

Course correction – Limited Succour

Budget 2018 does well to focus on senior citizens, but action must be broad based

Finance Minister Arun Jaitley **stressed** in his Budget speech last week that "to care for those who cared for us is one of the highest honours", underscoring the importance the Centre attaches to providing economic support for India's growing population of senior citizens. He then announced several tax and related **incentives** to **ease** the financial burden on people aged 60 and above, all of which are very welcome given that the elderly face **steeply escalating** health-care costs on declining real interest and pension incomes. From affording a five-fold increase in the **exemption** limit on interest income from savings, fixed and recurring deposits held with banks and post offices to Rs.50,000, and doing away with the requirement for tax to be deducted at source on such income, the Budget offers much-needed relief. This it does by leaving a little more money in the hands of elderly savers who are heavily dependent on interest income to meet their living expenses. Another useful tax change is the proposal to raise the annual income tax deduction limit for health insurance premium and/or medical **reimbursement** to Rs.50,000 for all seniors. And a crucially **allied** step is the move to set the **ceiling** for deduction in **lieu** of expenses **incurred** on certain critical illnesses to Rs.1 lakh, irrespective of the age of the senior citizen.

Separately, Mr. Jaitley also proposed extending the Pradhan Mantri Vaya Vandana Yojana by two years, up to March 2020, and doubled the cap on investment in the scheme to Rs.15 lakh. This **annuity-cum-insurance** scheme entitles the senior citizen policyholder to a guaranteed pension that **equates** to an annual return of 8% on investment. This pension plan, unlike the entirely government-funded Indira Gandhi National Old Age Pension Scheme for the elderly who live below the poverty line, is **contributory** and is run by the Life Insurance Corporation of India. While all these Budget measures are **laudable** insofar as they recognise that the right to a life with dignity doesn't retire with the crossing of a chronological threshold, much more needs to be done to address the needs of this rapidly growing **demographic cohort**. With more than 70% of the 104 million elderly living in the rural **hinterland**, any serious initiative to improve the lot of senior citizens must incorporate adequate budgetary support for social welfare spending on the relevant programmes. While the Budget provisions Rs.6,565 crore for the pension scheme for the elderly poor, its **outlay** for the Ministry of Social Justice and Empowerment's assistance to voluntary organisations for programmes relating to the 'aged' at Rs.60 crore is **starkly** inadequate. With the number of the elderly in India set to surge by 2050 to almost 300 million, or about a fifth of the population, governments needs to make more comprehensive efforts to address the nations' greying demographic.

WORD LIST

1. **Stress** : (accentuate, emphasize)
(Put under physical or mental pressure)
Synonym : repeat, underline, underscore, accent, belabour, feature, italicize, spotlight.
2. **Incentive** : (lure, inducement)
Synonym : encouragement, enticement, impetus, motivation, reason, stimulus, allurement, bait, determinant, exhortation.
3. **Ease** : (peace, quiet, lack of difficulty)
(facility, freedom, alleviate)

- Synonym : calm, calmness, comfort, content, luxury, relaxation, satisfaction, serenity, affluence, contentment, easiness, gratification, happiness.
4. **Steeply** : (at a steep angle; sharply)
Example : "The walls of the gorge rise steeply on both sides".
(by a large or sudden amount)
Example : "Prices rose steeply".
5. **Escalate** : (increase, be increased)
Synonym : expand, grow, heighten, intensify, mount, raise, step up, widen, amplify, enlarge, extend.
6. **Exemption** : (freedom from a responsibility)
Synonym : discharge, dispensation, exception, immunity, privilege, absolution, release, impunity
7. **Reimbursement** : (compensation)
Synonym : payment, remuneration, repayment, restitution, indemnification, recompense
8. **Allied** : (friendly; united)
Synonym : affiliated, amalgamated, associated, bound, combined, confederate, connected, joint, linked, related, unified
9. **Ceiling** : (top of a room, maximum)
Synonym : beam, plaster, roof, canopy, convert, dome, groin, timber, roofing.
10. **Lieu** : (place)
Synonym : Stead, substitute, alternative, backup, counterfeit, dummy, imitation, replacement
11. **Incur** : (bring upon oneself)
Synonym : acquire, arouse, earn, obtain, provoke, contract, draw, gain, induce, get
12. **Annuity** : (as in acquisition, allowance, payment, pension)
(something obtained, received)
Synonym : donation, earnings, gain, profit, return, allowance, benefit, bonus, commission, inheritance, increment, remuneration, salary, accomplishment.
13. **Equate** : (balance; think of together)
Synonym : associate, liken, relate, agree, assimilate, compare, consider, equalize, match, offset, parallel, represent.
14. **Contributory** : (contributing a result)
Synonym : conducive, contributing, contributive, related, responsible
15. **Laudable** : (admirable)
Synonym : commendable, creditable, praiseworthy, deserving, excellent, meritable, meritorious, praisable.
16. **Demographic** : (statistical), (mathematical)
Synonym : analytical, numerical, arithmetical
17. **Cohort** : (partner in activity)
Synonym : companion, comrade, disciple, follower, accomplice, adherent, aide, ally, assistant, associate, company, friend, pal, mate, regiment.
18. **Hinterland** : (backcountry)
Synonym : outback, boondocks, borderland, frontier, sticks, wasteland, wilderness.

