabetes and impair insulin production in the pancreas.
- Obesity impairs vitamin D utilization in the body, meaning obese people need twice as much vitamin D.
- Vitamin D is used around the world to treat Psoriasis.
- Vitamin D deficiency can cause schizophrenia.
- Seasonal Affective Disorder is caused by a melatonin imbalance initiated by lack of exposure to sunlight.
- Chronic vitamin D deficiency is often misdiagnosed as fibromyalgia because its symptoms are so similar: muscle weakness, aches and pains.
- Your risk of developing serious diseases like diabetes and cancer is reduced 50% - 80% through simple, sensible exposure to natural sunlight 2-3 times each week.
- Infants who receive vitamin D supplementation (2000 units daily) have an 80% reduced risk of developing type 1 diabetes over the next twenty years.
- Shocking Vitamin D deficiency statistics:
  - 32% of doctors and med school students are vitamin D deficient.
  - 40% of the U.S. population is vitamin D deficient.
  - 42% of African American women of childbearing age are deficient in vitamin D.
  - 48% of young girls (9-11 years old) are vitamin D deficient.
  - Up to 60% of all hospital patients are vitamin D deficient.
  - 76% of pregnant mothers are severely vitamin D deficient, causing widespread vitamin D deficiencies in their unborn children, which predispose them to type 1 diabetes, arthritis, multiple sclerosis and schizophrenia later in life. 81% of the children born to these mothers were deficient.
  - Up to 80% of nursing home patients are vitamin D deficient.

## TEN TIPS FOR RETIRED LIFE

Life can begin after retirement; it is all in your hands! Many people feel unhappy, health-wise and security-wise, after 60 years of age, owing to the diminishing importance given to them and their opinions. But, it need not be so, if only we understand the basic principles of life and follow them scrupulously. Here are ten mantras to age gracefully and make life after retirement pleasant.

### 1. Never say I am aged:

There are three ages, chronological, biological, and psychological. The first is calculated based on our date of birth; the second is determined by the health conditions; the third is how old we feel we are. While we don't have control over the first, we can take care of our health with good diet, exercise and a cheerful attitude. A positive attitude and optimistic thinking can reverse the third age.

### 2. Health is wealth:

If you really love your kith and kin, taking care of your health should be your priority. Thus, you will not be a burden to them. Have an annual health check-up and take the prescribed medicines regularly. Do take health insurance coverage.

### 3. Money is important:

Money is essential for meeting the basic necessities of life, keeping good health and earning family respect and security. Don't spend beyond your means even for your children. You have lived for them all through and it is time you enjoyed a harmonious life with your spouse. If your children are grateful and they take care of you, you are blessed. But, never take it for granted.

#### 4. Relaxation and recreation:

The most relaxing and recreating forces are a healthy religious attitude, good sleep, music and laughter. Have faith in God, learn to sleep well, love good music and see the funny side of life.

#### 5. Time is precious

It is almost like holding a horse' reins. When they are in your hands, you can control them. Imagine that every day you are born again. Yesterday is a cancelled cheque. Tomorrow is a promissory note. Today is ready cash - use it profitably. Live this moment; live it fully, now, in the present time.

#### 6. Change is the only permanent thing:

We should accept change - it is inevitable. The only way to make sense out of change is to join in the dance. Change has brought about many pleasant things. We should be happy that our children are blessed.

#### 7. Enlightened selfishness:

All of us are basically selfish. Whatever we do, we expect something in return. We should definitely be grateful to those who stood by us. But, our focus should be on the internal satisfaction and the happiness we derive by doing good for others, without expecting anything in return. Perform a random act of kindness daily.

#### 8. Forget and forgive:



Don't be bothered too much about others' mistakes. We are not spiritual enough to show our other cheek when we are slapped in one. But for the sake of our own health and happiness, let us forgive and forget them. Otherwise, we will be only increasing our blood pressure.

#### 9. Everything has a purpose:

Take life as it comes. Accept yourself as you are and also accept others for what they are. Everybody is unique and is right in his own way.

#### 10. Overcome the fear of death:

We all know that one day we have to leave this world. Still we are afraid of death. We think that our spouse and children will be unable to withstand our loss. But the truth is no one is going to die for you; they may be depressed for some time. Time heals everything and they will go on. ENJOY LIFE

*We wish you*

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*VERY HAPPY, WEALTHY, HEALTHY, &  
PEACEFUL POST RETIREMENT LIFE.*

**STAFF COLLEGE,  
BENGALURU**