

APRIL 2007 Rs 30

harmony

celebrate age

Colour of Passion

Anjolie Ela Menon

Vietnam

This month's destination

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The magazine for silver citizens



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TAKE ON TOKYO

IT WAS TOO EARLY IN THE year for us to see the cherry blossoms bloom—otherwise, Harmony's trip to Tokyo this March was just perfect.

We were there to attend 'Reinventing Retirement Asia', an international conference organised by AARP (formerly American Association of Retired Persons) from 14-16 March 2007 to explore how Asian societies are dealing with issues related to retirement and ageing.

On behalf of Harmony for Silvers Foundation, I participated in a workshop on 'The Gold Power of the 50 Plus Market'. For marketers, the rewards of reaching the silver demographic are immense. This was the message I conveyed. It was warmly received.

With reason. In the developed world, the number and prosperity of older consumers is on the rise. The same holds true for India. Our senior population, currently around 80 million, is expected to increase to 137 million by 2021. Apart from sheer numbers, an increase in life expectancy, urbanisation and

literacy, and decrease in poverty, will also 'grow' the silver market.

Other topics that were discussed at length included pension reform, healthcare, longer working lives, caregiving, and the need to build better social networks to look after our elders—all issues where Harmony has taken the lead in advocacy through our magazine, website, and research publications. For instance, we have been relentless in lobbying for the Maintenance and Welfare of Parents and Senior Citizens' Bill—it was finally tabled in late March in the Lok Sabha.

The real takeaway for me from the conference: we are definitely on the right track. And attending events such as these enables us to further spread our wings, exchange ideas with like-minded organisations in India and overseas to help build an elder-friendly and elder-inclusive society.

With this in mind, the Harmony team—including vice-president (research and training) Professor S Siva Raju, consulting editor Sudeep Chakravarti, programme and events coordinator Hiren



ritu nanda

Mehta and senior writer Arati Rajan Menon—also conducted discussions with members of AARP to explore prospective collaboration. With over 35 million members, AARP is the leading non-profit, non-partisan membership organisation for 50-plus people in the US.

Anthropologist Margaret Mead once said, "Never believe that a few caring people can't change the world. For indeed, they are the ones who ever have." I do believe we can change our world. But it will take effort—on the part of government, society and silvers themselves—commitment, zeal and passion. Then there'll be no stopping us.

Tina Ambani

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LOOK FOR



FREE OFFER

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by **SAURABH DUA**

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column one

Harmony takes pride in helping you alter your beliefs and attitudes, and make later years more gainful and meaningful. As always, through our fascinating features, we urge you to see your true worth. Gulbanu Merchant ("The Art of Being") quit her 20-year career as lawyer to follow her heart. She made a start in art with borrowed paper and colours, even though she had little by way of savings. Today, after 30 shows, she says appreciation doesn't always translate into sale—but satisfaction is everything.

Anjolie Ela Menon, on the cover this month ("Colour of Passion"), didn't have it easy either. For lack of space, she painted in a broom closet, even painstakingly working on 40 canvases from a two-room flat in Russia with her seven year-old son Raja Raja strapped to her back. She faced catastrophes like two year-old son Aditya rubbing black paint all over a just-finished portrait of a British lady that would have fetched £ 50. "I cried over it for hours," she says. That was 1965. Today, her works fetch between Rs 1.5 million and Rs 7 million. Both Merchant and Menon share a progressive attitude to life and work.

For linear advice and answers on work, check out 'Second Careers'. And for financial planning, turn to our Budget special ("A Soft-Hard Landing"). With the right skills and strategies, you can hone your potential and achieve your goals and dreams. Finally, Raju Bharatan, our crossword specialist, picks your brains on the cricket World Cup with an exclusive grid. Enjoy.

—Meeta Bhatti



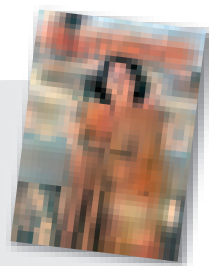
I enjoyed the article on digital music players, "Let the Music Play", in the 'Technology' section of the March 2007 issue of *Harmony*.

Mahatma Gandhi once said, "Our great stumbling block is that we have neglected music. Music means rhythm, order. Its effect is electrical. It immediately soothes." It is also interesting to observe that music helps in meditation and spiritual well being. In fact, listening to soothing music at a low volume for half an hour before bedtime results in sound sleep, promoting a healthy life. For some, soft background music results in improved concentration during studies. Similar music in restaurants adds to our pleasure. At the same time, we must also remember that loud music is a definite no-no—its harmful effects have been proven through scientific studies.

MAHESH KAPASI

via email

The letter of the month wins Orthaheel footwear, from Orthofit, a Mumbai-based sports medicine and rehab clinic



I have been reading *Harmony* from its first issue and enjoy it very much. People of our age find that interacting with grandchildren gives us immense pleasure and their company has a rejuvenating effect on us.



However, owing to the exigencies of modern lifestyle, often our grandchildren live far away from us and we miss them sorely. Grandchildren also feel the absence of a loving grandparent

and we have to satisfy ourselves through lengthy telephone conversations. I suggest that the many *nana-nani* parks we have built should have a *pota-poti* corner with slides, swings and jungle gyms so that the two generations can get a chance to interact with each other.

S N BHAT

Mumbai

S N Bhat's thought-provoking letter will receive a copy of Encyclopedia of Family Health & First Aid, edited by Dr Susan Lipscombe (Parragon, 2004) from Delhi Book Store, Ansari Road, New Delhi-2. Congratulations!

—Editors

I am a clinical psychologist of Indo-Mauritian origin, presently based in Paris. After my graduation, I have worked with institutions doing social service and those involved in

mental health. I had a very enriching professional experience in India while working for an Indian NGO in 2006. As a psychologist, I managed India's first Alzheimer's centre for people suffering from Alzheimer's disease and dementia. It was a residential facility, two hours away from Mumbai by road. I used my experience to develop and enhance the different aspects of the administration and organisation of this care home and psychosocial centre. I was recently in Mumbai again to support World's Alzheimer's Day. I learnt about *Harmony* from your website and was glad to register myself as a user. The website helps me to stay connected to Mumbai and India. Congratulations for your work.

HENDI LINGIAH

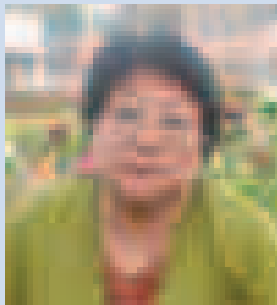
via email

I have been a regular reader of *Harmony* for the past few months. Lately, I have developed an interest in the problems of senior citizens, probably because I am getting older myself. Ageing can be a wonderful experience after the struggles, tensions and conflicts of youth, provided we plan well for it. I am doing a postgraduate diploma course in geriatrics this year. I find that the issues discussed in our course books are all dealt with in your magazine with equal competence, and in a style accessible to the common reader. In fact, I often use your magazine as reference material! I congratulate your editorial team for producing such an excellent magazine.

**DR BHANDARU UMA
MAHESHWAR RAO**

Warangal

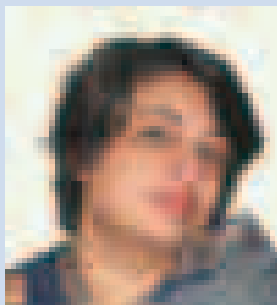
CONTRIBUTORS



Temsula Ao, 61, teaches English and is the dean of School of Humanities and Education, North Eastern Hill University, Shillong.

Winner of this year's Padmashri for literature and education, Ao has published four books of poems and a book, *The Ao-Naga Oral Tradition*. Her most recent publication is a book of short stories, *These Hills Called Home: Stories from a War Zone* (Zubaan-Penguin, 2006). Ao has written

extensively on different aspects of Naga culture and her poems have been reproduced in several anthologies. Passionate about emailing her three grandchildren who live in Canada, she says, "They make me laugh over their silly Naga SMS jokes and are now teaching me to play cards on the computer. It helps me kill time as I live alone on campus."



Ruma Dasgupta, 50, a Masters in English from Jadavpur University, has worked as programme announcer and anchor for television when the medium was new in India. In 1982, she joined Hindustan Thompson Associates (HTA) in Kolkata as trainee copywriter. From copywriter to creative director in HTA was a long journey. After 15 years in HTA, followed by a stint in McCann Erickson (where she was vice-

president, creative), she fell in love with theatre and formed her own group, with husband Biplab, in the mid-1980s. Television was at the threshold of explosion and her second innings with the medium was as producer, scriptwriter and co-director for a documentary series, *Shades of Society*. And then she fell for art. Dasgupta set up an art gallery, Gallery Staircase, to show the works of young painters and, in the mid-1990s, organised art shows in alternative spaces in Kolkata. The gallery doesn't exist any longer, but her affair with art continues through writing for gallery magazines. "Writing for advertising, or writing for a publication, or writing for the heck of it is what keeps me going," says Dasgupta. "Thanks to *The Statesman* in Kolkata, I can share my thoughts and adventures with more serious readers still looking for substance in a world where gloss rules."

I have been a subscriber of *Harmony* magazine for the past three months. I feel I have gained a new friend who takes me to a new world of information, knowledge and experience. It also makes feel like an integral

part of silver society. Knowing there are people who share and understand my concerns is a comforting feeling. Keep up the good work.

M A RAJKUMAR

via email

NEWSWORTHY

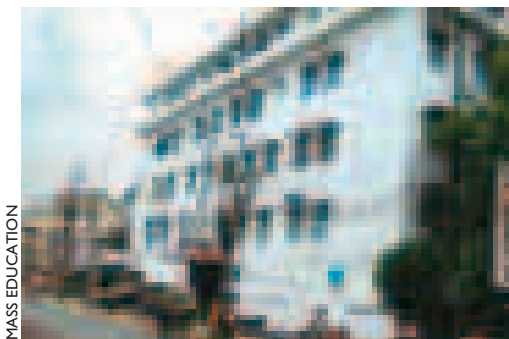


HEAD COUNT

Nearly 5.5 per cent of Delhi's population is above the age of 60, according to a report by the Directorate of Economics and Statistics. That's 830,000 silvers. Around 24,935 silvers live alone, 102,000 with a spouse and only 431,000 with a spouse and children. Out of the 830,000 elderly, about 55 per cent (454,000) are fully dependent on others for economic support, 8 per cent are partially dependent and 37 per cent (308,000) are not economically dependent on others.

WE MADE IT

Finally! The proposed **Parents and Senior Citizens' (Welfare and Maintenance) Bill** has made it—Minister for Social Justice and Empowerment Meira Kumar tabled the Bill in the Lok Sabha on 20 March. While the Ministry of Social Justice and Empowerment (MSJE), which initiated the Bill, and the Panchayati Raj Ministry continue to argue—the Panchayati Raj Ministry believes the issue of maintenance of seniors can be dealt with by panchayats under its proposed Gram Nyayalaya Bill instead of the MSJE's designated courts in the offices of sub-divisional magistrates as mandated by the Bill—*Harmony* hopes they are able to put their ego clashes aside for the sake of silvers.



A NEW LIFELINE

Some good news for silvers. Mass Education, a non-government organisation working for children and women in West Bengal and Andaman & Nicobar Islands for the past four decades, has started an **emergency care dormitory for bedridden elderly** in Kamalgazi, near Narendrapur in South Kolkata. Attached to the organisation's general hospital, Mass Education Lifeline Hospital, the 100-bed dormitory, opened on 15 March. However, though the organisation offers free healthcare and counselling services to destitute rural elderly in the state, this facility is open only to those who can pay

Rs 4,000 per month for the hospital's services. Apart from conducting neurological and heart surgery, the hospital is equipped with state-of-the-art life-saving devices and technologies. For details, call Sukumar Singh at (033) 24772010 or 9831360324, or email mass@cal.vsnl.net.in

THE LEAP AHEAD

While several agencies and institutes across the world are developing technology-enabled care services to help improve the ageing experience, Intel Corporation has taken the initiative. In conjunction with the Industrial Development Agency (IDA), Ireland, Intel, the world's largest semiconductor company and microprocessor innovator, has announced a multi-million dollar research project aimed at developing **innovative technologies that will help people 'age in place'** from wherever they choose to live. The \$ 30-million project, lasting three years and conducted at Intel's Training and



Research for Independent Living (TRIL) Centre, will bring together world-class industry and academic experts who are inventing and testing new technologies for older people. Pitched as one of the largest research efforts of this kind, it addresses the looming healthcare crisis of a rapidly ageing world population and the urgent need for innovative healthcare technologies. The other key areas that the project will focus on include improvement of social health and community engagement for silvers, detecting and preventing falls in the home, and helping those with memory loss to maintain their independence.