19. **Outlay** : (expenses)
Synonym : disbursement, expenditure, expense, investment, spending, charge, cost.
20. **Starkly** : (in a way that is severe or harsh in appearance or outline).
Example : 'the scar stood out starkly against his bronzed skin'
(in an unpleasantly or sharply clear way)
Example "her motivations contrast starkly with Clara's

Course correction – Cease fire

India and Pakistan must restore calm along the LoC and International Boundary

The 2003 **ceasefire** agreement between India and Pakistan is now alive only in the breach, with violations **intensifying** in number and much damage to life and livelihood along the border. The **drift** can only be arrested through high-level political **intervention** to save this very significant **bilateral** agreement between the two nuclear-armed neighbours. In the latest incident, four Indian soldiers, including an Army Captain, were killed in the Bhimber Gali sector in cross-border firing that went on through most of Sunday. These **casualties** are a natural extension of what has been unfolding along the International Boundary as well as the Line of Control for the past several months. As a result, 2017 has turned out to be the worst year since the agreement brought calm to the border 15 years ago. The ceasefire agreement had resulted in a dramatic drop in military casualties, and thousands of border residents had been able to return home from temporary shelters on both sides. It is important to see the 2003 agreement in the immediate **context** of the time. It came just four years after the Kargil war, and soon after India and Pakistan almost went to war following the December 13, 2001 terrorist attack on the Indian Parliament. The agreement was historic, and a triumph of **diplomacy** – Pakistan Prime Minister Mir Zafarullah Khan Jamali announced a **unilateral** ceasefire on the Line of Control on ID; India suggested including the Siachen heights, and the ceasefire was eventually extended to the International Boundary. It was the high point of Atal Bihari Vajpayee's premiership, and his **successor**, Manmohan Singh, **heeded** the **legacy**.

Now, as the two countries are caught in a **spiral** of almost daily exchanges of fire along the border, there is a danger of political **rhetoric** acquiring its own **momentum**. Already, 2017 has been the worst year along the border since the ceasefire came into force, with at least 860 incidents of ceasefire violations recorded on the LoC alone. By way of comparison, in 2015 there had been 152 incidents, and in 2016 there were 228. January 2018 recorded the highest number of ceasefire violations in a month since 2003, according to estimates. According to data mentioned in the Jammu and Kashmir Assembly, between January 18 and 22, 14 people including seven civilians were killed and over 70 were injured in firing from the Pakistan side along the International Boundary In Jammu, Kathua and Samba districts as well as along the LoC

in Poonch and Rajouri districts. Thousands of civilians have been forced to **flee** their border homes. Peace on the border is difficult to achieve at the tactical level by military leaders. **Restoring** the ceasefire requires real **statesmanship**, not **brinkmanship**.

WORD LIST

1. **Ceasefire** : (as in armistice, truce, peace treaty)
(stop in fighting)
Synonym : armistice, truce, treaty, suspension of hostilities.
2. **Intensify** : (make more forceful, sever)
Synonym : add to, aggravate, boost, build up, deepen, enhance, escalate, exacerbate, heat up, heighten, increase, quicken, raise, redouble, reinforce, set off, sharpen, step up, strengthen
3. **Drift** : (accumulation)
Synonym : alluvion, bank, batch, bunch, bundle, clump, cluster, deposit, heap, hill, lot, mass, mound, mountain, parcel, pile
4. **Intervention** : (the act of intervening)
(armed interference)
Synonym : interference, mediation, arbitration, intercession, interposition, interruption.
5. **Bilateral** : (having two sides)
Synonym : mutual, reciprocal, respective, two sided, collective, shared, common.
6. **Casualty** : (accident, victim)
Synonym : blow, calamity, catastrophe, disaster, mishap, contingency, debacle, misadventure, misfortune
7. **Context** : (framework, circumstances)
Synonym : background, situation, text, ambience, conditions, connection, lexicon, relation, substance.
8. **Diplomacy** : (tact)
Synonym : negotiation, politics, address, artfulness, craft, delicacy, discretion, expedience, poise.
9. **Unilateral** : (concerned with one side)
Synonym : one-sided, independent, biased, discriminatory, partisan, unequal, unfair, unjust
10. **Successor** : (heir)
Synonym : Replacement, beneficiary, descendant, follower, heritor, inheritor, scion.
11. **Heed** : (give care, thought to)
Synonym : hear, listen, obey, observe, take to heart, consider, note, regard.
12. **Legacy** : (inheritance, heritage)
Synonym : estate, gift, tradition, bequest, birth right, device, endowment, heirloom, throwback
13. **Spiral** : (curling, winding) (curled shape)
Synonym : circling, coiled, circular, circumvolved, corkscrew, curled, radial, rolled, scrolled.

