

Safety procedures while handling LPG cylinder

Do's

- Close burner and regulator knobs after cooking at night
- Always keep the gas stove on a platform above the cylinder level
- If you smell gas put out all flames and immediately close burner and regulator knobs
- Put out all flames while changing a cylinder
- Use BIS approved rubber tube and replace the same every two years
- Use cotton apron while cooking

- Strike match first and then open burner knob

Dont's

- ~~Avoid open flames and inflammable material near the gas~~
- installation
- Do not place a cylinder inside a closed compartment
- Do not operate electric switches if you smell gas
- Never leave vessels unattended on a burning stove Do not attempt self repair

IF YOU SMELL GAS!

- Put off the regulator knob and the burner knob
- Put off all naked flames (kerosene stove, candle etc)
- Open all doors and windows
- Do not operate electric switches
- Inform the distributors / Emergency service cell

EMERGENCY SERVICE CELL IN BANGALORE

North - 3563805
South - 6589977
West - 3503030
East - 5266888



For your safety

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FOREWORD

I am glad that the Elders Helpline is bringing out a booklet titled 'Be a Cautious Senior Citizen' and it is to be released on the World Elders Day, the 1st October 2003.

As a joint project of the Bangalore City Police and Nightingales Medical Trust, the Elders Helpline is rendering prompt and reliable support to elders in distress. Most of the problems faced by elders are due to the ignorance of the simple precautionary measures.

The tips given in the booklet are very educative. I am sure the information will be very useful to elders.

My appreciations are due to the Nightingales Medical Trust for their commitment to the cause and the successful implementation of many innovative projects for the welfare of senior citizens.

With best wishes.

This publication is meant essentially for senior citizens. It is intended to promote their welfare and protect them against possible exploitation.

The contents may, therefore, be inapplicable or irrelevant for non-senior citizens.

Explanation.- If a husband has contracted marriage with another woman or keeps a mistress, it shall be considered to be just ground for his wife's refusal to live with him.

4. No wife shall be entitled to receive an allowance from her husband under this section if she is living in adultery, or if, without any sufficient reason, she refuses to live with her husband, or if they are living separately by mutual consent.
5. On proof that any wife in whose favour an order has been made under this section is living in adultery, or that without sufficient reason she refuses to live with her husband, or that they are living separately by mutual consent, the Magistrate shall cancel the order."

As a parent/s you are entitled to seek maintenance from your children (whether son or daughter) if you cannot maintain yourself.

The following judgments of the Hon'ble Supreme Court are to your benefit:

- | | |
|------------------------------------------------------------------------------------|------------------------------------------------------------------------------|
| 1987(2) SCC 278
Vijaya Manohar
Arbat vs.
Kashirao Rajaram Sawai. | -> Maintenance can be from daughter or son. |
| 1996(4) SCC 479
Kirtikant
D.Vadodaria vs.
State of Gujarat & another. | -> Step mother can also claim maintenance. |
| 1999(7) SCC 675
Dwarika Prasad Satpathy
vs.
Bidyut Prava Dixit & another. | -> Section 125 is a summary remedy for indigent wives, children and parents. |

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Explanation.- For the purposes of this Chapter,-

- (a) “minor” means a person who, under the provisions of the Indian Majority Act, 1875 is deemed not to have attained his majority;
 - (b) “wife” includes a woman who has been divorced by, or has obtained a divorce from, her husband and has not remarried.
2. Such allowance shall be payable from the date of the order, or, if so ordered, from the date of the application for maintenance.
 3. If any person so ordered fails without sufficient cause to comply with the order, any such Magistrate may, for every breach of the order, issue a warrant for levying the amount due in the manner provided for levying fines, and may sentence such person, for the whole or any part of each month’s allowance remaining unpaid after the execution of the warrant, to imprisonment for a term which may extend to one month or until payment if sooner made.

Provided that no warrant shall be issued for the recovery of any amount due under this section unless application be made to the Court to levy such amount within a period of one year from the date on which it became due.

Provided further that if such person offers to maintain his wife on condition of her living with him, and she refuses to live with him, such Magistrate may consider any grounds of refusal stated by her, and may make an order under this section notwithstanding such offer, if he is satisfied that there is just ground for so doing.