Gold for silvers: The New Zealand government has launched a 'Supergold Card' offering a wide range of discounts on **goods and services** (including petrol and insurance) for **silvers**. The card will be available from **August 2007**.

OFFBEAT

THE BIG DIVIDE

'Silver' may not be an all-inclusive term. Retirement communities in the US are experiencing an open rift between 90 year-olds and comparatively agile 70 year-olds. This generation gap among silvers becomes apparent over issues like dress code, food, conversion of tea rooms into coffee bars and higher fees for computer-ready apartments demanded by younger silvers. While older men still like to dine in coat and tie, with women in skirts, younger silvers prefer to

play it casual. Even replacing callisthenics class with Pilates is disconcerting for old-timers. This intergenerational tension is expected to mount as more and more baby boomers enter their

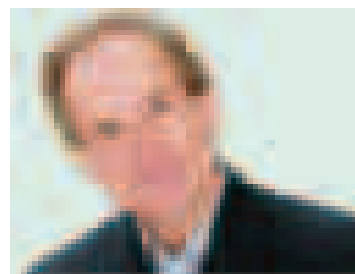
golden years, during which they are expected to be healthier and more active than the generation that came before them. And you thought only the young didn't respect age....

MEDIA WATCH



LIFE WITH ALZHEIMER'S

Away From Her, a screen adaptation of author Alice Munro's short story *The Bear Came Over the Mountain*, releases in the US and Europe on 4 May with the promise of touching the hearts of many silvers. Married for 50 years, Fiona (Julie Christie) and Grant (Gordon Pinsent) are committed to each other. This seemingly serene life, though, reveals cracks—Alzheimer's is fast consuming Fiona, and the disease redefines the couple's love and loyalty, what with Fiona forgetting her husband and falling in love with a nursing home resident. In the film, which premiered at last year's Toronto International Film Festival and at the Sundance Film Festival this January, 66 year-old Christie shines as she did a decade ago in her Oscar-nominated film *Afterglow*, where she played the gracefully ageing wife of a handyman. The film's real strength is its subject—coping with Alzheimer's is a sensitive issue across the world.



Exclusive channel:

Former German TV host **Max Schautzer**, who was thrown off the air for being 'too old', has announced plans to open a new **digital channel** for viewers above 50, called **Bono TV**. For the past two years, Schautzer has campaigned against the "**youth madness**" that he says afflicts German television.

LOVE THAT!



MENOPAUSE ROCKS

Menopause is no longer between you and your gynaecologist. With 37 million American women between 45 and 64 years old reaching menopause, it has now become a cottage industry in the US with a host of '**meno products**' springing up in the market. To begin with, there's *Menopause—The Musical*. Dubbed ridiculous by some critics, and as a "joyful parody" by others, it's raking in an average of \$ 40 million a year for the past six years. Then there's 'Hotflash', a board game that leads players past Weepy Way, Forgetful Forest and Lustless Lane on the way to Hormone Free Haven; and *Hot Flash Club* novels (Random House) by Nancy Thayer, describing the adventures of menopausal women. While some women think all this amounts to trivialising a serious health issue, others are buying.

ANALYSE THIS

TIME HEALS

Until now, clinicians have propagated that **bereavement** is a five-stage process that comprises disbelief, yearning, anger, depression and acceptance. However, new research suggests this theory is "too generalised" and that disbelief is not the initial, dominant grief indicator in case of the natural death of a loved one. Paul K Maciejewski, researcher from the Yale University School of Medicine, and his team authored the *Yale Bereavement Study* after

analysing data collected between January 2000 and January 2003 from 233 individuals who lost a family member or loved one to natural death (with the absence of trauma). All participants were assessed for at least one of the five grief indicators within 24 months following the death. "Acceptance was the most frequently endorsed item and yearning was the dominant negative grief indicator from one month to two years after the loss," they reveal in an article published in Yale University's journal, *JAMA*, in February.



UP AND GO!

We all know exercise keeps us healthy—the problem is getting started. Rick Smith, medical director of the Los Angeles Jewish Home for the Aging, believes the key to longevity, after genetics, is "getting out of bed". Smith says older people lose the ability to do things on their own mainly because they have become inactive. Here are Smith's "**Ten Get-Out-of-Bed Exercise Tips to Longer Living**":

- Try; that's half the battle won.
- Build a routine for stretching, walking and strength training.
- Start slow; even the effort counts.
- Give yourself 'homework' to build daily physical routine.
- Treat exercise sessions as 'appointments' that must be kept.
- When you can't keep the date, don't psyche yourself out.
- Have an exercise friend.
- Maintain a progress chart.
- If you are returning to exercising after several weeks, start out at about half the effort you were putting into it when you stopped.
- Wear supportive, comfortable shoes.



TRENDS

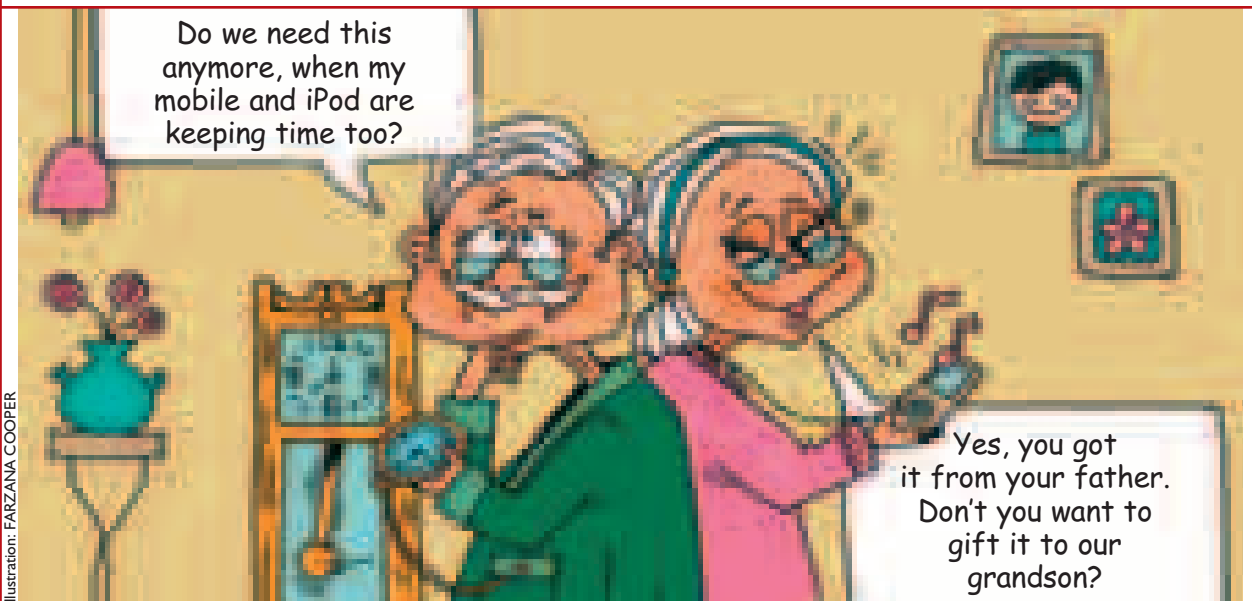
TROUBLE IN PARADISE

Until recently, **marriages** were meant to last in **Japan**. This explains the relatively low rate of divorce in the country—two divorces per 1,000 couples. However, the total number of divorces is on the rise, prompting concern among sociologists. In 2002, it had reached 290,000, and declined again to 262,000 by 2005. Experts attribute this to apprehension on part of homemakers, who, despite suffering neglect, don't want to move court, as a divorce would leave them without any financial support for later years. However, this month, a new law will come into force that grants homemakers the right to claim 50 per cent of their husbands' pension in case of a divorce—



until now, divorced women received a basic pension of no more than 66,000 yen (about Rs 24,700) per month. However, there is reason enough to be sceptical. Beginning 2007, a record number of 5.1 million Japanese workers (5 per cent of the country's workforce) will go into retirement. For these men, according to sociologists, their work always came first—before their wives. According to a recent survey in the Japanese news magazine *Aera*, conducted among couples aged between 40 and 60, more than half these men are looking forward to spending more time with their wives after retirement. On the other hand, only less than a third of all wives harboured similar feelings. The latest law, sociologists predict, could contribute to escalation of divorce rate.

TECH TALK WITH PUROHITS



A survey by bank Piper Jaffray & Co reveals that nine out of 10 people in the US don't wear a watch and refer to a mobile, iPod or BlackBerry for time. Now, watchmakers are fighting back with new models with heart-rate monitors and GPS trackers.

SILVER SURFERS



A global study by British insurance company AXA reveals that **surfing the Internet has overtaken more traditional pastimes** such as Do-It-Yourself, travelling, gardening, hiking and walking among silvers. The study also puts Britons among the top-five users of web time in the 11 countries surveyed—interestingly, Japan, a stereotypically ‘tech-savvy’ country, was left trailing in the list. Popular Internet activities of British pensioners include emailing (84 per cent), searching for information (83 per cent), purchasing travel tickets (45 per cent), banking (35 per cent) and reading the news (28 per cent). Further, Internet-savvy elderly in the UK are embracing the Web to enhance their social lives through online networks and stay connected with friends and family through blogs and photo sharing.

Fit in China: Over **58 million silvers** are into **sports and fitness** activities in China. All counties, 70 per cent of urban communities and 50 per cent of rural townships have established **sports associations** for silvers.



INNOVATION

SMART LOO

Here's artificial intelligence at its best. The Toronto Rehab Centre, Canada, which helps people suffering from dementia, has developed an ‘**interactive bathroom**’ that assists patients by giving them verbal and visual cues about the correct sequence of steps for using the toilet and washing hands. Developed by Alex Mihailidis, a mechanical and biomedical engineer at the centre, the prototype includes a video screen and ceiling camera that tracks the movements of the user. The screen shows the identical set-up the user sees, with two arms in the video ready to make the motions needed to wash hands. A computerised system provides verbal prompts if the person gets confused about the correct steps. This technology is expected to help people suffering from Alzheimer's and dementia live more independent lives in their homes.



Living in style: A \$34 million **health resort** for silvers is being built in Busaiteen, Bahrain. The **Al Farabi Care Centre** will include a four-star hotel, six apartment buildings, commercial complex, health spas, **clubs and clinics**.

Welcome to the section where you can share your thoughts and experiences on anything under the sun. Write in with full contact details, and make this space your own!

POETIC EXPERIENCE



Shah is known as 'Ratan (pearl) of Ghatkopar'

In 1958, my flair for poetry came in handy when I was courting my pretty neighbour Madhukanta. My declarations of affection in romantic verse, sent to her through secret love letters, succeeded in fulfilling their objective: the epistles won her over. In true *filmi* style, our families opposed our marriage and we reacted in an equally predictable way—we eloped and married by Arya Samaj rites

in 1962. I was 27 and she was 24. That was the first phase of my poetic career.

“My rediscovery of creativity has given me a sense of purpose”

For the next 30 years, I was preoccupied with the mundane challenges of bringing up a family. Poetry was the last thing on my mind. Bereft of parental support, life was difficult. I first tried my hand at some petty businesses. Then I worked at Usha Fans and Sewing Machine company, supplementing the wages with money earned from tuitions given late into the night. In 1992, poetry returned to me after I

retired—my sons Divyesh and Rashmin, and daughter Neha, were already well settled.

Though experiencing harsh reality is an effective way to generate new sensibilities, peace of mind is a better catalyst for turning words into coherent poetry. Now that life was on an even keel, I found my talent flowering anew. I started writing poetry spanning every genre—melancholia, humour, romance, political satire and children’s poetry—in my mother tongue Gujarati.

An appreciative audience for my efforts is always available at functions organised by the Ghatkopar Senior Citizens’ Mandal in suburban Mumbai and Balkan Ji Bari, both social organisations of which I am a member. I have put together a routine of my songs and poetry, interspersed with jokes and social commentary. I give performances at cultural programmes, family functions and amateur *kavi sammelan*. My popular poems are *Prem ne umar ni sarhad nathi* (love knows no age bar), *Bonus ne varsho* (bonus years), and *Samay ni keemat samajiye* (acknowledge the value of time).

