Retirement marks the end of working for someone else and the beginning of living for yourself...
Mr. Ghan Shyam Thakur, pensioner from Bhopal Circle has been honoured by the Golden Book of World Records for his Ph.D. in 'Largest Number of Cancel Prediction Through Astrology'. His other book 'Secret Celebrity Palm Reading' has also earned lot of applauds. Apart from above, he has got so many medals like Golden Peacock, Arjun Rath, Ratnakar Awards, Man of the year 2005 by American Biographical Institute and others.

State Bank of India Pensioner's Association, Pune Unit - Kolhapur and Ichalkaranji-Gadhinglaj have collected a sum of Rs. 281000 towards Maharashtra Draught Relief Fund from 243 members and handed over the cheque to 'Nam Foundation'. Mr. Bapusaheb Krinaji Gaikwad, President is seen in the above photograph handing over the cheque to Shri. Nana Patekar.

SBI Pensioners' Association, Karaikar celebrated the INTERNATIONAL DAY OF ELDER PERSONS on 1st October, 2015. Seen in the photographs - Members of the Association distributing prizes to the winners of various events held at the function.


On the eve of "Independence Day 2015" Community Service was made to the deaf and dumb students of Govt Deaf and Dumb School, Bhagalpur by SBI Pensioners’ Association, Zonal Committee, Bhagalpur.
A FIRM'S BALANCE SHEET vs LIFE'S BALANCE SHEET

Life is a dynamic state of affairs each dot of which is filled with action. Trillions of such dots/actions make a life lovely or abominable depending on the quality of our actions. So is the life of a firm/enterprise/company where honesty, enterprise, zeal and transparency make it a successful or a bankrupt entity. For this we have to do a regular scrutiny by drawing a Balance-sheet for a midway course correction.

A Balance Sheet is a snapshot of an organization’s financial position at a specific point of time which reflects the statement of affairs of a firm for own assessment and assessment by stakeholders in the firm, which it takes regularly at periodic intervals. In man’s life this scrutiny rests with our Self (The Regulator) most of the part, so we have to be alert and put each action for scrutiny before and after its execution.

The two sides of the Balance Sheet are two views of the same resources of the organization: the assets (such as cash, stocks, investments, fixed assets etc.) on one side and the sources (liabilities e.g. capital, loans and borrowings, etc.) for funding those assets on the other. These two sides compare well with our righteousness, purity of thoughts, virtuous deeds etc. on one side and indolence, inertness, dishonesty, greed, cheating on the other side. Balance sheet is a static statement of dynamic affairs in the life of a firm and hence it cannot be studied as stand alone but with various other auxiliary data/statements to take an impartial and considered view itself by the firm and by other stakeholders/investors. All amounts (actions) are cumulative since the organization began and in man’s case of this birth and even life before.

A man’s balance sheet is a statement of his affairs (kya khoya kya paya) which he may not necessarily be called upon to present before outside regulators/funding agencies but surely before the regulator delving inside him. Firms/Corporates can for the time being fudge their accounts to present a cozy picture of otherwise gloomy and seeping sickness of the firm with an hideous intent of siphoning funds (Satyam, Sahara, Kingfisher....) and thus cheating various shareholders/stakeholders but in the long run when the sickness born of greed creeps in and eats into the very vitals of the firm no amount of outside help/infusion of funds will rescue the firm. Law takes its course and the enterpreneur goes bankrupt or even languishes in Jail. As a human being we can’t fudge our accounts and present a cozy picture of our degrading actions before Him as the very nature of truth is to reveal it. No amount of fudging and maneuvering will help us raise in our own eyes as our wrongful actions can’t be set-off by good actions. In God’s scheme of rewards and punishments there is no place for adjustments. Each action entitles us a separate reaction leading often to a assets-liability- mismatch. Higher the assets in value higher is the projection/elevation in life. But higher liabilities lead to erosion of capital/equity base of our life which we call character/goodwill.

Therefore to avoid disgrace the need is to keep your accounts in good health all the time.

ANAND KUMAR
Pensioner
Bareilly, U.P.
Hello Colleagues,

I have recently taken charge of the Chief Medical Officer at Corporate Centre and it’s a rare privilege to be associated with an esteemed organization like SBI and to be of some help to those who are translating the vision and mission of this national institution into reality. While we will be discussing about health and health related matters in subsequent issues, I have chosen to draw your urgent attention to ‘Dengue’ in my maiden address as its spread is assuming terrific proportions.