APPENDIX

YOUR RIGHT TO MAINTENANCE

Section 125 of the Code of Criminal Procedure

- (1) If any person having sufficient means neglects or refuses to maintain –
- (a) his wife, unable to maintain herself, or
 - (b) his legitimate or illegitimate minor child, whether married or not, unable to maintain itself, or
 - (c) his legitimate or illegitimate child (not being a married daughter) who has attained majority, where such child is, by reason of any physical or mental abnormality or injury unable to maintain itself, or
 - (d) his father or mother, unable to maintain himself or herself,

a Magistrate of the first class may, upon proof of such neglect or refusal, order such person to make a monthly allowance for the maintenance of his wife or such child, father or mother, at such monthly rate not exceeding five hundred rupees in the whole, as such Magistrate thinks fit, and to pay the same to such person as the Magistrate may from time to time direct:

Provided that the Magistrate may order the father of a minor female child referred to in clause (b) to make such allowance, until she attains her majority, if the Magistrate is satisfied that the husband of such minor female child, if married, is not possessed of sufficient means.

THE MAINTENANCE AND WELFARE OF PARENTS AND SENIOR CITIZENS ACT, 2007

- The Act makes effective provisions for the maintenance of parents and senior citizens.
- A senior citizen is defined as a person who is 60 years and above.
- A parent claiming maintenance under the Act need not be a senior citizen.
- Maintenance means provisions for food, clothing, residence, medical attendance and treatment.
- A parent or senior citizen is entitled to claim maintenance against any or all his children, including grandchildren, except minors.
- Maintenance Tribunals have been established under the Act.
- A senior citizen or parent who is unable to maintain himself/herself from his/her own earnings or out of the property owned by him/her is entitled to apply to the Maintenance Tribunal for grant of maintenance.
- A childless senior citizen can seek maintenance from his/her legal heir who is in possession of or would inherit property of the senior citizen.
- The application for maintenance is required to be in the form prescribed under the Act viz., Form A.
- If the senior citizen or parent is unable to make the application in person, any other person or organisation authorised by him/her may make an application.
- The Tribunal is required to conduct a summary enquiry and determine the amount of maintenance payable by the children or relatives.
- Maintenance allowance that can be ordered by the Tribunal cannot exceed Rs.10,000/-per month.
- A senior citizen or parent is entitled to file an appeal to the Appellate Tribunal if he/she is dissatisfied with the orders of the Maintenance Tribunal.

- Legal Practitioners are not permitted to represent senior citizens/parents before the Maintenance Tribunal.
- Any senior citizen who has transferred by way of a gift deed or otherwise any immovable property, subject to the condition that such senior citizen shall be maintained and looked after by the person to whom the property is transferred fails to do so, such senior citizen shall be entitled to apply for cancellation of such gift deed or transfer instrument.
- If a person having care or protection of a senior citizen abandons him, such person may be punished with imprisonment upto 3 months or fine upto Rs.5,000/-or both.

Items like cars, telephones, gas connections, crockery, household items, antiques, paintings, furniture should ideally be included in the Will. Do not presume the amicable disposition of all heirs when it relates to allotment of property.

- A bequest of self-acquired property need not be in favour of a relative. The bequest need not even state the relationship of the beneficiary to you. The bequest can be to a person by name, without reference to any relationship. Such bequests would be valid in law. Ensure that description of the beneficiary is adequate to establish his/her identity, without it being subject to challenge.

INTRODUCTION

Elders Helpline 1090 (EHL) is a need based social support system for the benefit of elders in distress and in need of help. Launched in April 2002 as a joint project of the Bangalore City Police and Nightingales Medical Trust. The Helpline is providing extensive support to elders who are harassed, ill treated, exploited or are in helpless situations.

Committed social workers, counsellors and volunteers render immediate and prompt action as soon as an elder in distress contacts the Helpline in person or over phone. The Helpline office is located at the City Police Commissioner's office premises. It is open __am to __pm all days. All the services are free. Our telephone 1090 is toll free.

Services provided by the Helpline include counselling, home visits, reconciliatory efforts in family disputes, tracing missing or abandoned elders, rehabilitation, intervention in problems with service providers, free professional legal advice by senior Advocates and dispute resolution through Mediation. Police intervention is resorted to whenever necessary.

As on 15.2.2016 _____ elders have approached the Helpline, _____cases have been registered, out of which _____ cases have been successfully resolved.