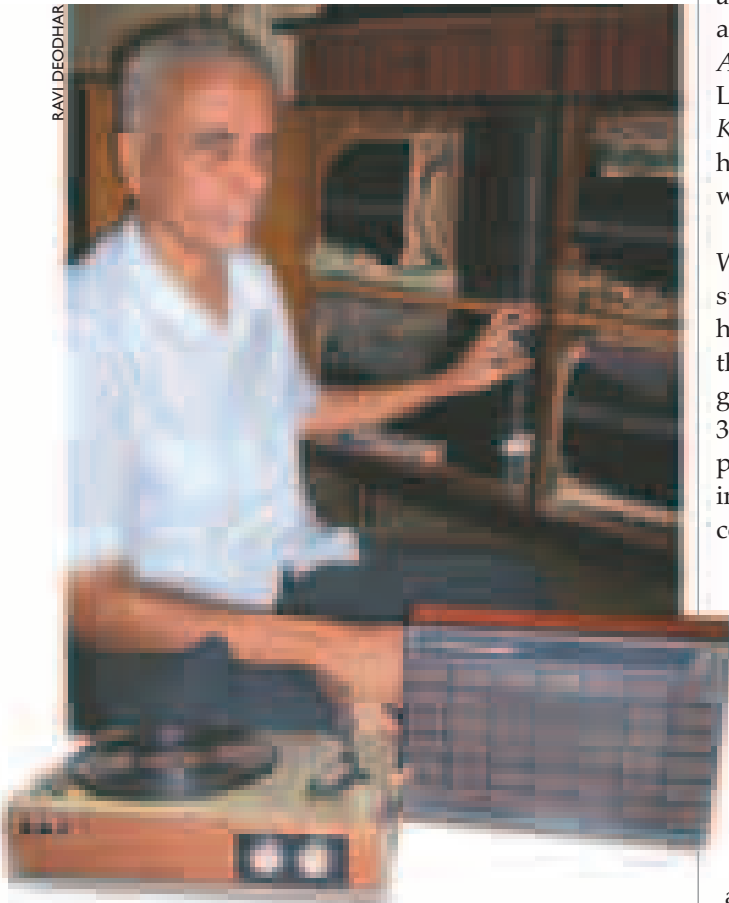
I am also a *shighra kavi* (loosely translated as instant poet), which means I can spontaneously write a lyrical profile of a person or description of an event. This helps while introducing a dignitary or compering an event. In addition to presenting my own poems, I sometimes officiate at events as master of ceremonies. I accept an honorarium for my efforts.

Many leading Gujarati dailies like *Mumbai Samachar* and *Janmabhoomi Pravasi* have published my poems and short stories. All this has fetched me recognition in my neighbourhood. People have, flatteringly, come to know me as the ‘Ratan (pearl) of Ghatkopar’. My rediscovery of creativity and the generous appreciation it has received have infused in me a new sense of purpose. I am 72 years old and hope to continue entertaining my audience for many years to come.

—Chandrakant Shah, Mumbai

TRACK RECORD

RAVI DEODHAR



Sathe has a collection of 800 old vinyl records

I have neither made records nor broken any, but I have collected quite a few of them. I have 800 vinyl records of selected Marathi and Hindi songs from 1940 to 1969, the golden age of film music in India.

My first purchase, in 1973, was an LP of the soundtrack of Marathi movie *Sant Bahinabai*, sung by Lata Mangeshkar. Then records cost only Rs 10 to Rs 50; so collecting them was an affordable hobby. Over a period of 30 years I added to my collection, picking songs I liked, irrespective of whether they were popular or not.

My collection features famous as well as lesser-known artists. Besides Lata, Asha Bhonsle, K L Saigal and Suraiya, I have songs sung by Johrabai Ambalawali, Khursheed, C H Atma, Rajkumari, Mubarak Begum and Sudha Malhotra, and

composed by Pardesi, Robin Banerjee, N Dattaram and Ravi apart from the more popular O P Nayyar and C Ramchandra. Asha's non-film songs *Ambuvaki dal bole* and *Geet kitne gaa chuki hoon* and Lata's *Bole pihu pihu papiha* from the film *Ek Gaon Ki Kahani* are the rare treasures in my collection. I even have an obscure duet sung by actor Dilip Kumar with Lata Mangeshkar for the film *Musafir*.

With the digital revolution, CDs and iPods have stormed the market and production of vinyl records has ceased altogether. Yet, I remain loyal to the sound of a record played on my electrical gramophone (HMV stopped manufacturing it 30 years ago). My ancient gramophone still produces excellent sound, though it has become increasingly difficult to find the stylus, a wearable component of the gramophone.

People hear of my collection and come to me to listen to the songs. I am glad to oblige, though I don't lend my records to anyone. After opting for retirement from Bank of India in 2000, I have the time to conduct informal programmes for friends at home where I play a theme-based selection, interspersing songs with anecdotes related to their making.

"It would be gratifying if youngsters developed a taste for old music"

Today, I am 61 years old. I find people who understand the value of my collection are all my contemporaries in age. It would be gratifying if younger people too developed a taste for my kind of music though they seem to prefer the highly orchestrated and fast-paced music churned out by composers today. Appreciation for melody and lyrics is fast disappearing.

Preserving this collection beyond my lifetime could be a challenge. I have toyed with the idea of giving it away to organisations that archive such material and use it for educational purposes. As of now, I am content to share my treasure with music lovers of similar taste. It is my way of paying tribute to the doyens of Indian light music.

— Govind Sathe, Thane

We reserve the right to select articles, which will be edited to suit space and editorial considerations. Harmony takes no responsibility for advice offered in this column. **For more Your Space letters, log on to www.harmonyindia.org**

Harmony in Tokyo

In March, Harmony for Silvers Foundation participated in Reinventing Retirement, a conference held in the Japanese capital. **Arati Rajan Menon** takes you on a guided tour



The world is slowly turning silver. Nowhere is this more apparent than Asia. To explore how rapidly ageing Asian societies are dealing with issues related to retirement, AARP (formerly American Association for Retired Persons) organised 'Reinventing Retirement', an international conference held from 14-16 March 2007 at the United Nations University in Tokyo. Co-hosts were Japan NGO Council on Ageing (JANCA) and the Nihon Keizai Shimbun ('Nikkei') newspaper and in attendance were about 150 delegates from more

than 10 countries—including China, Korea, Hong Kong, Australia, New Zealand, Singapore, Japan, the US, and India—comprising decision and opinion makers in government, business, NGOs and academia dealing with ageing issues, retirement and pension reform. Harmony for Silvers Foundation was there too. Our five-member team, led by chairperson Tina Ambani, attended plenary sessions, participated in workshops, saw product demonstrations, and interacted extensively with other delegates to discuss new strategies and approaches to ageing.



Tina Ambani in conversation with Wendy Sherman (left), principal, The Albright Group, and Bill Novelli (right), CEO, AARP

KEY STRATEGIES

Call it a 'masterplan' to reinvent retirement if you will. Here are some strategies to ensure successful ageing, echoed by delegates in the course of the conference:

Promote saving for retirement:

The individual, state and employer must take shared responsibility to ensure adequate retirement income and a dignified life for retirees. This will call for retirement plans customised to the unique socio-economic requirements of each country.

Promote longer work lives and second careers: As societies age, in many countries labour forces begin to decline. Companies and governments becoming aware of the value of older workers must change policies and practices to accommodate them.

Strengthen family caregiving and develop surrogates: In the face of the breakdown of traditional family structures in Asia, community organisations can assist older people and their families given the pressures of

urbanisation and rapid social and economic change.

Strengthen civil society: NGOs have become increasingly important in providing services to older people. They can often fill a void left when individuals, governments or the private sector cannot satisfy the needs or aspirations of older citizens. Accordingly, they must be strengthened.

Improve healthcare: Providing healthcare to older citizens is one of the biggest challenges we face. And while every country may need tailor-made solutions, lessons learned in some countries might prove relevant for others through Asia.

Tap the power of the market: Globally, and in Asia, older consumers are becoming a powerful market for new goods and services. While companies must be encouraged to serve the 50-plus market, older consumers must be empowered to defend and protect their rights in the marketplace.

GOOD WORDS

Words create impressions. While poorly chosen words can kill enthusiasm, well-chosen ones can motivate, and create vision. Here are some words heard through the conference that worked:

Not to be confused with 'Ikegai', a corporation's name, **Ikigai** is a pithy little word that carries a wealth of meaning. Translated, it means everything from 'reason for living' to 'self-actualisation' and 'a life well lived'. Tsutomu Hotta, co-chairman of JANCA, introduced us to it at his address, "Creating Ikigai for Seniors". By the end of the conference, it was on everybody's lips.

Here's another great Japanese term: **Shogai Gen' eki**. Derived from *Shogai* for lifelong and *Gen' eki*, a military term for 'active service', it means 'active ageing, always'. Asia needs to make it a buzzword, urged Takeo Ogawa, professor, Yamaguchi Prefectural University.

During his talk on *Asia's Demographic Challenges*, Dr Oh Jong-nam, professor, Waseda University, had us smiling at his wry, self-deprecating humour. He brought home the fact that a conference on ageing doesn't have to be approached staidly. He also gave us this: **If going up the hill of age gets to you, don't retire. Just change a tire!**

And from Ladan Manteghi, president of the AARP Global Network: **Elders should not go through life, but grow through life.** It captures the reason we were in Tokyo.

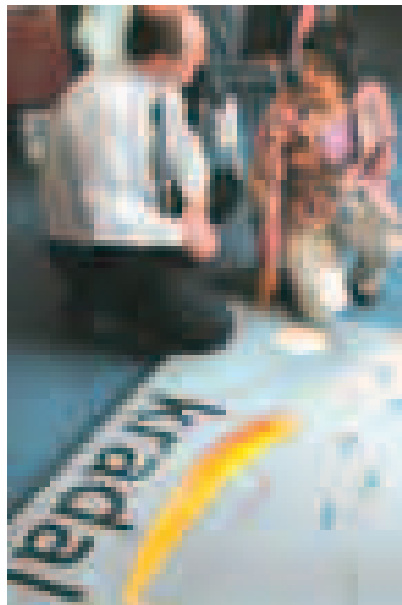
ASSISTIVE AIDS

Even luncheon and coffee breaks were used productively for demonstrations of products and services. While two of them (Paro and My Spoon) are still being test-driven and will take time to become commercially viable, others are already available.

It's cuddly but don't let that fool you. **Paro**, the monk seal, is a **therapeutic robot** developed by Japan's National Institute of Advanced Industrial Science and Technology. Sensors beneath its fur and whiskers trigger Paro to respond to petting: eyes open and close, flippers move. Stroking it reduces stress levels according to tests conducted at Japanese day centres and nursing



homes. Also, interaction with Paro improved brain activities of people with dementia. To learn more, email shibata-takanori@aist.go.jp or go to <http://paro.jp>



To prevent falls, a leading cause of death and injury for silvers, New Zealand-based Acma Industries Ltd has developed **Kradal flooring**. Made of tiny micro-spheres, Kradal is a cushioned, yet stiff, high-traffic material that absorbs human impact. Used in hospitals in Japan, Australia, New Zealand, the UK

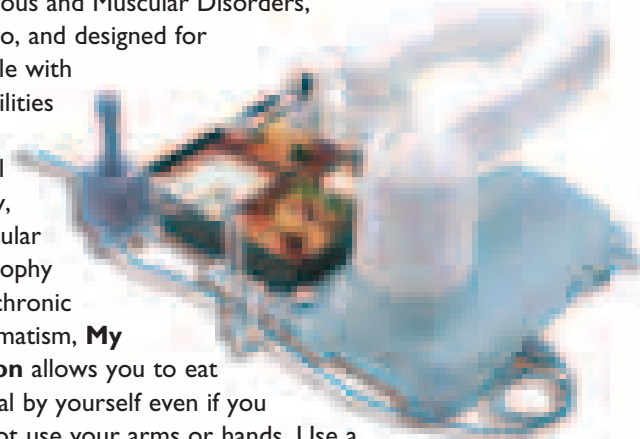
and the US, the company is now targeting the residential market. We test-drove a section of the floor—it was like walking on a mattress that didn't slip under you. For more details and costs, email info@kradal.co.nz or go to www.kradal.co.nz

Developed by Secom Co Ltd in collaboration with the National Centre Hospital for Mental, Nervous and Muscular Disorders, Tokyo, and designed for people with disabilities

like spinal injury, muscular dystrophy and chronic rheumatism, **My**

Spoon allows you to eat a meal by yourself even if you cannot use your arms or hands. Use a joystick (manipulated by fingers or even the chin) to select one of four compartments where food is placed. With the joystick, you can position the spoon next to the food you want, grasp it and bring it towards your mouth. Once it reaches your mouth, it

retracts, making it easy to eat. For details, email myspoon@secom.co.jp or go to www.secom.co.jp/myspoon



All assistive products don't have to take tangible form. To educate New Zealanders about financial matters and let them know their savings options, the country's Retirement Commission has developed a website called www.sorted.org.nz. The site includes 22 interactive calculators; 122 easy-to-understand sections, from setting financial goals to managing money in retirement;

nine educational online games; and a confidential 'My Plan' account that lets users store their calculations and keep them updated. "Our aim is to help all New Zealanders, aged five to 95, be financially sorted," said Diana Crossan, retirement commissioner, New Zealand, speaking at the conference. Smart.