Dengue fever is a painful, debilitating mosquito-borne disease caused by any one of four closely related dengue viruses. These viruses are related to the viruses that cause ‘West Nile’ infection and it is transmitted to human by the mosquito’s vector aedes adgypti. The mosquito becomes infected when it bites a person with dengue virus in their blood. It can’t be spread directly from one person to another person.

Year round transmission may occur but it is more marked in monsoon due to the propensity for water accumulation in paddies, empty coconut husks, discarded containers, water jars, old tires etc. Important breeding grounds for aedes adgypti in households are water collection around bushes of vases & plant plates. It usually inhabits dwellings and bits during the day.

An estimated 390 million dengue infections occur worldwide each year, with about 96 million resulting in illness. Most cases occur in tropical areas of the world, with the greatest risk occurring in:
The Indian subcontinent, Southeast Asia, Southern China, Taiwan, The Pacific Islands, Mexico, Africa, Central and South America

Symptoms of Dengue Fever:-
Symptoms, which usually begin four to six days after infection and last for up to 10 days, may include -
- Sudden high fever, Severe headaches, Pain behind the eyes, Severe joint and muscle pain, Fatigue, Nausea, Vomiting, Skin rash, which appears two to five days after the onset of fever, Mild bleeding (such a nose bleed, bleeding gums, or easy bruising)

Sometimes, symptoms are mild and can be mistaken for those of the flu or another viral infection. However, serious problems can develop. These include dengue hemorrhagic fever, a rare complication characterized by high fever, damage to lymph and blood vessels, bleeding from the nose and gums, enlargement of the liver, and failure of the circulatory system. The symptoms may progress to massive bleeding, shock, and death. This is called dengue shock syndrome (DSS). People with weakened immune systems as well as those with a second or subsequent dengue infection are believed to be at greater risk for developing dengue hemorrhagic fever.

How to protect from ‘Dengue’:-
- The main way to protect against Dengue is to prevent water collection in all sites mentioned above.
- Regular fumigation of insect breeding sites, homes, buildings, parks and hutments is recommended.
- Wearing full sleeved clothing during active mosquitoes feeding time is helpful as is applying mosquito repellent creams.

The treatment of dengue is supportive as there is no specific medicine to treat dengue infection. If you think you may have dengue fever, you should use pain relievers with acetaminophen and avoid medicines with aspirin, which could worsen bleeding. You should also rest, drink plenty of fluids, and see your doctor. If you start to feel worse in the first 24 hours after your fever goes down, you should get to a hospital immediately to be checked for complications.

So remember to drink plenty of fluids in the form of water, soups, juices, buttermilk, barley water, coconut water, and approximate 3 to 4 liters daily, which is very helpful. The fluid intake helps in maintaining a good urine flow and compensates for the excessive fluid loss as result of fever.

To protect yourselves from Dengue:
- Stay away from heavily populated residential areas, if possible.
- Use mosquito repellents, even indoors.
- When outdoors, wear long-sleeved shirts and long pants tucked into socks.
- When indoors, use air conditioning if available.
- Make sure window and door screens are secure and free of holes. If sleeping areas are not screened or air conditioned, use mosquito nets.
- If you have symptoms of dengue, speak to your doctor.
- To reduce the mosquito population, get rid of places where mosquitoes can breed. These include old tires, cans, or flower pots that collect rain. Regularly change the water in outdoor bird baths and pets’ water dishes.
- If someone in your home gets dengue fever, be especially vigilant about efforts to protect yourself and other family members from mosquitoes. Mosquitoes that bite the infected family member could spread the infection to others in your home.

Ancestral instances of consumption of ‘papaya leaf extract’ have been reported and studies are underway to establish its authenticity but till then, prevention is as always the best cure!!!
In the previous issues of the magazine we have seen various types of asanas and pranayama techniques. Asanas and Pranayamas are the part of 'Ashtanga yoga' a system of yoga practised & propounded by Patanjali hundreds of year ago. Ashtanga yoga literally means "eight-limbed yoga," as outlined by the sage Patanjali in the Yoga Sutras. The definition of yoga is "the controlling of the mind" -- "Yoga chitta vrtti nirodhah". According to Patanjali, the path of internal purification for revealing the 'Universal Self' consists of the following eight spiritual practices.