14. **Rhetoric** : (wordiness; long speech)
Synonym : hyperbole, oratory, address, balderdash, bombast, elocution, eloquence, fustian, oration, pomposity, rant.
15. **Momentum** : (impetus, push)
Synonym : energy, power, strength, drive, force, impulse
16. **Flee** : (run away to escape)
Synonym : depart, desert, fly, get, jump, leave, retreat, take off, vanish, abscond, avoid, decamp, elude, evade, skip, scamper, vamoose.
17. **Restore** : (fix, make new give back)
Synonym : bring back, build up, improve, modernize, rebuild, reconstruct, recover, re-establish, refurbish, rehabilitate, reinforce, renew, renovate, repair, replace, rescue, revitalize, revive, strengthen.
18. **Statesmanship** : (international relations, as in political science)
(affairs between national governments)
Synonym : comparative, government, foreign affairs, geopolitics, international affairs.
19. **Brinkmanship** : (the art or practice of pursuing a dangerous policy to the limits of safety before stopping, especially in politics)
Example : "In any game of brinkmanship, it is possible that one side will collapse suddenly".

SOME IMPORTANT IDIOM AND PHRASES

1. Break the ice:
Meaning-To initiate a social conversation or interaction
Sentence-At the start of the lecture, the new professor tried to break the ice by telling a joke.
2. A bird's eye view:
Meaning-A view from a very high place that allows you to see a very large area
Sentence-The Singapore Big Wheel offers a bird's eye view of the city.
3. A litmus test:
Meaning-A method that helps to know if something is correct
Sentence-Taking up the job served as a litmus test for me to know how good I was at applying my knowledge.
4. At the drop of a hat:
Meaning-Willingness to do something instantly

Sentence-She expects me to make dinner at the drop of a hat even if I am very busy with office work.

5. Afraid of one's own shadow:

Meaning-To become easily frightened

Sentence-Her creepy encounter with the supernatural had a devastating effect on her. She is now afraid of her own shadow.

6. A house of cards:

Meaning-A poor plan

Sentence-The State's new scheme was initially welcomed, but later turned out to be a house of cards when it was discovered how easy it was to perpetrate a scam.

7. Black and blue:

Meaning-Full of bruises

Sentence-The young lad was all black and blue after a tiff with a raging senior.

8. Be on cloud nine:

Meaning-Be very happy

Sentence-I will be on cloud nine when my first article gets published.

9. Bone of contention:

Meaning-A subject or issue over which there is continuing disagreement

Sentence-The examination system has long been a serious bone of contention in the HRD Ministry.

10. Eat humble pie:

Meaning-To apologize humbly

Sentence-He will have to eat humble pie for the disrespect shown to the Captain.

11. Fool's paradise:

Meaning-False sense of happiness or success

Sentence-They were living in a fool's paradise, refusing to accept that they were facing poverty.

12. Give cold shoulder:

Meaning-To ignore

Sentence-I sent her a message to apologize for my misbehavior, but she gave me the cold shoulder.

13. Get a raw deal:

Meaning-To not be treated as well as other people

Sentence-The fact is that students in government schools get a raw deal.

14. Hit the nail on the head:

Meaning-To do the correct thing

Sentence-She hit the nail on the head when she laid out a list of justifiable grievances she had with the company.

15. Hand to mouth:

Meaning-live on only basic necessities

Sentence-The severe drought led the farmers to live hand to mouth.

16. Hit the bull's eye:

Meaning-To be exactly right about something or achieve the best result possible.

Sentence-The detective hit the bull's eye when he figured out that nobody but the doctor could have had access to the poison.

17. Let the cat out of the bag:

Meaning-To reveal the secret carelessly or by mistake

Sentence-Now that she had let the cat out of the bag, she had no option but to confess.

18. Make a face:

Meaning-To show dislike or disappointment through facial expressions

Sentence-Little Stella made a face at the sight of bitter gourd in her food.

19. Open Pandora's Box:

Meaning-To find a source of great troubles and problems

Sentence-Finding the wallet on the road opened up a Pandora's box. I was arrested for stealing when I went to report it at the police station.

20. It's Greek to me

Meaning-Something that is not understandable

Sentence-I failed my commerce test; it was all Greek to me!

21. Don't put all your eggs in one basket:

Meaning-Do not put all your resources in one basket.

Sentence-The boy put all his money into his dream startup that eventually failed. I had told him not to put all his eggs in one basket.

22. To call a spade a spade:

Meaning-To be brutally frank, outspoken, blunt in speech.

Sentence- Let's call a spade a spade – popular he may be, but that man is a liar.

23. To be a Good Samaritan:

Meaning-To be kind and compassionate to someone in distress

Sentence-I was sure I would be stuck on the highway till the morning, but a Good Samaritan offered me a ride home.

24. To put in a nutshell:

Meaning-To say in a few words or to make something concise

Sentence-The Textbook Development Committee decided to put the 30-page chapter in a nutshell to help save time for students during revision.

25. To pour oil on troubled waters:

Meaning-To make peace

Sentence-I am always stuck pouring oil on troubled waters when my mother and wife start their bickering.