HARMONY PRESENTS

Referring to the relentless shift in the economic centre of gravity towards older people at a panel discussion on 'The Gold Power of the 50 Plus Market', Tina Ambani laid stress upon the fact that marketers cannot afford to ignore older consumers who are growing in numbers and prosperity. This is not just true for developed countries but, increasingly, India too.

Ambani spoke at length about the power of silvers as a consumer segment in India—both 'arrived veterans' in their 50s and 60s who are typically urban and upwardly mobile, and those who will get there with the growth of the economy. In fact, in his book *The Glittering Silver Market*, Yuwa Hedrick-Wong, economic advisor to credit card company MasterCard International, predicts that in a decade's time, 30 per cent of the elderly population—or about 34 million—who will live in urban India will account for about 55 per cent of the spending power of the entire elderly population.

Ambani outlined the tremendous potential in various sectors of the Indian market for catering to the elderly such as assistive products and services, financial and healthcare products, anti-ageing, insurance, realty and travel. She also emphasised that, in all these sectors, Harmony for Silvers Foundation has taken the lead in letting silvers know what's new and available through *Harmony* magazine and even introduced its own exclusive travel service for seniors, Harmony Holidays, with many more such customised services for the elderly to follow.



(Clockwise from top) Ambani with Clarence Pearson (left), member, AARP Board of Directors, Japanese senator Chieko Nohno and Sherman; Ambani with fellow panelists Taneo Nakamura (left), chairman of Japan Department Stores Association and Greg Boyko, CEO, Hartford Life Insurance KK Japan; the Harmony team

She did not fail to point out, though, that any talk of growing the silver market has to factor in the reality that 75 per cent of India's population is rural, largely bypassed by economic growth. Thirty-three per cent of silvers in India live below poverty line, lacking financial security and access to even basic healthcare, let alone modern products and services. This, in her words, is the challenge India faces: "to improve the quality of life of elderly, across the board, across the country."

To meet this challenge and fulfil the potential of silvers in India, Ambani urged that a National Association of Older Persons comprising the elderly, mandated in India's National Policy on Older Persons, must be established and work with officers, researchers and policy advisors to identify key areas of action. "It could," she underscored, "make all the difference".



Colour of passion

Eccentric, volatile and outspoken, **Anjolie Ela**

Menon's personality makes an impression as strong as her art. **Teena Baruah** enjoys an intriguing encounter with the first lady of Indian art

In the past 10 years, P Chidambaram has been the only person to visit Anjolie Ela Menon's studio in Nizamuddin Basti, Delhi. In November last year, the finance minister painted a canvas with Menon for a fund-raising event for unprivileged children. He was caught off-guard by a tattered curtain at the entrance, and Menon told him, "This is where the other half [of Anjolie] lives."

A tiny workspace with used and unused canvases and crushed colour tubes, it is her hideaway. No phones, no visiting friends or family. *Harmony*, though, was allowed in for our cover shoot. The degree of anonymity it enjoys is accentuated by the absence of guards. "Friends in this *basti* are my best protectors and they allow me a possibility of solitude," says Menon. For now, though, security is not an issue—the studio is fairly empty apart from two canvases she painted

when she was 15 and some palm-sized faces for her next show.

"I get 10 to 15 calls a day from galleries and auction houses for paintings, but I have nothing to give them. It's impossible to do a solo show," says Menon, 66, whose last big work was a triptych, titled *Yatra*, which explores religious themes—the Asian Art Museum, New York, acquired it in May 2006. Her recent exhibition at Dhoomimal Art Gallery in Delhi was a group show—with a difference—with her architect son Raja Raja Menon and two young granddaughters (Raja's daughters), Indeera, 8, and Madhavi, 11. Titled *Menon-Ji-Tis* (pronounced 'meningitis'; Menon quips art is spreading like a disease in the family), Uma Ravi Jain of Dhoomimal thought of the idea three years ago when

"Husain taught me to paint like a nomad, the canvas against the wall or bag of paints"

she first saw Indeera's and Madhavi's work—the girls were then 5 and 7.

It reminded Menon of her own introduction to art. The artist discovered her passion for paint in the art room of Lawrence School, Asansol. Her guru Susheel Mukherjee initiated her into oils when she was 11. By 12, she was sure about her talent—she had won the Shankar's national art competition held for

schoolchildren every year, and one of her paintings, *Sailing Boats*, had been bought for Rs 100 by Dr Zakir Hussain. Over the years, she saw several artists' works. M F Husain's bold lines and flat surfaces—but not his subject matter—influenced her. And he saw in her a promising artist.

By 17, she had her first solo show, organised by Husain for her in the capital's Lodhi Estate. "Without Susheel [my teacher] and Husain [my mentor], I would have been just another burnt-out child prodigy." Thankfully, she says, she is there to train Indeera and Madhavi, recycling every loose sheet and painting old greeting cards or using them in collage. For *Menon-Ji-Tis*, the girls' simple, happy acrylic sketches nestled close to their father Raja Raja's structural

drawings and their *Dadu's* (Anjolie) melancholic figures.

While Indeera and Madhavi may ride easy on their grandmother's fame, Menon herself didn't have it easy. From lack of time to lack of space (once she even painted in a broom closet) and patronage, she laboured like every new artist must. Early in her marriage to Raja Menon, a naval officer, the artist decided not to let household chores deter her. "You



INDIAN EXPRESS

Art attack: Menon with son Raja Raja and granddaughters Indeera and Madhavi

just have to husband the day in a way that you can paint," she says. And there was Husain. "He taught me to paint like a nomad, with the canvas leaning against any wall or bag of paints."

Today, all her works sell out on the first day of a new show, including *Menon-Ji-Tis*. At Christie's and Sotheby's auctions,

his collection. Industrialists Harsh Goenka and Yash Birla and friend Lalita Ramdas are her other collectors. While Birla wants to build on his collection, Menon's family is also planning to set up a gallery-cum-art centre of her works. It will be tough, she says, as most of her works are part of private collections.

has never been a wallflower. She wore antique silver jewellery in the 1960s when everyone wore gold; she then switched to a kaftan, to which her children objected. Once, she went to fetch her son from school and left her hair open, only to be dismissed as someone who didn't look like a mother. "And what should a mother look like?" Menon asked him. "Sari, *tika*, bun." She continued to wear a kaftan and her hair open, though with a big red *bindi* on her high forehead.

"I can morph from grandmother to painter, ladle in one hand and brush in the other"

her work fetches anything between Rs 15 lakh and Rs 70 lakh—right now, there's not a single new painting in her studio. And when there is, she is selective about where to show and who to sell it to. Menon's biggest collector Dinesh Javeri, who bought 35 of her paintings, passed away recently. He began to buy her work when she was unknown and paid her Rs 3,000 for the first painting he bought. His daughter Amrita inherited

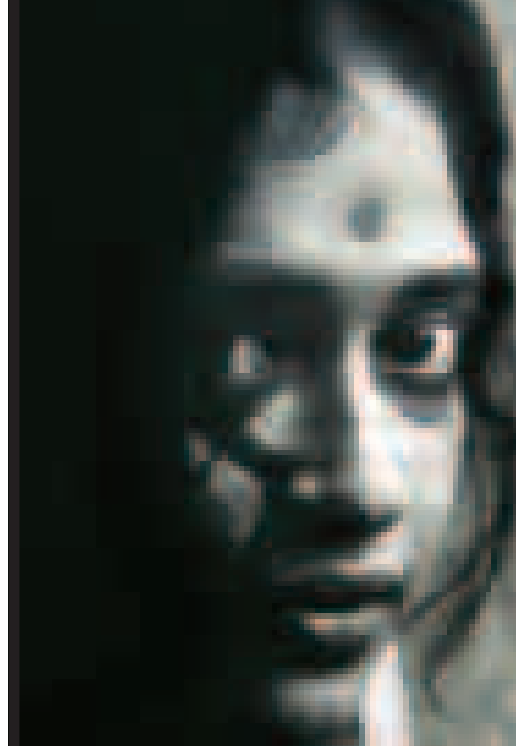
Menon never believed in preserving for posterity. So she veered from one event to the other, her style as unique as her mentor's. "I have often joked with MAQ [what she calls Husain] that what I lacked most was a long white beard," she says. "MAQ thrives on exhibitionism."

Though she adds that exhibitionism doesn't go down too well with her, Menon herself

Ironically, a journalist once wrote that her image of 'motherliness' was very boring. "Much as media might will me to break out, I am quite content with the reality of the world I live in," she says, her voice booming with authority and stubbornness. A rendezvous with Menon is particularly interesting as she rarely camouflages her volatile emotions—when *Harmony* asked her to smile for photographs, she hissed, "I never smile while painting. I am not a middle-class



From the artist's album: Menon driving an Austin, and in her younger avatar



housewife smiling at the camera." The only two emotions she guards herself against are envy and anger.

Menon's reality is her style, which is also evident in her home next to Humayun's Tomb in Nizamuddin East. Two flights of stairs bring you in conversation with a wall of paintings, some autographed by Menon. Who needs a nameplate? Once inside, you can't escape the mischief in design. Pillars inside rooms stop prying eyes from seeing too much; corridors lead not to rooms, but walls of paintings like art galleries; and, of course, there are windows that offer no view as they are works of art! As soon as you settle down on the drawing room sofa, you notice the eyes. Facing you is a canvas of an eye peeping through a worn fabric. Across the room another eye watches you from a kitschy cupboard. And four melancholic faces stare at you from a painted trunk-cum-coffee table by the couch.

It's a reflection of a five-decade career interspersed with experimentation that paved way for trends. "Back in 1960, as a student in Atelier Fresque, Ecole des Beaux Arts, Paris, when

everyone was embracing modernism I did the maverick thing of being inspired by 15th century Christian art!" she recalls. In 2000, she was the first Indian artist to work with computers. While the Indian preview was received with scepticism, it was a hit in New York. For this she took help from her software engineer son Aditya—his son Veer is a computer geek. "He persuaded me to enjoy technology and not get frightened by it. I am still bad at gadgets and can't even use my mobile properly, but I think the computer is a great tool. It can

"Art of retrieval is part of Indian ethos: we don't belong to a throwaway society"

help you change colours in a flash and make a crow sitting on a chair fly off!" Menon has also resurrected junk and turned it into artifacts—art you can sit on, or keep your jams and pickles in. "Art of retrieval is part of the Indian ethos; we do not belong to a throwaway society," says the artist, who also enjoyed a stint with kitsch, in a show titled *Kitsch Kitsch Hota Hai*, a name inspired aptly by a Hindi movie hit from the time.