- **Yam** - Universal moral commandments or ethical discipline
- **Niyama** - Spiritual disciplines
- **Asana** - Yogic postures
- **Pranayama** - Breath control
- **Pratyahara** - Withdrawal of senses
- **Dharana** - Concentration
- **Dhyana** - Meditation
- **Samadhi** - Intense concentration

**The Five Yamas of Yoga**

Yamas: Describes the moral, ethical, guidelines for the practising yogi. These guidelines are all expressed in the positive and describe how a yogi behaves and relates to it to world when truly immersed in yoga. Yogi should practise 'Yamas' at all levels (actions, words, and thoughts) and that are not confined to class, place, time.

Ahimsa is the practice of non-violence, which includes no physical, mental, and emotional violence towards others and the self. We create violence most often in our reactions to events and others, habitually creating judgment, criticism, anger or irritation. At first practising compassion is hard, frustrating and not fun. Ahimsa is the weapon used by Mahatma Gandhiji for winning the battle of independence against British rulers.

Satya (truthfulness) urges us to live and speak our truth at all times. Walking the path of truth is a hard one, especially while respecting Patanjali’s first Yama, Ahimsa. Since Ahimsa must be practised first, we must be careful to not speak a truth if we know it will cause harm to another.

Asteya (non-stealing) is best defined as not taking what is not freely given. While this may on the surface seem easy to accomplish, when we look further this Yama can be quite challenging to practise. On a personal level the practice of Asteya entails not committing theft physically and/or not causing or approving of anyone else doing so-in mind, word, or action.

Brahmacharya (continence) states that when we have control over our physical impulses of excess, we attain knowledge, vigor, and increased energy. To break the bonds that attach us to our excesses and addictions, we need both courage and will. One of the main goals in yoga is to create and maintain balance. And the simplest method for achieving balance is by practising Brahmacarya, creating moderation in all of our activities. Practising moderation is a way of conserving our energy, which can then be applied for higher spiritual purposes.

Aparigraha (non-coveting) urges us to let go of everything that we do not need, possessing only as much as necessary. In simple term it is nothing but greediness. The yogis tell us that worldly objects cannot be possessed at all, as they are all subject to
change and will be ultimately destroyed. When we become greedy and covetous we lose the ability to see our one eternal possession 'Atma', we lose the ability to be open to receive what we need.

In a practical sense, the practise the Yamas eliminates or reduces the accumulation of bad karma as well as prevents the draining of our energy when we lead a false and/or unconscious life. When we practise the Yamas we are striving towards living a healthier, holier and more peaceful life and at the same time we strengthen our powers of awareness, will and discernment.

The Niyamas are the 2nd limb of Ashtanga yoga, after the yamas. The Niyamas are guidelines for how you should treat yourself and how to develop and improve your personal qualities. Whereas the yamas present guidelines for how we should treat others, the niyamas tell us how to treat ourselves, moving us ever so slightly deeper along the path towards enlightenment. The niyamas are:

- **Shauca:** Cleanliness/Purity: Keep yourself (internally and externally) and your environment clean.
- **Santosha:** Contentment: Distinguish between true happiness that comes from doing good and happiness that comes at the expense of others. Distinguish between temporary and lasting happiness. Practice being a content and joyful person for the benefit of all.
- **Tapas:** Discipline: Tapas means fire. It is our burning desire and dedication to the practice of yoga.
- **Svadhyaya:** Study of the Self: Are you implementing the morality you know is right? Continual work on one's self to become a better person is fueled by practice and study of yogic scripture, text and philosophy.
- **Ishvara Pranidhana:** Devotion to God: Be grateful every single day for your life. Have faith in your yoga practice. Find a selfless source of inspiration.

Yoga first originated in India. In the Yoga Sutras, Patanjali describes asana as the third of the eight limbs of classical, or Raja Yoga.

Asanas & Pranayama (Yogasanas and breath work): We have already seen various yoga and Pranayama techniques in the earlier issues.

Pratyahara the 'withdrawal of the senses' is the fifth element among the Eight stages of Patanjali’s Ashtanga Yoga, where it refers to the withdrawal of the five senses from external objects to be replaced by the mentally created senses of an enlightened deity.

Dharana: Dharana is the sixth limb of Ashtanga Yoga. The word 'Dharana' simply means 'unbending concentration of mind'. Working with complete focus and concentration is something that satisfies every individual at the maximum. Each of us, feel a sense of frustration, when we are not able to focus. The main idea underlying Dharana, is the ability to focus on something (uninterrupted both by external or internal distractions).

