

## Now I Am A Senior..... What Next?

Following are the highlights of the workshop conducted by **Sadanand Mankikar** at the 2016 Konkani Sannelan held in Atlanta from July 01 to 03:

The population is aging fast. In the last 15 years the 85-99 age group increased by 90%. In Canada the number of seniors over 100 years changed from 3,825 in 2001 to 5,725 in 2011 to over 7,400 in 2015. That number could double in the next ten years and reach over 78,000 by 2061. In Canada, in the last seven years, under 18 age group changed from 16.8% to 14.8%; 18 to 60 group changed from 67.2% to 68.2% and over 60 group changed from 16% to 17%.

**Sannelan attendees:** 14% under 18, 58% 18 to 60 and 28% over 60

Konkani population in Ontario, Canada approximately 20% under 18, 55% 18 to 60, 25% over 60

In all age groups, % of women is higher than men. The gap increases in higher age groups. In North American centenarians, more than 84% are women. In 105 plus group this ratio is much higher

Time, when old took care of young and then young took care of the old and invalid. There was always someone.

Things have changed even in India where children find themselves difficult to take care of their aged parents because both at work, jobs take them away from parents, parents not willing to move, changing Lifestyle and Culture.

Major concern is how we will manage when we get old and not able to take care of ourselves and following are some of the options:

- Continue to live in the house and arrange for nanny etc.
- Live in condos in a same building and make arrangements for cooking/catering food and taking care of daily needs,
- Share a house where a few likeminded seniors can live and make arrangements for food and other necessary chores. There could be more than one such houses in the same neighborhood and services can be centralized
- A few seniors moving to the same old age home and request/arrange for specific needs
- Plan and build Konkani Seniors homes which can fully cater to the needs of our seniors. Where there is no critical mass, this project can be developed in collaboration with other communities close to our customs and practices such as Maharastrians and Kannadigas.

### NEED FOR SOCIAL SERVICES SUPPORT SYSTEM:

Our community is growing at a steady speed, yet the number is not so large that we can form a number of local needs-based groups/associations. If we want to remain strong and close and continue to flourish, we have to identify their needs and find ways to cater to these needs. Brain storming, focus groups, developing achievable short term and long term goals and planning and executing these goals would be the way to go. Locally, we can form three groups within our community, based broadly on the age and needs.

- Below 30 years' group needing assistance, direction and guidance in choosing and/or advancing career path and developing leadership and professional skills. Forums could be set up to facilitate networking, develop team of mentors, develop a buddy system/program for new arrivals.
- The 60 years and above group heading towards or already leading retirement life who might need social support and assistance and even reliable guidance in better managing their lives. The programs for seniors could include forums to disseminate important and relevant information, conduct lectures/seminars/workshop on relevant topics, conduct outings and activities of interest; assistance in taking the "advantages" of existing programs; facilitate transition to Seniors/Old age Homes; buddy System to give company and provide rides as needed.
- The 30 to 60 years' group who have completed their education and settled as well as flourishing in their chosen field who can provide guidance and direction to the 1st group (as Mentors) and assistance, support and guidance to the 2nd group (as Supporters) while enabling networking opportunities among themselves.

### THE PROGRAM FOR THE SENIORS COULD INCLUDE:

- forums to disseminate important and relevant information,
- conduct lectures/seminars/workshop on relevant topics,
- conduct outings and activities of interest,

- assistance in using existing programs,
- facilitate transition to Seniors/Old age Homes,
- buddy System to give company and provide rides as needed.

Before it is too late, we ought to start working on these projects through group discussions and brain storming sessions at local, national and international levels with and amongst representatives from all different groups so that every one's needs, interests and concerns are met and Konkani communities will remain as close knit "families" and continue to flourish.

## **FEEDBACK FROM BREAKOUT SESSION:**

### **Group 1.**

- No Companions
- How far to go to see Children/Proximity to relatives – Travel
- Security
- Maintenance (Not money) problems – cannot solve for by ourselves (changing bulb etc.)
- Concerns of children and relatives – financial condition
- Concern of relative's health
- Once a widower or a widow what will be our lives

### **Group 2.**

- Change in Lifestyle – Not knowing what to do next – find community support for the following
  - Income Security
  - Companionship
  - Doing daily chores as we age
  - Food
  - Accommodation
  - Settling down
  - What about our kids – proximity
  - How much help we need
  - Moving around - Mobility
  - Find groups of similar age
  - Create a support group for our community
  - Create awareness amongst youth
  - Making will
- Death and aftermath – financial arrangements/financial planning
- Association should involve more discussions on seniors – programs/Help/mobilize youth for support
- Interact with government agencies and other community organizations handling health issues