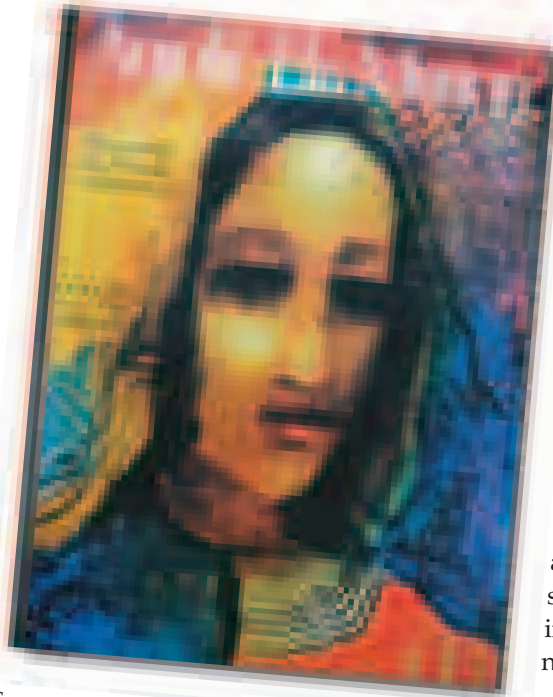
"Anjolie is savvy, has great imagination, has done bold experiments in the early 1990s with old Chettinad furniture and digital art," says Madhu Jain, art critic and curator of *Kitsch Kitsch Hota Hai*. "Of late, however, she hasn't done much soul searching or pushed the envelope of creativity and taken new risks. She needs to go by her gut feeling more often. Her initial work had melancholy in it, but now it seems to come from her palette and not her heart." Mumbai-based Ranjit Hoskote, poet,

author, art critic and curator of contemporary Indian art, feels few portray the discreet charm of the bourgeoisie as well as Menon does. Within the terms she sets for herself she's quite credible, in his view. "She is honest and there's no gulf between her stated intent and her work. However, her work makes no claims on the viewer beyond the painterly and she does not invoke rhetoric to justify her work," says the critic who last year wrote a book on

Jehangir Sabavala. Hoskote adds that most criticism that comes Menon's way pertains less to aesthetics, more to avarice about her price.

Typically, Menon is unperturbed. What matters to her currently, she says, is that she can effortlessly transform from grandmother to painter with a ladle in one hand and a brush in the other. Her day begins at 7 am, followed by *pranayama* and yoga and cooking lunch for her family. She works in the studio from 9 am to 2 pm, returning home to take charge of her grandchildren. Together, they draw, play fish, walk in the park, practice long jump and athletics. Though her diabetic foot restricts some of her prime-time activities with the kids, she likes her life peopled.

"My life is forever hectic," she says. Galleries call to enquire about her next painting, artists invite her to their shows, her students to their weddings, relatives come to stay over, and then there's shopping. "I haven't yet learnt to say 'no' to people," she says helplessly scanning her appointment diary. A couple of years ago, she even attended a three-day course to learn to say 'no' than being Shanghaied into doing things by other people all the time. It hasn't helped, though. The only place where the word comes easy is when someone tries to shift her furniture around, changing the way the house has been set for years. If sons Raja Raja and Aditya, and their wives Vandana and Parveen, want to have it their way, they can do it in their space on the first floor.



shop in China Town in New York. With five floors of just art material, it's a pilgrimage for all artists. "I could drool looking at the papers, sprays, acrylics and canvases," she says, but for brushes she feels India is the best. "Maneka [Gandhi] claims they are squirrel hair, so all Indian brushes have gone underground. All our artists get them from a secret shop in Kolkata as it is impossible to paint with nylon brushes."

'Idyllic places like mountains paralyse me. I need the urban stimulus to paint'

Luckily, her family accepts her idiosyncrasies. "Perhaps my daughters-in-law would have expected a different sort of mother-in-law," quips Menon. Her doubts apart, Menon bonds well with her family. Every other weekend, they retire to their farmhouse in Haryana. But she never paints here. "Idyllic places like mountains paralyse me. I need the urban stimulus to work." Her muse is Mumbai's Mohammad Ali Road, the rows of windows lining the street and the life behind them. Even in Delhi, Menon looks forward to her weekly trips to raucous INA market seeking fresh crab and fish for her kitchen and ideas for her canvas. "I am quite obsessed with flea markets, losing myself in Ooty's Toda jewellery shop, or at Portobello Market on a Saturday if I'm in England."

France's open-air markets, selling hams, mushrooms and cheese, draw her as much as Pearl, an art

Whenever she goes there, Menon makes sure to visit her surgeon father Amarendra Krishna Deb's ancestral house in Shova Bazaar. Menon is restoring it with help from INTACH. "It's a palatial house now occupied by over 30 families. It has verandas, big arches, paintings and some chandeliers that still haven't been looted," says Menon, wanting to bring back its lost glory.

There are other things too to do, including spending time at the Divya Chhaya Trust, the NGO she founded for poor children. The trust also runs a small school in Nizamuddin Basti where children study during the day, while their mothers learn sewing in the evening. "I realise that throwing money isn't good enough," she says. "I resolve to spend more time in the future because I know I could make a difference to the lives of some youngsters who need just that little extra encouragement." ■

INTRODUCING

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Heralding Baisakhi

Dr Pushpesh Pant turns north to rustle up two naturally full-bodied dishes from Punjab

April turns festive each year as many communities like Punjabis, Bengalis, Assamese and Oriyas celebrate their New Year this month. And no celebration is complete without a festive spread that is colourful, full-bodied and delicious, naturally. *Baisakhi* has a special resonance in North India. *Bhangra* dancing to the beat of drumbeats and joyous cries of *balle balle* are synonymous with the festival, which

is celebrated with characteristic vigour in rural Punjab. It announces the completion of harvest season and is followed by feasting on timeless delicacies from the Land of the Five Rivers. On this occasion, let me share two wholesome recipes with readers: smoke-flavoured, char-grilled *baigan da bharta* (mashed, spicy eggplant), and easily digestible, protein-packed, vitamin and mineral-rich *saag paneer* (spinach with cottage cheese).

BAIGAN DA BHARTA

Preparation time: 45 minutes

Cooking time: 15 minutes

Serves: 2

INGREDIENTS

- Eggplant (brinjal): 2; large and round
- Tomatoes: 100 gm; chopped
- Onions: 100 gm; chopped
- Green chillies: 2-3; seeded and chopped
- Ginger: 1-inch piece; chopped
- Coriander: 1 tbsp; chopped
- Garlic: 6 flakes
- Groundnut oil: 1/2 tsp
- Clarified butter (*ghee*): 1/2 cup
- Cloves: 5-6
- Cumin seeds: 1/2 tsp
- Red chilli powder: 1 tsp
- Turmeric powder: 1/4 tsp
- Salt to taste



foodphotography.in; Food styling: SHUBHANGI DHAIMADE

METHOD

Stud each eggplant with two flakes of garlic and two cloves, and brush with some groundnut oil. Roast on charcoal grill, *tandoor* or low heat on a gas range. Keep roasting and turning eggplants at regular intervals till skin turns black. Remove, discard the cloves, and transfer to a pan filled with water and cool. Now, peel the blackened skin and mash the flesh. Heat clarified butter in a wok, add cumin and stir-fry until the seeds begin to splutter. Add onions and stir until they turn transparent. Add ginger and green chillies and stir for a few seconds. Add eggplants, red chillies and turmeric and stir-fry until fat leaves the sides. Now add tomatoes and salt and stir-fry till fat leaves the sides. Remove from heat and adjust seasoning.

PALAK PANEER

Preparation time: 20 minutes

Cooking time: 30 minutes

Serves: 2

INGREDIENTS

- *Paneer* (cottage cheese): 200 gm; cut in small cubes
- Fresh spinach: 250 gm
- Tomatoes: 2; pureed
- Onion: 1; chopped
- Garlic: 1; chopped
- Green chillies: 2; chopped
- Ginger: 1/2 tsp; chopped fresh
- Cumin seeds: 1/4 tsp
- Fenugreek seeds: a pinch
- Oil: 2 tbsp
- Lime juice: 2 tsp
- Salt to taste

METHOD

Cook the spinach uncovered with chillies, ginger, salt and just

a sprinkling of water. When cool, puree the spinach using a blender. Heat oil in a pan and fry fenugreek seeds for about 30 seconds. Add chopped onion and fry till it turns light brown. Add garlic, cumin and pureed tomatoes after about 30 seconds. Fry for about five minutes. When the liquid from pureed tomatoes has evaporated, add *paneer* and stir gently for a few seconds. Add the pureed spinach and cook for a couple of minutes. Serve hot with *roti* or *parantha*. ■



Dr Pushpesh Pant, our culinary expert, is a documentary producer, author and die-hard foodie

Walk over the edge



Until January this year, Janak Taneja, 74, had no health problem—no aching knees, no visible symptom of ageing. She was an active homemaker, worked for the local residents' association and looked after her ailing husband. It was enough evidence of healthy life, so she negated the need for a health check up. If she had gone for one, the doctor would have told her that her hipbone had worn out and could fracture any day.

One day, though, on the way to a lunch invitation at Akshay Pratisthan, a school for the handicapped in Vasant Kunj, Delhi, Taneja was crossing the road when she suddenly fell and fractured her hip. An ambulance rushed her to the Indian Spinal Injury Centre in Vasant Kunj. As she lay there in excruciating pain—a hip replacement surgery being imminent—she thought she could never walk again.

As she was wheeled into the Cardiac Command Centre for a routine heart check up—a necessity prior to any hip surgery—fate seemed to take a turn for the worse. A dye test confirmed that she also suffered from a heart condition. "There were three blockages, which

SANJAY ARORA

An open-heart surgery and hip transplant are not enough to confine Janak Taneja, says Rajlakshmi Ghosh



Taneja with son Navneet:
maintaining an upbeat attitude

meant that I could not be given anaesthesia," recalls Taneja. That meant she needed to have open-heart surgery before hip replacement a week later.

Fast-forward by two months and Taneja is now moving around at home with a walker or occasional

unprivileged children and health projects for seniors, and runs Sahyog, a counselling centre for silvers. It has its own cyber café, library, recreation centre and centre for physiotherapy. Taneja has been at the helm of it all and enjoyed every moment of it.

Things went terribly wrong after her fall. Thankfully, diagnosis and decisions were quick. An open heart surgery at Fortis Hospital was followed by total hip replacement. There were some complications too. The hospital days were difficult, she recalls. Her clinical psychologist son Navneet, 42, is settled in the US and husband Chetan Anand Taneja, 81, a former UN consultant, is a diabetic and has cardiac problems. So, Taneja had few around her by way of family. But friends rallied around and there was a constant stream of visitors who kept her in good humour when she suffered from side effects like rashes, sleeplessness, and severe indigestion.

Taneja's experience has taught her not to ignore health. She had always fobbed off a routine

"Staying socially active has proved to be a blessing for me"

lly a stick. Two major surgeries had slowed her down but she is getting ready to resume work with the Senior Citizens' Welfare Association, Vasant Kunj. She joined the association in 1990 and worked in various capacities before she was elected president seven years ago. The 18 year-old association regularly organises educational projects for

checkup, claiming, "I am perfectly fit and feel like I am 30." At an emotional level, her accident was an eye-opener; simply because of the love and compassion she received from her colleagues at the Vasant Kunj Senior Citizens' Welfare Association. "At least staying socially active has proven to be a blessing," says Taneja. 📌

HIP-REPLACEMENT SURGERY

Not all hip conditions require hip replacement as initial treatment. Using a cane may help alleviate some of your pain and allow you to walk more comfortably. Anti-inflammatory medication may reduce inflammation from arthritis and reduce your pain. However, most degenerative problems will eventually require replacement of the painful hip joint with an artificial hip joint called prosthesis.

Here are some things to remember before and after hip replacement surgery:

Before

- Request information on the procedure from the doctor.
- Arrange for someone to come in and help you with domestic chores and errands for a couple of weeks.
- Set up a 'recovery base' at home by placing all items you need, like the remote control, radio, telephone, medicine, tissues, and wastebasket, near your bed.
- Place items of daily use at arm's length to avoid reaching up or bending.
- Stock up the kitchen and go for easy-to-cook and easy-to-digest food.

After

- Strictly adhere to your doctor's advice.
- Work with a physical therapist or healthcare professional for rehabilitation.
- Make sure you keep a long-handled reacher, walker or walking stick handy.

Ensure safe surgery

Dr B Ramana discusses the risk-benefit ratio of going on the operating table

What is common to writers Rudyard Kipling and James Joyce, iconic pop artist Andy Warhol and producer Ismail Merchant apart from their fame? All these men died owing to complications after abdominal surgery.

Truth be told, most people are petrified of the very word 'surgery'—derived from the Greek word for 'handwork'—although modern surgery and anaesthesia have made operations remarkably safe: a mortality rate of around 0.03 per cent is now 'standardised' globally for most planned operations. In some cases, surgery on a higher risk patient (like a senior) may increase the risk of death to around 3 per cent.

SENIORS AND SURGERY

Indeed, age confers higher risk for surgery. The elderly, sick body is like a house of cards: if one card falls, it can bring the whole house down. The human body is a dynamic organism. In the elderly, compensatory mechanisms may fail because organs are old and weak. When one organ fails to function, it may affect another rather quickly. The whole system may, therefore, collapse before the surgeon even realises there is something seriously wrong.