Dhyana: Dhyana Yoga forms the seventh constituent or limb of the ancient science of Yoga. It is derived from the Sanskrit root "dhyai" which means, "to think of". The literal meaning of Dhyana is Meditation. It concentrates upon a point of focus, with the intention of knowing the truth about it and is the thought and meditation of spiritual things. While practising Dhyana Yoga, we meditate on a single flow of idea. The purpose is to withdraw all senses from various objects of interest. The focus is laid upon on one object.

Samadhi also called samapatti. It is ultimate stage of meditation, when the person is out of physical consciousness. In samadhi the mind and soul are in equal balance. It is meditative absorption, attained by the practice of dhyana. In samadhi the mind becomes still. It is a state of being totally aware of the present moment. When someone dies in India, it is not uncommon to say, that person has gone to 'Samadhi'. The tombstone area is also referred to as a place of 'samadhi' where one is taking the deep sleep for ever.

Thus, from above you must have understood that Yogic therapy system is closely related to psychology. Yogic therapy has certain special feature of its, such as body cleansing, activating endocrines (sampreraks or antastravas), managing proper functioning all systems- nervous system, breathing, digestion, blood circulation, excretion etc. Keeping the mind tension free through the practice of eight fold limbs & keeping the body clean by six fold cleansing processes eliminates the very cause of disease and helps in improving the quality of our life.

C P MULYE
Manager (PPG)
Yoga Prabodh
Website: www.statebankofindia.com/sbipension or www.sbi.co.in/sbipension

For Registered Users: Just provide your PF Index and Password for login.

For New Users: Press the 'New User' button, fill in the required details, password will be sent to your registered mobile immediately. The password sent is combination of English alphabets small and in capital. Use this password initially to log in to the system and change it immediately. Remember to note down the password somewhere.

- Pensioners' Portal is accessible from any part of the world.
- Submission of 'Investment Declaration Form' through portal is possible.
- After submission of Investment Declaration Form, there is no need of any authentication.
- You can resubmit above form and modify the details any number of times.
- Monthly pension payment slip can be viewed or printed from the portal:
- Pension slip contains - Master details like 'Name, Address, Mobile Number, E-mail Id, PAN details, Transaction details of the pension for particular month, Date of life certificate submission, Projected Tax Summary for the current financial year.

- At times, due to heavy rush in the branches during the first week of the month, attending to your work like printing of 'Pension slip' or submission of 'Investment Declaration Form' may not be possible for the operating staff.
- After registering on the portal you will not be required to go to the Branch as withdrawal of pension may be done from ATM and you can rely on this portal for all other needs. On the pension payment date you will get an 'SMS' for the amount credited to your SB account also your slip is e-mailed to your registered e-mail ID.
- You will be required to go to the Branch only once in a year for submitting your 'Life Certificate'. There were queries for submission of 'Life Certificate', unless done through ‘Jeevan Pramman’ through this portal, but it is not feasible at the moment as the Branch functionary has to verify your identity in person and then only the 'Life Certificate' is authenticated.
- Then why to wait?, be ready with your PC and mobile, but remember to create your e-mail ID if not created and also note to advise other colleagues for joining this portal. Last but not the least, “Second Innings” Magazine is regularly uploaded in this portal.
SECOND INNINGS | Vol. 4 • Issue 10 • July-Sep 2015

READERS CORNER

Corporate Centre, Mumbai

Aim of life is not about having more and more years in life; it is about having more and more life in years. जीवन 60+ पर समाप्त नहीं होता बल्कि एक बेहतर जीवन आये सुरू होता है। मृत्यु असंभव ही है - सत्य, परंतु एक सत्य यह भी है कि जीवन कत्ल में मृत्यु का कोई अस्तित्व नहीं होता है (Death does not exist in life). सीमित समय बचा है इसे बहुत स्वादले - लेकर जिये। बिकल्प हमारा है कि हम आधा गिलास खाली देखें या आधा गिलास पूरी देखें।

स्वस्थ्य के अलावा आर्थिक अनुकूलों को भी अपने से दूर रखें। हमें से स्वास्थ्य के लिए इतनी प्रयास नहीं है कि हमारी जमा-पूंजी कम न हो जाये ताकि हम आर्थिक रूप से सुरक्षित रहें।

जबकि होना यह चाहिए कि हम अपनी जमा-पूंजी का स्वास्थ्य निंदा नहीं करें, ताकि हम प्राप्त होने वा सुविधाओं पर ध्यान बर्च करके हम भी स्वास्थ्य के लिए सही दृष्टिकोण रखेंगे।

हमारी नाखुशी के जिम्मेवार कति दूरिये लोग नहीं होते। सत्य
We look forward to contributions from our retired colleagues for the current issue of SECOND INNINGS. Write to us if:

- You have faced a Serious health problem and conquered it
- You or someone you know has done something exceptional after the age of 60
- You have a hobby to share
- You had a unique experience related to money matters
- You traveled to destination less known
- You have a funny or insightful anecdote about your grandchildren

...... and we’ll print the selected piece in our magazine ‘Second Innings’

Mail to us at -
The Editor; ‘Second Innings’
State Bank of India, PPG Department,
16th Floor, State Bank Bhavan,
Madame Cama Road, Mumbai - 400 021.
OR
E-mail at : dgm.ppg@sbi.co.in

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सोना - एक अभिमाय

भारतीय अर्थव्यवस्था एक अत्यंत कठिन दौर से गुज़र रही है। मुद्रापरिस्थिति बेंगलुरु उतरते ले रही है। रोजगार, उद्योग और निर्माण के मंत्र निर्माण घट रहे हैं। रोजगार पर चौंपटा मार पड़ रही है। इसके मद्देनजर, हर नागरिक और समुदाय का दायित्व बनाता है। कि एसा कदम उठाए जिसमें देश को इन समस्याओं से उत्तरार्था जा सके। इसी दिशा में एक अत्यंत महत्वपूर्ण पहलू है - सोना।

सोना एक वर्ग है जो न हम ख़ा सकते हैं, न पी सकते हैं, न पहन सकते हैं, न उस पर सो सकते हैं। फिर भी उसे सबसे ज्यादा प्यार करते हैं। एक्सपर्ट्स, यह हमारे पतन एवम आर्थिक और समाजसेवी समस्याओं की सबसे बड़ी बाज़ी है। सोना खरीदने/रखने ही हम दुर्परिणामों का एक लाभी सूची को जमा देते हैं:

1) धानी और महंडरों में सोने के अधीन भट्टों के कारण हम भारत को, पौराणिक काल से, ‘सोने की बिड़कियाँ’ कहने में गर्वित महसूस करते हैं।
2) विविध सोने में सोने की सहज खपत भारत में है (70% से ज्यादा), जिसकी केवल 5% पूर्व आर्थिक उपयोग से है। 95% सोने आयात किया जाता है। सोने भारत को एक दुर्गास्त तलाश की मार देता है।

6) कितनी बड़ी विकास ता है कि भारत में इतना अधिक सोना होता है भी, उसका ‘स्प्रेड’ विविध की सबसे कमजोर उपयोग में है। काफी-यह सोना निजी व्यक्तियों, परिवारों और महंडरों में है। सकार और पास नहीं, जैसा अन्य देशों में है। काफी इतना सोना के भट्टों में होता है, और लोग एवम संगठनों विवाह के कारण में अन्य समय एवम संगठन लागत, अन्तरराष्ट्रीय बाजार में, आज एक स्पेंड का मूल एक डायल के बिताने होता।

कुछ सुझाव: 1) सोने और सोने के आभूषणों के प्रचलन पर रोक।
2) जब सोने में किसी का हित भिदित नहीं, और केवल नक़दी ही नक़दी है, तो यह प्रस्ताव एवम अन्य रोचक कर देता चाहिए। विविधों और समाजों में सोने से सबसे बड़ा सब गोद रीति-रिवाज हटा देता चाहिए।
3) एक योजना के तहत, सकार (RBI) को यह माह के साथ सोना (एवम उसके आभूषण) खारिज लेना चाहिए। साध ही, चारसंगठन और कार्य कौन की भारती, इसे एक निषिद्ध स्थल (Contraband item) घोषित कर देना चाहिए।
4) बाजार/विवाह के लिये पोस्ट एफिस, बैंक, म्यूजियल और कॉमन्स में पीछे दाले जायें। इससे आर्थिक विकास के प्रोकटों के लिये संज्ञानों की उत्पल्लिता बढ़ी।
5) इक्की ऐसी माहीत विकसित किया जायें जहाँ, परिवारों में, भविष्य की आभूषणों के भाग कम, बैंक उसे उपयोग एवम सुदृढ़ तरीकों से सिकियत के विकल्पों पर ज्यादा जोर दिया जाये, जैसे शिक्षा, स्वास्थ्य और अच्छा पालन-पोषण।

डा. अनुपम भार्गव, उदयपुर
Retirement - A Dilemma or Delight?