### **Group 3**

- Never confident about financial independence
- Balance between spending and saving
- Solutions
- Meals on Wheels (Grocery – Home Delivery)
- Wheel Transportation (Government subsidized)
- Concerns: Physical and Mental

### **Group 4**

- People have trouble getting along with locals
- Financial Resources
- Many aspects/factors go into decision
- 4 stages
  - Active
  - Partial – Active
  - Loss of spouse

- End of Life
- Power of Attorney – A Must
- Durable Power of Life
- Living Will

### **CONCERNS**

- being independent on everything how to proceed.?
- how to handle govt. laws?
- how to ensure security?
- how to handle son or daughter in laws?
- power of attorney?
- working up to 70/75years?
- how to improve physical average?
- financial independence such as savings vs expectation?
- loss of companionship?
- in case of widower?
- what should be children's role?

### **SUGGESTIONS**

- appoint nanny/maid to assist
- share houses to share,
- catering together
- move to seniors or old age homes.
- can come together and create senior Konkani people house/home.
- can develop likeminded persons/people group
- create social support system
- can create group for guiding the groups of less than 18 years and 18 to 60years group.
- understand by the group and make sure to utilize all facilities offered by govt.
- join Konkani organizations to get better assistance

Please send your comments, concerns and suggestions to [sadanand.mankikar@gmail.com](mailto:sadanand.mankikar@gmail.com) . Your input is very important for initiating a Social Services Support System in North America.

## Konkani Community Support Initiatives – AMCHIGELI.com

On the auspicious occasion of this year's Gouri & Ganapati Festival, a new website <http://amchigeli.com/> was launched.

Amchigeli.com, a brainchild of **Muralidhar Shenoy** of Atlanta, has its origin from the good initiatives started at the Konkani Sammelan 2016 in Atlanta. The objective is to take forward these initiatives and support the North American Konkani community. The sections on this site include:

- Soirika – Matrimonial connections for our community
- Amchi Mhalgade – Support group for our Seniors
- Amchi Community Activities
  - Randhap – Recipes
  - Emergency Support for the Needy
  - Panchadike – Discussion Forum

When we find facilitators, we intend to start sections on Youth and Women.

**Soirika** is free service for the Konkani community members to look for matrimonial Connections. The Key features are:

1. **Discrete:** Registered users can post their profiles without actually publishing their identity online- only the generic attributes of the profile are published (Name, Address, email ID etc. are not published) so interested parties can review objectively and respond.
2. **Self-Directed:** Registered users get access to all posted generic profiles, and review the information to make an informed decision for themselves on the profile that best matches their criteria. They also have to option the email the parties with any questions and get answers for any points that are not explicit on the published profile. Once you establish mutual interest, the two parties can make direct contact take it forward on their own.

**Amchi Mhalgade**, facilitated by Sadanand Mankikar, aims to be a stepping stone and a mouthpiece for identifying the needs and concerns and help develop programs that can be helpful to all our seniors. It invites articles, useful references, relevant topics for discussion and questions for gathering information. We plan to post different issues from time to time and invite comments and suggestions from the readers. It is hoped that all our seniors join this group and share their thoughts and benefit from the website.

We have made a beginning and there are opportunities for you to volunteer and support the cause. We look forward to the support of each of you to help our community.

For contact /additional information: <http://www.amchigeli.com>

Like us on Facebook: [https://www.facebook.com/Amchigeli/?hc\\_ref=PAGES\\_TIMELINE](https://www.facebook.com/Amchigeli/?hc_ref=PAGES_TIMELINE)

## A Promise that is fulfilled by Sri Bhuvanendra Teertha Swamiji of Kashi Mutt

By: Prof. Kadambi Ramadas Prabhu, [prabhu\\_ramdas@yahoo.com](mailto:prabhu_ramdas@yahoo.com)

**HISTORY:** In the olden days there was a direct contact between the *peetaadhipatis* and *shishya* (individual follower). The pontiffs were spending more time with community members to know their problems, touching events in their life. The “*anugrah-grace*” of the *pitha* for the prosperity of the individual, his family and the entire community was miraculously helping them.

Mutt heads were to enquire with others coming from a place, the welfare matters of the followers from that area of place. This was a strong bridge between the mutt heads and the individual from the community.