The most common operations seniors undergo are surgery on



the gall bladder, prostate, hernia, hipbone fracture and coronary bypass (CABG). I exclude cataract surgery as it is done under local anaesthesia and does not carry significant risk.

A good surgeon decides when to operate on an elderly patient—a great one decides when not to operate. It is ethical and safe practice to let an elderly patient 'earn' his surgery. Let me explain

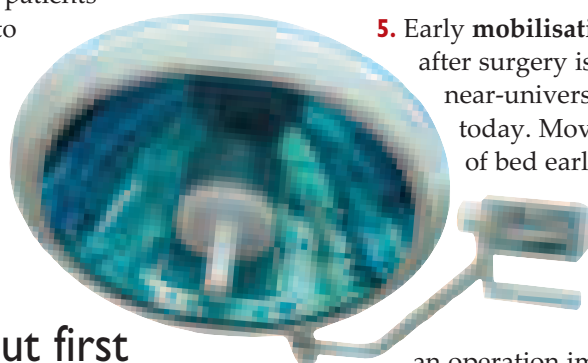
what I mean with an example. Eighty year-old Vikram Shah comes with a large, painless groin hernia, alarmed that it could get obstructed and become fatal. (Obstruction can lead to the intestines getting gangrenous because their blood supply gets cut off by pressure in the hernia, a condition called strangulation.) A competent surgeon would skilfully operate on him and discharge him in a couple of days. However, a great surgeon would tell him, “No, it would be better if we don’t operate now. I feel you would be able to live the rest of your life without a serious risk of strangulation.”

The key to decision making is the risk-benefit ratio. The surgeon

attending to the heart and lungs. If a person has asthma or chronic lung disease, use of nebulisers (machines that deliver drugs into the lungs through vapours), chest physiotherapy and breathing exercises for a week or two could dramatically improve outcome of surgery.

2. Patients with heart problems are often on **blood-thinners** like aspirin and clopidogrel. It is very common for patients to be asked to stop these drugs for a week before surgery to reduce the risks of

life-saving drug called **heparin** to avoid the risk of deep vein thrombosis (DVT), a condition where blood clots in the leg veins of an immobile patient and suddenly breaks free to lodge in the lungs. This condition, called pulmonary embolism, is fatal in many cases. Giving heparin injections reduces the risk significantly. Indeed, not giving heparin in some patients may be construed as medical negligence.



5. Early **mobilisation** after surgery is the near-universal norm today. Moving out of bed early after

an operation improves circulation, prevents DVT, and improves oxygenation of blood.

Surgery is a clear no-no without first attending to the heart and lungs

needs to answer—and the patient needs to ask—this question: “Is the patient more likely to die from the disease or from surgery?” The answer will lead the way forward.

PLAYING IT SAFE

In case surgery is inevitable, how do you improve your chances of bouncing back safe and sound?

HERE ARE 10 WAYS:

1. Get a good medical evaluation for **assessment of cardiac fitness**. A few simple tests, apart from lab tests and scans, include the ‘breath-holding test’ where we assess a patient’s ability to hold his breath for as long as possible. If the patient is unable to walk more than a few steps without getting breathless, surgery is a clear no-no without first

untoward bleeding. However, there is no evidence that stopping aspirin helps in any way, though clopidogrel (sold as Clavix or Clopitab, among others) has to be stopped. Often, patients stop all cardiac medicines before surgery, with harmful consequences.

3. **Laparoscopic surgery** (keyhole surgery that is now replacing conventional open operations) may be useful in reducing the chances of post-operative lung complications that are common after open surgery. The reduced pain after ‘lap’ surgery (how much pain can a 5 mm cut cause, after all?) allows the patient to breathe easy and clear secretions from the lungs.

4. All patients undergoing major surgery should be administered a

6. Cardiac patients have better outcomes if their hearts are protected by drugs called **beta blockers**. These drugs reduce blood pressure and heart rate and improve the heart’s own blood supply and function.

7. Preventing infection in the elderly includes, among other things, **avoiding antibiotic abuse**. Today, it is clear that most operations do not need antibiotics or, at the most, only a couple of doses. Prolonged hospitalisation, along with misuse of antibiotics, results in the presence of resistant bugs in the body, with resultant infections in the wounds, urinary passage and lungs.

8. Emergency operations have higher mortality rates than

planned operations. In our society, many seniors are not given proper medical attention till it is too late. **Neglect** on the family's part leads to more complications for which the surgeon, unfortunately, is held accountable. For example,

suffering from gall bladder cancer or end-stage disease which makes for difficult surgery and complications.

9. Improving nutrition is one of the most effective ways of improving outcome of surgery.

deaths. Albumin reflects good health and nutrition and its low levels just the reverse.

10. Sepsis is a condition of systemic spread of infection and one of the most common reasons for death in the elderly surgical patient. Management of sepsis requires access to a **good intensive care set-up**. In addition, you need a good surgical team, which includes a cardiologist, anaesthesiologist and surgeon. The geriatric surgeon must be very cautious in advocating surgery in this group, but very aggressive in doing so whenever there is a clear and present danger from surgical disease. ■

Moving out of bed early after an operation improves circulation of blood

chronic belly ache after food intake because of gallstone disease is commonly treated with cheaper homeopathic options till intolerable pain and jaundice leads to hospitalisation. Often, these patients are found to be

Serum albumin is a protein (found in egg white) that is now considered the most important prognostic factor for surgery. Low levels of serum albumin (below 3.5 gm/dL) correlate with increased risk of post-operative

Dr B Ramana is an advanced laparoscopic surgeon and medical columnist, and attached to Wockhardt Hospitals, Kolkata



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Aches and pains

Dr Yash Gulati answers queries on joint, back and bone pain

Q I am 63 and have been suffering from severe toe pain for a year. I get jabbing pain that lasts for a couple of days

before it subsides. Now I have developed swelling on my toes. Please suggest a remedy.

A You may have gout. Get a serum uric acid test and X-ray of the foot done. If your pain is because of gout, it can be treated with drugs. But it can also be because of wear and tear in the joint of the big toe, which may need medical or surgical treatment. Sometimes, seniors suffer from a condition called 'Hallux Valgus' where the big toes get deformed — this requires surgical correction.

Q I am 70 years old. I have been getting pain in my left knee joint for a year. After I walk about 2 km, it starts to ache. What could it be?

A It appears you suffer from early wear and tear (osteoarthritis) of your knee joint. In such a case, walking induces pain and prolonged rest induces stiffness. You have not mentioned any mechanical symptoms like locking or giving way of knees, which indicates that you have no problem with meniscus (a fibrous cartilage) in the knee joint. Get X-rays done of both knee joints standing (front view) and show them to an orthopaedic surgeon. You might need physiotherapy for your knee joint and an occasional painkiller if required.

Q My mother is 70 years old and can barely walk because of pain in her knees. She has been taking injections for her knees but they have not really helped. Is there an effective treatment or cure for her condition?

A Your mother probably suffers from osteoarthritis of the knee joints where knee joints get worn out and walking becomes difficult because of pain. If it is diagnosed early, it can be treated with physiotherapy and painkillers. Even

prescribed injections can help. But when the joint space is badly diminished and there is excessive pain, none of these will work and she may have to undergo total knee replacement to change her knee joints. This operation is meant for those with badly affected joints and will ease the pain and help the patient walk freely again. Visit an orthopaedic surgeon and discuss your options.

Q I am a 65 year-old man. I had fallen and broken my hipbone five years ago. I underwent surgery where a steel ball was placed in my hip. I did not have any problems for two years but am now experiencing excruciating pain and can hardly walk. Any suggestions?

A It appears that you underwent hemiarthroplasty for the fractured neck of the femur. Sometimes steel balls inserted in the hip start rubbing on the sockets of the joint. When the pain becomes excessive, it is advisable to do another operation to take out the steel ball and undergo total hip replacement. In this operation, a new socket is fixed with a new steel ball and the latter actually moves in a special type of plastic socket. This makes the hip pain free. After surgery, you will be able to walk as much as you want but have to observe some precautions, like not sitting on the floor, and using only European style of toilet.

Q I am 69. I have been suffering from severe back pain for two months. I take painkillers but still can't sleep at night. An X-ray of my spine shows wear and tear. What do I do next?

A Severe back pain should not be taken lightly. Visit a local orthopaedic surgeon and take blood tests like PSA, serum protein electrophoresis and an MRI of your spine. Depending on results, further treatment can be decided. If all reports are normal, go for physiotherapy. Also remember, weakness of the bones (osteoporosis) can result in disabling pain at times. Proper investigations are required before undergoing any treatment. ■

Dr Yash Gulati, 50, is an orthopaedic surgeon at Apollo Hospital, New Delhi



Don't lose it!

Shameem Akthar silences anger with yoga

In yoga, anger is seen as the cause of several ailments, including high blood pressure and heart problems. When anger does not find an outlet, it plays even greater havoc by turning its claws upon us—it causes migraines, liver ailments, ulcers, low blood pressure, panic attacks and depression. Body-mind therapies implicate anger for cancer too.

Anger can be easily contained by certain *asana*, especially all forward bends. Other practices include breathing exercises (*pranayama*), like energy channel purification (*nadi shodhana*), hissing breath (*sitali*) or cooling breath (*seetkari*) and victory breath (*ujjayi*). Anti-anger *dhyana* (meditation) practices include continuous mantra recitation or *ajapa japa*.

Interestingly, most people who fly off the handle have great difficulty doing forward bends or leg stretches. It is as if anger gets lodged here and contracts these powerful muscles at the spine and legs. Doing forward bends, initially with props, can help iron out this emotion. While doing seated forward bends, use a short chair, stool or cushion to rest your head. Forward bends work by cooling the

brain with a fresh rush of blood. They also release all the knots that anger causes in our body. If you find you are too stiff, start with the simple energy-release series called the *pawan mukta asana*. You can also attempt forward bends while seated in a chair. This version of the standing forward bend is easier. Initially, you may feel a rush of blood to the face and hence a little uncomfortable. Do these poses for shorter duration (five to 10 seconds) till you get accustomed to them.

The best forward bends for anger therapy are hare pose (*shashankasana*), womb pose (*garbasana*), seated forward bend (*paschimottanasana*) and standing forward bend (*padahasthasana*). They also press against the adrenal glands and rejuvenate them. In yogic metaphysics, the navel centre, called *manipura chakra*, is related to feelings of anger and anxiety. When it is blocked or overflowing, it retaliates with fear and anger. It also causes disruption in digestion and blood sugar balance, causing liver troubles and diabetes. Balancing poses like the Lord Krishna pose (*natvarasana*), all dancing Shiva series (*natraj asana*), tree poses (*tadasana*) and one-legged prayer pose (*ek pada pranamasana*) also help in calming and reining in our mind by impacting our cerebellum, which decides how we communicate with others. ■

Yogic moves

Animal resting pose (*saithalyasana*)

Sit with both legs stretched. Bend your left leg at the knee, so your left heel touches the left hip. Now fold the right leg at the knee. Place right sole against left thigh. Straighten your back. Inhale. Raise both hands. Exhale and lower hands towards the floor. Bend torso, bringing the forehead towards the floor. If you have a stiff back, use a cushion in front for your forehead.

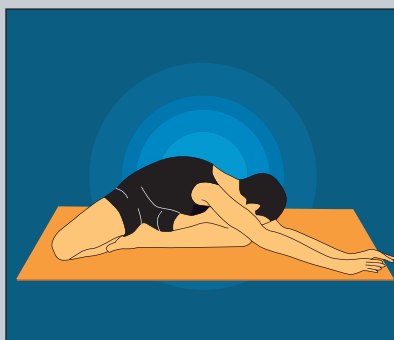


Illustration: MAMTA JADHAV

Hold for a few seconds while breathing normally. Release. Repeat for the other side.

Benefits: This is an easier forward bend but with the same impact as the classical forward bending poses. It massages the abdominal glands, including the adrenals, pancreas and liver. It also works on the genital system, often related to feel-good hormones (like oxytocin). It gently stretches the entire body. It also helps calm and de-stress.