In addition, the Helpline has been regularly organising Awareness Programmes on various issues such as elders security, family and social concerns, elders rights and responsibilities, legal precautionary measures and the role of the community in ensuring the well being of elders through rallies, workshops, public hearings and exhibitions, and sensitisation programmes.

Elders Helpline 1090 is the first of its kind in the country. With the active involvement of the Police Department and committed volunteers the Elders Helpline has emerged as a strong and effective social support system for elders.

The inspiration to publish this booklet was the varied problems that elders brought to Helpline. Over the last year it became apparent that most problems for elders had been created due to ignorance of possible consequences of their action.

Helpline also recognized that risk carrying capacity of elders was significantly lower than normal, which, therefore, necessitated a greater degree of caution in all dealings. This publication, therefore, represents advisable precautions exclusively from the perspective of a senior citizen. We realize that the contents may cause irritation and indignation amongst the young and non-elders. However, as the information provided is with an honest and bonafide focus on protection of elders' welfare, we request that the contents be taken in the right spirit.

Our thanks to Shri Shiv Kumar, Senior Advocate and Convenor of EHL, for the valuable inputs on finance and property related legal issues in this booklet.



Dr. Radha S Murthy
Managing Trustee

a person substantially younger than you should be appointed. This could be any person, a friend, relative, banker, Advocate, Chartered Accountant or any person in whom you have trust. A beneficiary under your Will can also be an Executor.

- It is essential that a Will is made when you are in a sound state of mind and body. Law requires you to fully understand the consequences of your action, without your judgment being affected by mental or physical ailments. Therefore, do not wait till you are sick or in hospital/nursing home to make your Will. The validity of such Wills have very often been challenged on the ground that the maker was not in a fit state of mind or body and, therefore, could not have been certain of his/her intentions while disposing of his/her assets. Proving to the contrary is a tedious process, and would require the testimony of medical professionals, which may not be available in all cases.
- If you intend to leave your Will in a safe deposit locker of a bank ensure that such locker is in joint names, with specific authority to the second holder to operate the locker after your death. Ensure that the bank records such instructions and obtain an confirmation therefor. In the absence of such arrangement it may become impossible for any person to have access to your Will as operation of the locker would not be permitted by the bank.
- Ensure that under your Will provisions for disposal of all assets, movable or immovable, are made. Such assets in respect of which no provision has been made, would be considered intestate succession leading to possible legal proceedings and formalities.

to more than one interpretation, as in every Will determination of the intention of the testator (maker of the Will) is crucial.

- If you intend to donate your body for purposes of medical research explicitly state so in the Will and complete the required formalities required under law during your lifetime. Consult a Hospital or a competent legal Practitioner who will advise you on the procedures under prevalent law.
- If you intend to donate your eyes after death complete all formalities required under law during your life time and specifically intimate your relatives/friends of your intention so that no difference of opinion among family members arises upon your death.
- A Will needs to be signed in the presence of two witnesses who must attest the Will. These witnesses cannot be beneficiaries under the Will. The witnesses do not need to know the CONTENTS of the Will. They are witnesses only to the fact of your having signed the Will in their presence. Preferably, the witnesses should be younger than you as they may need to testify in Court about your having signed the Will in their presence and the chances of outliving you are greater.
- A Will need not be in any particular format. It must, however, clearly indicate the intent of the maker clearly and without doubt.
- Ensure that while making a Will you appoint an Executor. An Executor is a person nominated by you to enforce the provisions of the Will and ensure that your directions are given effect to. As a normal rule,

INVESTMENTS / FINANCIALS

- Recognise that determining investment channels and patterns is a specialized skill. Therefore, obtain competent advise before making any form of investment, and do not be guided purely by instinct or blind faith.
- Recognise that risk is inherent to every investment and, therefore, a realistic and competent evaluation of risk is essential.
- Avoid high risk investments as it is not suited to or recommended for senior citizens. Resultant mental anxiety and tension are avoidable.
- Do not invest all your available funds with one entity or in one scheme. An investment mix is advisable. Seek professional advise from persons who are sensitive to elders needs.
- Do not be lured or tempted by promises of high rates of interest/return on deposits. The thumb rule is – the higher the return offered, greater the caution required.
- Do not implicitly believe or accept, representations or promises made or undertakings given before or during the investment process. Be cautious and insist that all such promises/undertakings or offers be issued in writing under signature.
- Do not sign any blank papers/documents/pronotes. Insist that all documents be accurately filled, dated and signed. Insist that with the signature of the person signing the documents on behalf of the

Company/Institution, his/her name and designation be legibly written to ensure future identification.