**KADAMBI PRABHU’S HOUSE:** Kadambu is place near Vittal town of Dakshina Kannada. Kadambi Prabhus were like “*jahagirdhars*” of GSB community, holding large acres of lands and well known for their charity, religious (*dhaarmic prajna*) ethics in their transactions in every segment of life. In recognition of which Kadambi Prabhus were appointed by Kashi Mutt as one of the trustees of the mutt for the landholdings of the mutt. There were other trustees also belonging to reputed houses from other areas. These trustees are to collect the revenue (rice *murrahs*) from the land holdings of the mutt and send them in bullock carts to Bantwal where the mutt office was situated maintaining all accounts.

**DHARMISTA KADAMBI MANJAYYA PRABHU** as usual every year Kadambi house used to collect the revenue (rice) from the tenants and used to send them to Bantwal Kashi Mutt. Whenever the tenants used to tell their difficulties and were not delivering the rice on the grounds such as 1. No rains 2. Floods 3. Attacked by wild animals etc. Manjayya Prabhu used to consider their difficulties and used to excuse them (he was doing the same to his own tenants out of mercy and to give a fair treatment to them). Sometimes he used to give them rice to avoid them from starving.

Once Manjayya Prabhu visited bantwal kashi mutt and checked the accounts. He found that nearly 600 *murrahs* of rice was pending from Kadambi house. He did also not know that the figure has reached that level. His human consideration to tenants of Kashi Mutt lead to a debt of 600 *murrahs* of rice from Kadambi house. He could have paid from his own holdings of Kadambi house in one stroke. (He was holding 2000 *murrah* rice property to the house)

**SRIMAD BHUVANENDRA SWAMIJI:** As usual Sri Swamiji came to Bantwal and during the same time, Manjayya Prabhu also visited the mutt. He handed over the “gift deed” (*dana shaasana patra*) to His Holiness and pleaded that he has decided to donate 600 *murrahs* rice property (lands) in favor of the mutt. Swamiji refuses to accept. He says, “For my mistake of pending 600 *murrahs* of rice, I hand over the property that gives 600 *murrahs* of rice every year to the mutt. Nobody should dupe God, temple, mutt, *daivas, pitras and brahmans*. All must know this lesson. If Swamiji refuses the gift deed, he was not going back to Kadambi and accept death in the Netravati river.” His Holiness made many attempts to convince Manjayya Prabhu but it was in vain. His Holiness recognises Manjayya Prabhu as a “*dharma nistavanta shishya*”. And finally, the Swamiji accepted the gift deed.

While leaving the swami’s place, Manjayya Prabhu shed tears for embarrassing His Holiness apologetically falling on the feet. Swamiji pacify him and ask him what he expects/desires from the *sannidhanam*. Manjayya Prabhu asks for “*moksha*” on the holy feet of Swamiji. Swamiji gives a promise and says that the time is not ripe for death. But your wish will be fulfilled by the grace of Vyasa Raghupathi.”

**TARPANA BY HIS HOLINESS:** Years passed. One day when His Holiness was in Kashi, a person from Bantwal visited the mutt. Swamiji while enquiring about the local information, asked, “How is Kadambi Manjayya Prabhu?” The person informed that Manjayya Prabhu has passed away.” Sri swamiji’s eyes were filled with tears. Swamiji got up from his seat and walked straight to river Ganga and held water in his both palms, looked at the sun and said, “Vyasa Raghupati Kadambi Manjayya Prabhus *sadgati di* (grant moksha to Manjayya Prabhu)” and offered the “*tarpan*” by breaking all restrictions applicable to mutt heads (they are barred from offering “*tarpan*” to anyone including their own parents”). This is an example of “*dharmo rakshiti rakshitaha*” no one in history received the “*tarpan*” from a mutt head. People around the Swamiji ask his holiness why the “*tarpan*” was given. The Swamiji replies that the promise was fulfilled.

That is the real bliss – love to dharma and dharma *nistavanta shishya varga*. In the history of Kashi Mutt there is no one who has a “*maha dana*” like Kadambi Manjayya Prabhu.

(A similar instant has happened in the last century between chitrapur saraswat sri Anand ashram Swamiji and Nadakarni-mam, chairman of Shamrao Vittal Bank).

(For full details request a Kannada version running in 18 pages – from - Kadambi Krishna Prabhu - NY, [prabhu.kadambi@gmail.com](mailto:prabhu.kadambi@gmail.com))