Shameem Akthar is a Mumbai-based yoga acharya. If you have any queries for her, mail us or email at contact.mag@harmonyindia.org (Please consult your physician before following advice given here)

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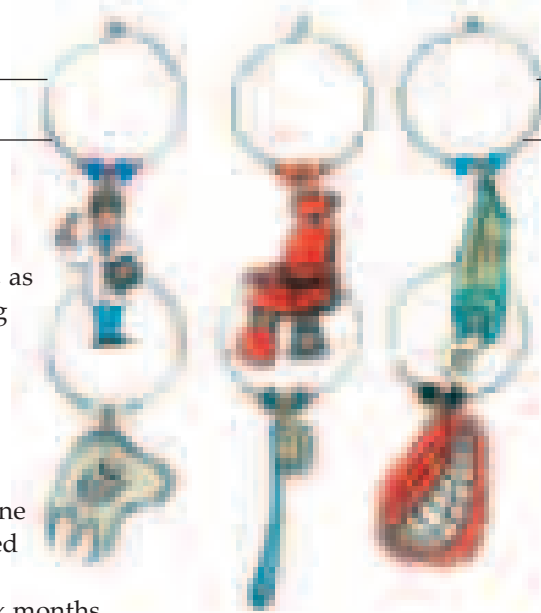
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HEALTH BYTES

BITE IT

Now the evildoers are your teeth. It's suicidal to ignore your gums, warns Dr Maurizio Tonetti of University of Connecticut Health Center, as periodontal disease or bacterial infection causing bleeding and swelling of gums can trigger heart attack and stroke. Tonetti's team studied 59 patients with bleeding or swollen gums and found that bacteria sends inflammatory cells into the bloodstream, which carries them to other organs, leading to cardiac and respiratory problems. "Postmenopausal women and diabetics are particularly vulnerable to bleeding gums as their immune systems are compromised," adds Tonetti's colleague Lorne Golub of Stony Brook University's School of Dental Medicine. Published in the 1 March issue of the *New England Journal of Medicine*, the study advises daily brushing and flossing and a visit to your dentist every six months.



POWER NAP



It's not fair. Just when you retire, you hear employers in the West offering napping facilities to their staff. This change of heart is prompted by a recent study, which proves that a 15-minute nap lowers chances of death from coronary heart disease to 64 per cent. A BBC report quotes Professor Dimitrios Trichopoulos of Harvard School of Public Health saying, "The public health message is clear. Midday naps may reduce coronary mortality, possibly on account of stress-releasing consequences." The research involved 23,681 people aged 20 to 86 with no history of heart disease. The results were published in the March issue of *Archives of Internal Medicine*. But what if siesta stretches beyond 15 minutes? Dr M S Kanwar, senior consultant, sleep medicine, Apollo Hospital, warns, "It will leave you groggy in the afternoon."

DOWNSIZING MEN

Remember watching *Honey, I Shrunk the Kids*? Apparently, that's what happens to most men as they age. Now before you panic, Peter H

Whinchup of University of

London and his team reassures you that the drop is rarely more than 3 cm. Their 20-year survey of British men proves that height loss occurs with age owing to underlying bone loss. Doctors have known for years that osteoporosis affects mortality by compromising breathing and digestion, although shrinking in such cases tends to be at least 6 cm.

But in non-osteoporosis patients if the drop is more than 3 cm, it may suggest some chronic illness and premature death. The 4,213 male participants aged between 40 and 59—inducted into the trial in 1986—lost, on an average, 1.67 cm. For details read the December 2006 issue of *Archives of Internal Medicine*, or log on to www.ama-assn.org

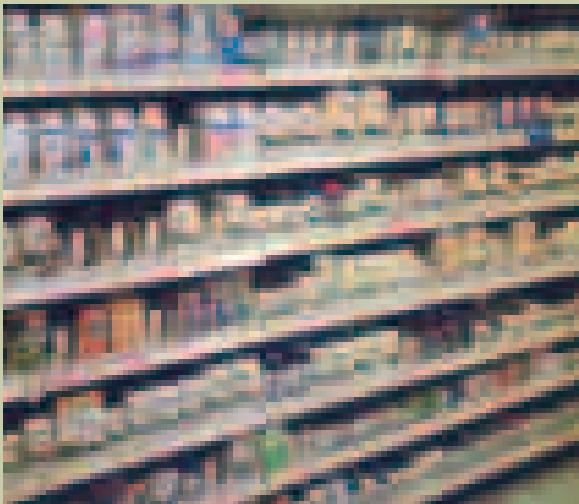


ANGIOPLASTY RULES

With over 60,000 angioplasties carried out in India every year, the Society for Cardiovascular Angiography and Interventions has drawn the line on what's right and what's not. This international organisation of interventional cardiologists has advised patients going in for angioplasty to check into centres that provide standardised care, enhanced patient safety and reliable back-up infrastructure. Only skilled interventional cardiologists, who have performed more than 500 angioplasties during their career, or 100 such cases in a year, should consider performing angioplasty without onsite surgical backup. "In India most healthcare centres perform these procedures without surgical backup causing concern for high-risk patients," confirms Ashok Seth, chairman and chief cardiologist, Delhi-based Max Devki Heart and Vascular Institute.



VITAMIN HAZARD



There are no shortcuts to good health so don't rely on popping vitamins. An analysis of 68 clinical trials of vitamin supplements reveals that antioxidant vitamin supplements can actually shorten your lifespan. The findings—by Christian Glud of Copenhagen University Hospital in Denmark, published in *The Journal of the American Medical Association*—followed 250,000 people of all ages taking betacarotene and Vitamin A, E and C to improve their health. They were found 16 per cent more likely to die prematurely. So what about people who pop a vitamin everyday? "They simply have to learn to fall back on a well-balanced diet," says Nidhi Sahai, senior dietician at Max Healthcare.

HEARSAY

Think of it, 10 per cent of silvers in India can't gossip. They suffer from presbiacusis or deafness where the inner cells of the ear get damaged. Now, the Health Ministry has launched its first programme to control the condition. The pilot project kicked off in January with the Rehabilitation Council of India, which monitors and trains professionals working for the disabled, training over 100,000 personnel from 25 districts across 12 states. At the end of the programme, one hospital in each of these districts will have a separate ENT department comprising a surgeon, audiologist and two doctors. "Deafness affects one out of every 12 Indians and cannot be ignored," says Dr A K Agarwal, dean, Maulana Azad Medical College, New Delhi. "This project will help bring down cases of deafness."



HOME IMPROVEMENT

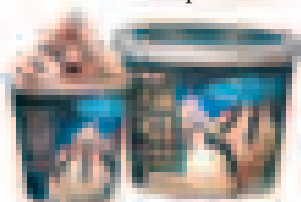


Five tips on **sitting right** from Dr Nandu Laud, Mumbai-based orthopedic surgeon, Breach Candy Hospital:

- While watching TV, sit on a chair that's 20-24 inches tall and avoid chairs with wheels as they lead to falls. Use a cushion if required.
- Never watch TV lying on a bed, or, worse, propped up by cushions. Sit on a chair that faces the screen with the light behind you.
- Your TV screen should be at eye level. In any case, it should never be six inches above or below eye level.
- Tired of standing and working in your kitchen? Put one foot on a four-inch stool and keep shifting between both feet.
- Avoid sitting on the floor while you are eating or watching TV.

FROZEN WELLNESS

Finally, ice cream you can eat without guilt. Leading dairy brand Amul, from Gujarat Cooperative Milk Marketing Federation Ltd, has launched **Amul ProLife Probiotic Wellness Ice Cream**. Probiotics are dietary supplements that contain bacteria or yeast, especially lactic acid bacteria that can convert sugars and other carbohydrates into lactic acid. Researchers claim probiotics can aid digestion, improve immunity, fight against allergic reactions, and contain diarrhoea and colon cancer. There's good news for diabetics too. **Amul Sugarfree Probiotic Diabetic Delight Frozen Dessert** has low-calorie sweeteners instead of sugar. Using fructo-oligo saccharides—dietary fibres that improve mineral absorption and bone health and don't cause fluctuations in blood sugar levels—the dessert contains 50 per cent less fat, half the calories of regular ice cream, and all the wellness of probiotics. The range is available in 125 ml, 500 ml and 1.25 litre packs in five flavours: vanilla with chocolate sauce, strawberry, chocolate, *shahi anjir* and fresh *litchi*. While a 125 ml pack costs Rs 15, a 1.25 litre pack costs Rs 120.



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Wherever you go, you are never alone, says **Swami Krishnananda**

When you go anywhere, you carry your belongings. These are the visible accompaniments of your travel, but there are certain things that follow you wherever you go, and they follow without you knowing that they are pursuing you. These things that invariably are associated with you, right from your birth till the end of life, are things about which you know nothing, and which you never think about at any time.

What are these? You carry memories, for instance. You have love and hatred, fear and anxiety, and many other characteristics that go with you wherever you go. You cannot throw your sorrow somewhere into the jungle, and then go on a trip. Sorrow will pursue you, and your joys will come with you too. You carry with you the environment in which you are placed. The environment always comes with you, and you must know what that environment is. As a person that you are, you are a conglomeration of feelings, determinations, and decisions. Every person is a psychological entity, as the body cannot totally be dissociated from the operations of the mind. Our fortune is not in the conditions of the body; it is in the conditions of our mind.

That said, you not only belong to your own self, but you belong to a society. It is not possible for any individual to totally dissociate oneself from social associations or conditions. There are things that you can give to others, which others lack; but there are things that you would like to take from others, which you lack.

For the sake of our security, we form small societies, like family. But even a family cannot be secure

unless it has the sanction of protection from a wider atmosphere, which is a larger society. You may call it the nation, or the country. Even a nation is not fully secure if the international set-up is not well balanced. The whole world has become one family now, so social associations extend up to the farthest corner of the earth, though we do not think deeply along these lines.

None of us feels the necessity to think that we exist comfortably because of stable international relations. How is it that we take this for granted? A tumult in international relations, which may be of great consequence, will affect every individual in the whole world, and how it will affect us is up to anyone to think for oneself.

The whole world is with you, and you carry it with you wherever you go. Yet this is only one aspect of what you carry with you wherever you go. There is another thing—your relationship with nature. Apart from society, earth supports you. There are five constitutive elements in physical nature: earth, water, fire, air, and ether.

**You cannot throw
away your sorrow
and go on a trip.
Sorrow and joys will
come with you too**

The physical body cannot live unless it is fed with these elements. It needs food and water. We do not manufacture water or even food. The earth has to permit the growth of food. The sun can heat up the earth, and there would be no food or water.

The elements are our friends and come for free. We have to be perpetually in harmony with nature. We cannot violate its laws or insult nature in any way. You cannot spit at the sun and condemn air, or criticise water, or hate fire. God did not create human beings first. He first created the elements. We are latecomers, who now think we are the masters of the whole creation. This is a great tragedy. ■

Swami Krishnananda (1922-2001) was a disciple of Swami Sivananda, founder of The Divine Life Society, and was the general secretary of the society from 1961 until 2001

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REVERSE MORTGAGE AND SENIORS

Reverse Mortgage (Saksham) is a unique offering from Dewan Housing Finance Corporation Ltd (DHFL) for senior citizens in India. It is a scheme where a senior citizen can be paid a fixed sum of money based on the value of the property that he or she resides in. In a reverse mortgage, DHFL will pay senior citizens a fixed sum of money every month. This sum of money will supplement their pension income and help them lead a comfortable life without depending on anyone.

The concept of Reverse Mortgage is quite common in the US and UK, but has been floated for the first time in India by DHFL in the form of Saksham.

In order to be eligible for Saksham, the person has to be of age 60 years and above, living in his or her own property that should be an approved construction and free of any encumbrance (financial burden). The property should be self-occupied, and the senior should have been living there for at least a year. Depending on the value of the house, the individual will be paid a fixed sum every month for the tenure opted.

Saksham helps senior citizens supplement their monthly expenditure. After retirement, the only source of income for many seniors is their monthly pension, which does not always suffice or prove enough for them to maintain their earlier lifestyle. Through this scheme, applicants have the liberty to maintain and live in the mortgaged property as long as they are alive without any fear of evacuation, even after the expiry of the tenure. It also gives legal heirs of the applicant an opportunity to re-possess the property.

For example, if the value of an applicant's house is around Rs 20 lakh, he would be eligible for a monthly payment of Rs 4,000 for a period of 15 years, at a floating interest rate of 12 per cent. This payment of Rs 4,000 per month is a loan against the value of the house. The loan to value ratio (LTV) in case of Saksham is 50 per cent. At the end of 15 years, the applicant could continue to live in the house. But the monthly payment would stop after the loan tenure expires. If one of the applicants expires, then the other one could continue to live as long as he or she is alive. After both expire, the Housing Finance Company (HFC) offering reverse mortgage, in this case, DHFL, would sell the house. The amount that is left after DHFL has recovered the total loan amount would go to the legal heir of the couple.