- Insist on a signed acknowledgement under the seal of the Institution for all papers you submit to the Institution. Insist that the name of the person signing the acknowledgement be clearly noted in the acknowledgement. Insist on stamped receipts in the name of the Institution for amounts paid by you. Do not accept “kutcha” receipts.
- Avoid cash payments while making investments. Issue account payee cheques or demand drafts. If cash is insisted upon, treat the Institution with suspicion.
- Do not issue blank signed cheque leaves. Ensure that all cheques are dated, payees name filled, made to payee’s account and amounts entered. Preferably, retain xerox copies of all cheques issued in pursuance of your investment.
- Do not finalise or agree to make any investment on your first visit to the Institution seeking your money. Use the first visit only to collect information. Analyse and evaluate the information, if necessary, with professional assistance and only thereafter make a considered decision.
- Investigate/enquire about the status/credibility, reputation of the Institution with whom you propose to invest. Also, enquire into the reputation, both business and personal, of the promoters/partners, Directors etc., These enquiries could be with past and current investors and generally in the market. At time of claiming refund of deposits on maturity do

not necessary or essential that they be distributed amongst family members during your life time. Make a list of items of jewellery, gold and silver articles and bequeath them under your Will but retain custody, control and possession over them during your lifetime. They are encashable assets in times of necessity.

- Keep your Will in a place from where it can be retrieved immediately on death and preserved safely. Quite often, Wills are suppressed/destroyed by interested parties particularly if contents are favourable to some and unfavourable to others.
- If your signature has undergone change over a period of time, write your Will in your handwriting so as to avoid future disputes about its authenticity and veracity. Disputing a handwritten Will in a Court is substantially more difficult than a signature on a typed document.
- Do not make multiple copies of a Will, whether signed or unsigned. Ensure that only one original exists. Destroy all drafts made prior to execution of the final Will to avoid future disputes/complications.
- If you intend to effect alterations to an existing Will do not effect them on the existing Will/document. They may be construed as material alterations affecting its validity. Prepare a second Will or codicil and only thereafter destroy the earlier Will.
- Ensure that in your Will, the manner in which you want your assets to be distributed is precisely, clearly and unambiguously stated. DO NOT make vague, confused or complicated statements which could lead

normal rule is that the latest (in terms of chronological date) would be considered valid. Hence there is no impediment to your changing the contents of your Will without requiring permission from or consent of any person.

- Do not distribute or divest yourself of ownership of your immovable or moveable properties during your life time as you can achieve the same result through a Will. Given the current trends in family life, such divesting will render you vulnerable with no security. Most often (but sadly) control over property is the key to ensure acceptable norms of behaviour by children in relation to elders. Consequently, upon divesting yourself of ownership of property, during your life time, you could be rendered dispensable and, therefore, subjected to unfair, objectionable and cruel treatment, with no viable remedy.
- Under a Will you are entitled to dispose of your self acquired property in any manner of your choice. Do not succumb to pressure, or emotional blackmail by family to dispose of such property in accordance with their desires.
- If you are the absolute owner of assets, recognise that your spouse must be assured of security after your life time. Hence, make adequate provisions in the Will for his/her comfort, safety and life (including access to monetary resources) so that he/she is not at the mercy of the other beneficiaries under the Will. Consult a competent professional to ensure the incorporation of such provisions in the Will as multiple options are available to achieve this object.
- Jewellery, gold and silver are valuable assets. It is

not surrender original receipt except under written acknowledgement. Retain a copy of the document for your records. If you intend to send the original receipt by post, use the Registered Post Acknowledgement Due (RPAD) mode or courier it and obtain proof of delivery (POD) from the courier. Do not dispatch original receipts/documents under certificate of posting.