Life throws many options at us. Our peace, happiness and quality of life depend on how we make our choices. Most of us keep struggling between options and live in contemplations. It is so because we think if we choose one option over the other we may be deprived of the benefits of another. But we must stop struggling between options and contemplations and start taking right decision at right time instead of taking right decision at wrong time and vice versa.

When I joined SBI, the great institution, in 1980, it was my right choice/decision. I continued enjoying my work, office, colleague, customers, bosses, trade unions, family, the society and what not for some years. I was realizing the truth of the sayings of Confucius that "Choose a job you love and you will never have to work a day in your life." I was really enjoying the entire game because it was an enjoyable job more than just a pay cheque for me.

I was enjoying my work-because it was attainable, the work place-because its atmosphere was conducive, my colleague-because we all were in team spirit, the customers-because we had more personal bonding, the bosses-because they were handholding-guides, the trade unions-because there was unity, solidarity and militancy, my family-because I had a perfect work-life balance and lastly the society- because we had a respectable place in it.

I stopped enjoying the game and after completion of 34 years of service, decided to retire well before the day of superannuation.

I am highly obliged to my authorities who are pleased to approve my early retirement in time. I am happy that hence forward I will stop living at work and start working at living; I will be able to make my house my home and I will enjoy my sunset years in the sunshine. I feel my choice to remain 'gainfully unemployed' and to enjoy 'retirement' as my full time job is a right decision at the right time.

It is important as to what age and at what income one should retire. The longer we work, the more money we shall have for retirement. But the longer we work, the less time we shall have to enjoy that retirement. So some prefer to live rich than to die rich. No doubt a financial planning for retirement is a must, but how much money is required for ones life is a big question. In this context, I remember an old Hindi song, "Khane Pine Ke liye, Kitna paisa chhahiye, Akhir Jineke liye". Money alone can not guarantee happiness, health and love. So the non financial planning as how to utilize and spend time/leisure very wisely is more important than financial planning. Therefore while some people have money, some others are rich.

Leisure is the most challenging responsibility a man can be offered, no matter how young or old he may be. Time is worth more than money. Some people are 'ok' doing nothing all day whether they are in service or retired, but some others can hardly sit idle and would go mad if they had nothing to do. It does not matter how old are you, it is important how you are old. Age is a case of mind over matter, if you do not mind it does not matter. Here it is worth quoting Mark Twain that you do not stop laughing when you grow old, you grow old when you stop laughing.

In retired life, you are a winner when you wake up every morning excited about the day and have a zest for life. You are a winner when every morning you feel like joining your duties and discharging your responsibilities. You are a winner when you are doing something useful, creative and constructive. You are a winner when you are pursuing your passions in life. You are a winner when you enjoy the dignity of labor, feel the breeze, smell the flowers, hear the birds and see the beauty of the nature around.  You are a winner when you celebrate each day as New Years Day and each night as Dewali.

However, some retiree friends say dealing with life after retirement is a dilemma and a matter of disappointment. Some others say it is a wonderland away from the work-place to live life never before. Both are correct in their view points in the way of looking at a glass with half empty and half full condition. Retirement may be dilemma for one and delight for others in the principles of one man's meat is another man's poison. But the fact remains that retirement from a job is not necessarily retirement from working, living and making meaningful contribution in life. Artists/musicians do not retire; they simply stop only when there is no more art/music in them. Retirement, whether a dilemma or delight, is just another game, happy people are active players and unhappy people remain as silent spectators.

Sri Narendra Kr. Sethi, Bhubaneswar
Shri. A. G. Chitale, our pensioner from Chinchwad, Pune is seen in the photograph with Pandit Hrudaynath Mangeshkar. Mr. Chitale, "Sangit Vishard" from 'Akhil Bhartiya Gandharva Mahavidyalaya is also fond of reading books, poems, bird-watch and recently joined postal course of Sanskrit Bhasha.

Shri. Amirthalingam Paramasivam, our pensioner from Chennai has developed habit of paintings after retirement. Some of his paintings are as under:

Sudhir Vairagade, Pensioner from Mumbai Circle has drawn a pencil portrait of Vaijayantimala in film Nayadaur 1957.

Mr. Ghanshyam B Sarvaiya, pensioner from Ahmedabad is a nature lover and developed a hobby of photography. Besides Nature’s photography, he has started Birds’ Photography and this activity gives him happiest moments of his life and self satisfaction. He has a Canon DSLR camera with telephoto lenses. He says that birds’ photography requires more patience but gives immense pleasure in return. For the purpose of taking pictures of more and new birds, he frequently visit various birds’ sites.