- Do not feel obligated or compelled to sign any document that could result in a variation of the terms of contract e.g., the amount and/or interest payable and/or due date of repayment. You have a legal right not to accept any variation. Consult a friend/specialist or an Advocate before consenting to such alterations.
- Ensure that all your investments are on a EITHER OR SURVIVOR basis. Alternatively utilise the nomination facility wherever available. This avoids future legal hassles.
- Do not get carried away by plush or fancy interiors of offices of the Institution you wish to invest in. Any evaluation based on this input is inevitably fared. The thumb rule is - greater the frills, greater the degree of caution required.
- At all costs avoid investing in Institutions that are classified as sole proprietorships, irrespective of your confidence in the proprietor as your exposure to risk is highest.
- If the Institution is a partnership firm, ensure and insist upon disclosure of the names and addresses of ALL partners and obtain their residential addresses.

Do not be satisfied with details of only one partner

or Managing Partner. Enquire if the firm is registered with the Registrar of Firms. If not hold back investment until you have otherwise evaluated the firm. Refusal to furnish information indicates lack of transparency. View this with suspicion and caution.

- If investing in a corporate entity, insist upon disclosure of the names and addresses of all Directors. Do not be satisfied with the response that the required information will be available with the Registrar of Companies.
- Analyse the terms and conditions of offer of the Institution and determine whether the terms are fair and equitable or onesided and arbitrary.
- Specifically verify the provisions relating to repayment, premature withdrawal and ensure that they are fair, customer friendly and not onesided and arbitrary.
- Transact only if the Institution is professionally transparent and open in its dealings. Avoid Institutions that display a reluctance to provide information about themselves.
- If an Institution defaults in payment, DO NOT wait for second or successive defaults before initiating action. Once default occurs do not under any circumstances accept promises, undertakings, assurances, particularly if they are oral. The quicker you initiate action, the greater your chances of recovery. In most cases, the first default is indicative of impending problems. Be alert and initiate immediate action.
Do not make investments/deposits in entities that promote themselves or seek your patronage through

- ~~During your life time make a Will determining the manner in which you desire your assets to be distributed after your death.~~
- Preferably, do not discuss the contents of your proposed Will with family members or proposed beneficiaries. You are entitled in law to dispose of your assets in any manner of your choice and any discussion prior to making a Will inevitably leads to heart burns, jealousy and resentment.
- A Will is required to be made voluntarily, without compulsion, force or threat.
- Making a Will does not imply or indicate impending death. This is an illogical presumption and has not been validated anywhere in the world.
- A Will is a document relating to your assets and, therefore, no other person has a right to know or demand to know its contents. You are not obliged to disclose its contents to any person, including a member of your family.
- By law, a Will becomes operative only after your death. Hence, no right under the Will can be claimed by any person during your life time.
- A Will need not be registered nor does it require stamp paper. It can be written/typed on a plain paper. However, registering a Will before a Sub-Registrar will be prima facie proof of its execution and challenging its validity subsequently would be difficult.
- You can alter your Will as often as you wish. The

blood circulation, the nervous system, glands, eyes, skins and muscles.

- Remember that anxiety places more stress on the heart than any other stimulus.

infact received the money through the person to whom you give the cheque. Avoid issuing open or bearer

- cheques.
Preserve all documents relating to the loan/s or transactions carefully. Copies of documents are generally not acceptable as evidence and, therefore,

WILLS

“house to house” marketing techniques by sending sales persons / or “Advisors” as they are commonly referred to.

- Do not make investments merely because your friends, relatives have done so or recommend it. They may have been fortunate with their investments. Make an independent assessment with professional help wherever necessary.
- DO NOT ENTER INTO MONEY LENDING TRANSACTIONS. However, if you are lending money, whether to friends, relatives or strangers, ensure that you obtain appropriate documentation, in the form of a receipt or promissory note or agreement or post dated cheques. Ensure that this document is drafted in accordance with law and take professional help for such purpose.
- Do not lend money to persons (known or unknown) who promise unduly high rate of interest or rates which are substantially higher than prevalent market rates. Almost always it is impossible to sustain such payments over a period of time.
- If you wish to lend money (for whatever reason) do not pay cash. Insist that such payments be through account payee cheques only. Remember that in a ‘SELF’ cheque your signature would also appear and the presumption in law would be that you have

originals need to be preserved.

- While dealing with money (lending or borrowing) ensure that you operate clearly within the law. Consciously avoid transgressing the law like receiving cash payments without issuing receipts, or paying cash without obtaining receipts. Maintain absolute transparency in all financial dealings.
- Before affixing your signature to any document/paper, carefully read and understand the contents. If a document is in a language not known to you, obtain a clear translation BEFORE signing the document.
IN ANY EVENT, DO NOT ACCEPT AN ORAL OR WRITTEN TRANSLATION FURNISHED by any STAFF/ EMPLOYEE of the institution which is seeking your investment/ deposit.

IMMOVABLE PROPERTY

- If you own immovable property ensure that all documents of title relating to such property are in
- Avoid fatty and spicy foods.
- Ensure that you drink 6 to 8 glasses of water a day.
- Ensure that you take a multivitamin tablet daily for better supply of Folic Acid, Vitamin B12, D and E.

- Make an effort to be physically and mentally active as it slows the ageing process.
- Attempt to acquire new skills as this process helps stave off dementia by encouraging new connections between nerve cells in the brain.
- Try to avoid depressing and frustrating situations.
- Do not indulge in vigorous exercises. For elders light exercise is recommended.
- Walking is the best form of exercise for elders – walking increase the capacity of the lungs to inhale more oxygen.
- Consult your doctor before commencing an exercise regime.
- Do not be reluctant to rest and relax. There is no loss of self-esteem or pride when you want to rest.
- As far as possible avoid emotions such as depression, worry, fear, sorrow, envy, hate, resentment as they can adversely affect your health and cause visible physical disabilities.
Try to avoid emotional stress as it can affect digestion,

drug use can lead to serious side effects.

- Do not stop your medicines all of a sudden without doctor's advice.
- Cultivate good oral care to prevent infection.
- Do not be averse to artificial dentures. It improves food intake, digestion, clarity of speech and facial features.
- Read and write in sufficient light.
- Remember to take extra care while walking on polished, wet and slippery flooring and on uneven roads.
- Keep yourself physically, mentally and socially active.
- Have a brief siesta in the afternoon.
- There is no specific dietary rule for elders. Eat healthy food and avoid binges.
- Avoid overeating as reduced calorie intake slows the ageing process.
- Consume a diet high in fibre, low in animal fat and salt. A minimum of 40 gms of dietary fibre per day is adequate.
- Have a good and nutritious breakfast, moderate lunch and light dinner.
Include lots of fruits and vegetables in your diet.

your custody and control. DO NOT part with these ~~documents to any person.~~ If issues of safety of documents are involved, use a bank locker to store them. Do not leave them with a third person (and in certain cases with family members) as their future conduct cannot be guaranteed.

- DO NOT sign any blank stamp papers or any blank papers as it could subsequently be used to your disadvantage. It is extremely difficult to prove that you signed a blank document, as the normal presumption would be to the contrary.
- Before letting out your property (particularly residential) make meticulous enquiries about your proposed tenants, their antecedents, previous tenancies etc., A tenant who offers rents and deposits substantially higher than normally prevalent rates is to be viewed with suspicion and caution.
- Prepare a written record of the terms of tenancy, in the nature of a lease agreement/rental agreement/ lease deed that specifies the obligations of the tenant. Take professional help to draft such documents so that a legally enforceable document is created. DO NOT act or believe in oral commitments made by a tenant.
- Receive rents through cheques. However, if this is for some reason difficult, issue valid, proper and stamped receipts for rent paid by cash and obtain the signature ~~of the tenant on the copy of the receipt.~~ In the receipt specify the period or month to which
rent received relates.
Remember that short term tenancies are far more advantageous than long term tenancies as long term tenants have a tendency to "settle in" which makes it difficult to dislodge them subsequently.

MEDICAL DO'S & DON'TS

- Be diligent in case of default in rent. Do not condone or accept even the first default, as it is usually indicative of the tenants future intent. Be prepared to initiate action on the first default itself. As this issue is governed by statutory provisions act only after obtaining competent legal advise. Do not presume good faith at all times.
- Create a written record of every alteration of the terms of tenancy. For example if you have permitted a tenant to make internal alterations, or instal additional power etc., ensure these are recorded in a document which is signed by both parties.
- If the premises to be rented out is in a residential zone do not lease/rent it for commercial purposes (unless prescribed permissions have been obtained) as it violates the law, and could create serious legal problems for you and the tenant.
- Do not squander or spend the amount of deposit that the tenant gives. You will be required to refund the deposit amount when a tenant vacates the premises. Do not wait for the next tenant to give you a deposit to refund the amount to the previous tenant. Keep the deposit money in a bank fixed deposit so that it can be retrieved at any time. Do not invest it in securities that do not permit instant conversion to cash or that carry market risks with it.
- If you desire a quiet, peaceful and undisturbed environment do not rent out your premises to schools, tutorials, business houses, eateries, petty shops,

- Evolve a life style that emphasis good nutrition, personal hygiene, adequate exercise, rest, moderation in eating habits and above all a positive mental attitude.
- Do not ignore unusual and suspicious symptoms relating to your health.
- Try to access institutions that specialise in geriatric care.
- Surgery is not dangerous for elders. However, let your Doctor decide.
- Ensure that you have a Family Doctor.
- Avoid change of Doctors unless it be under the advise of your Family Doctor.
- Have regular health checkups even if you feel healthy.
- Maintain a file of all your medical records which can be accessed by your family members whenever required.
- Carry with you a card containing your name, address, phone numbers of contact persons and your Doctor along with particulars of your drug regime.
- Follow instructions given by your doctor.
- Avoid self medication and over the counter drugs.
- 'A pill for every ill' is not a rule and inappropriate

or siren system so that neighbors can be alerted in ties of need and familiarize them with the system.

- Noisy door hinges are a good safety device.
- Ideally fix electricity meters outside the house with the main inside.
- If going out of station, ensure that newspapers and mail are not piled up near the locked front door.
- Avoid displaying wealth in any form.
- Avoid keeping large amounts of cash, jewellery and other valuables with you at home.
- Ensure that most of your money transactions are through cheques.
- Build a cordial and healthy relationship with neighbors and relatives as it will contribute to your safety and security.
- Encourage visits by friends, relatives and neighbors.
- If possible, have trusted people living with you, or in a portion of your house or within your compound.
- Even if certain compromises are required, do so willingly so as to avoid being socially isolated.
- If you are lonely, explore whether you can adopt a good family and develop new relationships for mutual help.
- Be actively associated with elders welfare organizations in your neighborhood.

godowns, commercial establishments, software offices, gyms and the like and ensure that any non residential user ceases to work latest by 7 pm.

- If you intend purchasing property do not purchase tenanted property unless you have obtained the tenant's written assurance and undertaking to vacate. Make him a signatory to the agreement of sale with the owner of the property.
- If you intend to purchase property and desire peace and quiet, AVOID PREMISES that are adjacent to places of religious worship, theatres, shopping complexes, malls, schools, workshops etc., For senior citizens apartments would be the ideal investment.
- Do not deposit title deeds of your property as collateral security for any loans /credit facilities that any person may want to avail from a bank or financial institution.

DO NOT sign as a guarantor for any loan as under law banks and financial institutions are not required to initiate action against the borrower before instituting steps for recovery against you or your property. Neither creditors nor the law recognises any special privileges of a senior citizen while recovering dues. In most cases recognising the vulnerability of senior citizens, they are pressurised to discharge the liability.

- If you engage the services of a real estate agent, settle and obtain written confirmation of commission, if any, payable. Do not trust the judgment of the Agent in matters of evaluation of risk. As far as possible deal only with established, reputed Agents. Do not entertain multiple brokers. Do not agree to pay commission to the Agent of the other party be

- he a tenant or purchaser.
Any brokerage/commission is payable only upon successful completion of a transaction. Failed transactions do not require payment of commission or fee or reimbursement of expenses. Do not pay commission/fee in advance or by cash.

SAFETY

- Be alert and vigilant, and not complacent.
- When you are faced with criminals, act tactfully but avoid physical resistance as invariably you will be dealing with younger and physically stronger persons.
- Do not be lethargic, indifferent or over confident of safety measures.
- As far as possible, avoid living alone in independent and secluded houses. In the present scenario living in an apartment / integrated housing scheme with good security arrangements is preferable.
- As most crimes are committed by people who know you and are familiar with your movements, be careful and vigilant in choosing your housemaids, drivers, gardeners and other assistants. Check their antecedents with the house of Police or previous employers.
- Avoid entrusting repair and maintenance work to strangers.
- Do not entertain door to door vendors.

- Insist on the identity cards for telephone, electricity, water, cable and gas service men.
- Do not open the door unless you are certain of the identity of the caller especially when you are alone or at night.
- Fix a magic eye and a chain locking system. A small opening or a window near the main door or a grill door is advisable.
Ideally install an alarm bell, Police whistle, buzzer