Also, if both of them have expired during the period of 15 years, then the HFC would sell the house and the amount left after the HFC has recovered the total loan amount would go to the legal heirs. The legal heirs have the option of settling the loan amount directly with the HFC. In this situation, the HFC will not sell the house and hand it over to the legal heirs. In other words, reverse mortgage schemes like Saksham help seniors to supplement or even earn a monthly income after their retirement by utilising their own assets.

'Saksham can provide seniors with an income out of their own asset'

Shivkumar Mani, Marketing Head, Dewan Housing Finance Corporation Ltd, replies to queries on Saksham, a reverse mortgage scheme for seniors launched recently in and around Mumbai

Q. The Saksham scheme was launched by Dewan Housing Finance Corporation Ltd (DHFL) in September 2006. How has the response been?

The response has been very encouraging and good. Currently, this scheme has been introduced in Mumbai and in its adjoining areas but we are receiving queries from all over the country.

Q. Financial planners see Reverse Mortgage as a viable source of income for seniors. But traditional thinking makes people reluctant to mortgage their homes. Do you see this attitude changing?

For a senior, the house is just not an asset; it has a lot of emotional value. Parents like to bequeath their property to children, but with changing times and economy, they would like to maintain the same lifestyle they had before retirement. So they are more open to new ideas that would help them do so. They understand that support systems like this scheme would give them an income out of their own asset, which after their death, can be retained by their children.

Q. Are there possibilities of legal complications regarding inheritance laws, multiple ownership or ancestral property?

Saksham is only applicable to self-owned

property. That rules out legal complications like those mentioned.

Q. What are the tax liabilities of this scheme?

This is a loan given to seniors and not an income earned so there are no tax implications.

Q. The government has issued guidelines for Reverse Mortgage, which will be launched through National Housing Bank (NHB). How will this affect the Saksham scheme? Is it mandatory to follow these guidelines?

Saksham has been framed on the guidelines of NHB.

Q. One flaw pointed out is that the tenure of Saksham is only 15 years. What if the person outlives the tenure? Can it be renewed?

Yes, it can be renewed. If the borrower continues to live, the mortgage can be renewed six months before the end of the tenure. The appraised value then shall be calculated based on the life of the property.

Q. Are you planning to come up with more differently structured reverse mortgage schemes from DHFL in the future?

Yes, we are looking at customising our schemes according to our customers' requirements.



DHFL is the second largest housing finance company providing home loans for the past 23 years. The loans are offered for purchase of houses or flats, building your own house as well as for renovation and extension of existing homes. DHFL also offers loans for purchase of land to construct your own house in future.

A soft-hard landing

The Budget for 2007-08 has adopted long-term measures to compensate for the impact of inflation on silvers, experts tell **Smita Deodhar**

The Budget for 2007-08 has some good news and some not-so-good news. First, the not so good.

This year, among other benefits, silvers were expecting relief in the form of greater income tax exemptions. Currently, income tax exemption stands at Rs 185,000. This has merely been increased to Rs 195,000. The hike of Rs 10,000 reduces the annual tax liability of seniors by Rs 2,000. This works out to just Rs 166.67 more per month to spend. It is being perceived as tokenism, and totally inadequate to compensate the impact of inflation—it's on the rise, and so is burden on silvers whose financial inflows do not increase with cost of living. The feedback is, Finance Minister P Chidambaram might as well have left things the way they were.

But don't be disheartened, as there's good news too, though it's in bits and pieces. In some ways it's also camouflaged by larger socio-economic outlays, intended to benefit all silvers. "Only around 5-6 per cent of the silver population pays taxes, so exemptions on account of income





tax would only benefit them," says Sunil Bhandare, economist and advisor, Tata Strategic Management Group. "Others (including the rural elderly) would benefit from increased outlays on social development schemes, especially increased allocation to healthcare. While on the face of it the Budget seems like tokenism, it needs to be assessed keeping in mind three major concerns of silvers: cost of living, cost of comfort and cost of security."

His analysis (*see box, "The Other Side"*) points out some discreet ways in which seniors may be affected through the fallout of the Budget on macro economic variables like inflation, government spending and improvement in supply of items of common consumption. Depending on the nature of provisions, these might materialise either by the end of the year or over the next couple of years. There are some other mid-term and long-term benefits listed for silvers in this year's Budget. Let's analyse them one at a time:

- Mediclaim insurance deduction under Section 80D has been raised from Rs 15,000 to Rs 20,000
- New Mediclaim policy for senior citizens to be launched by all public-sector insurance companies
- Reverse Mortgage to be launched by National Housing Bank

MEDICAL INSURANCE: PARTIAL REMEDY

 Increasing cost of health insurance is taken into account

 Benefits extended to those who have health insurance or are able to secure it

The hike in deduction on account of medical insurance under Section 80 D from Rs 15,000 to Rs 20,000 was announced taking into account the fact that health insurance premium for seniors is on the way up. There is a caveat, though. For taxation purposes, a senior citizen is a person above 65 years of age. However, this budgetary provision will work well for those who have an active medical insurance policy. These are people who bought a policy when they were young and have meticulously renewed it, albeit at higher premium. This rarely includes people over 60, as insurance companies in the public as well as private sector are reluctant to accept fresh entrants over 60 years of age ("Searching for Cover", *Harmony*, October 2006).

HEALTH INSURANCE SCHEMES: NEW ANGLE



Will solve the problem of non-availability of health insurance for seniors who can afford it, though it will still be out of reach for rural India.

Medical insurance (an improbability after 60) and rising healthcare costs put silvers in a spot. Government has finally taken note and introduced a special health insurance scheme for silvers. "The introduction of this scheme is one of the few positive aspects of the Budget," Gaurav Mashruwala, certified financial planner and proprietor, ACE Financial Planners, says approvingly. The proposed scheme will be similar to Varishtha Mediclaim launched by National Insurance Company earlier this year.

Under this scheme, fresh health insurance policies may be issued to people up to 80 years of age; the policy is renewable up to 90 years of age. Preexisting conditions are covered after a year of buying the policy, and there is an optional critical

The Budget needs to be assessed keeping in mind cost of living, comfort and security

illness cover. The only hitch: the upper limit on amount insured is Rs 100,000 (Rs 200,000, if you opt for 'critical illness' option), which seems quite inadequate considering today's healthcare costs. The premium (inclusive of critical illness cover) ranges from Rs 6,187 per year for the age group 60-65 to Rs 9,178 for those in the age group of 76-80. The government has directed all other public-sector insurance companies, such as New India Assurance, Oriental Insurance Company and General Insurance Company, to come up with similar versions. At least the problem of non-availability of cover will be resolved at a reasonable cost.

THE REVERSE MORTGAGE SCHEME



Currently, there are only recommendations that institutions may use while formulating their schemes. The pros and cons of

THE OTHER SIDE

By S S Bhandare

The Budget needs to be assessed for silvers keeping in mind cost of living, cost of comfort and cost of security.

Cost of living

The Budget for 2007-08 seeks to moderate inflation through various means:

- While the ad valorem component (tax, duty or fee based on the value of a product) of excise on petrol has been reduced to 6 per cent from 8 per cent, customs duty on non-food articles has been reduced from 12.5 per cent to 10 per cent. Duties on chemicals and plastics have been reduced from 12.5 per cent to 7.5 per cent, and polyester fibers and yarn from 10 per cent to 7.5 per cent. Though these seem like taming influences, they will ease inflation by making cheaper some goods of daily consumption.
- With a view to ease prices, government has also resorted to direct intervention. It has banned futures trading in wheat and rice. Earlier it had banned futures trading in gram and *urad*. Futures trading means purchase and sale agreements for these commodities made in advance in the commodity exchanges. Earlier, it was suspected that speculators were driving up the prices through hoarding. Government has also brought pressure on cement and steel manufacturers to not raise prices for at least the current financial year. This will ease inflation to some extent, but only for a short period of time.
- Government is quite determined to hold its fiscal deficit (when total spending is greater than total

tax revenues) at 3.1 per cent of GDP in the next year, as lower fiscal deficits translate into easing of inflation.

- On the income side, there may not be much impact. The raising of tax exemption limit will have negligible benefit. Senior citizens could have easily been exempted from paying 3 per cent education cess without much loss of revenue—for a positive psychological impact if nothing else.

Cost of comfort

The only provision that improves comfort level is that banking cash transactions below Rs 50,000 will not be taxed. Also, PAN will be the only identification necessary for securities transactions, so there will be no need to obtain MIN (mutual fund identification number that was proposed to be made compulsory for all mutual fund investors).

Cost of security

Cost of security is rising with higher health insurance premium rates. The move to hike deduction on account of premium from Rs 15,000 to Rs 20,000 tries to accommodate this aspect by making sure that seniors don't have to pay tax on the part of income they spend on health security. The new health insurance schemes to be introduced are indeed a welcome step.

The best part of this Budget, from the point of view of seniors, is that attractive Reverse Mortgage schemes will be introduced in coming years. Seniors should think of using this instrument to make life more comfortable.

—The writer is advisor, Tata Strategic Management Group

individual schemes can only be analysed when they actually hit the market.

Reverse Mortgage, to be announced by National Housing Bank, the apex regulatory authority for the housing loan sector, is a welcome step towards providing more financial options to silvers. Reverse Mortgage is a loan availed by a person by mortgaging his/her property to the lending institution while he/she continues to occupy it. Though the period of the loan is fixed, the owner

and his/her spouse can continue to live in the mortgaged house until their death. Disbursal of the loan may be through lump-sum payment, periodic payment or by opening a line of credit. The institution recovers the loan by selling the property after the demise of the owner and his/her spouse.

This financial instrument allows seniors to unlock the value of their home equity and provides a substantial income in later years. "For seniors who find it difficult to combat inflation, the value of the

REALITY CHECK

Total population	Rural silvers
1,029 million	59 million
Silver population	Tax payers
79 million	5-6 per cent of
Urban silvers	the urban population
20 million	(Source: 2001 Census)

home can be used to generate financial inflow," says Jayant Pai, vice president of Mumbai-based Parag Parekh Financial Advisory Services.

Banks and lending institutions will soon launch the scheme. Currently, however, there are only recommendations. "These have been formulated after talking to various representative organisations for senior citizens like Dignity Foundation and Pune Senior Citizens' Association," says S Sridhar, chairman of National Housing Bank. "We have tried to incorporate all their suggestions. However, we must remember that this is a loan product and rate of interest at which this loan will be given to senior citizens will depend on the prevailing market rate of interest."

According to Sridhar, the guidelines, to be released soon, will have the following features:

- The loan will be made for a maximum period of 15 years
- The loan amount will depend on the value of the house as assessed by an actuary
- It needn't be serviced (i.e, no repayment or interest need to be paid) during the lifetime of the borrower
- If the borrower wishes, he can prepay the loan anytime with accumulated interest but without penalty
- The borrower need not have an income to qualify for the loan

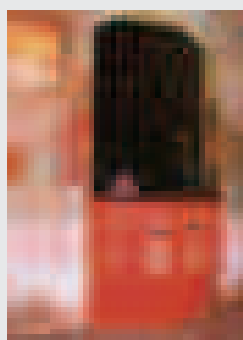
The best part of the Budget is Reverse Mortgage, as it will make life easy for silvers

- The borrower will remain the owner of the property and will have to pay property tax, insurance, etc. (for more details, visit the NHB website, www.nhb.org.in)

These guidelines are not mandatory for institutions, which may come up with products that have unique features. ■

IN THE NEWS

BACKSEAT



The Post Office Monthly Income Scheme, once a popular small savings instrument for general investors, including senior citizens, has dropped from favour this year. After scrapping the facility of maturity bonus (10 per cent) on the scheme early last year, it has seen a

substantial drop in inflows. In the first nine months after the decision, it garnered only Rs 21,424 crore as against Rs 37,172 crore in the same period in 2005 (a drop of around 42 per cent). This may have been because of rising rates of

interest on other competing savings instruments like fixed deposits in banks. Deposits for one to two years offered returns higher than 9 per cent last year, better than the 8 per cent offered on the Post Office Monthly Income Scheme.

HIGHER DA

The Centre, which revises dearness allowance (DA) for its employees twice a year on the basis of inflation as reflected by the Consumer Price Index for industrial workers, is contemplating a hike of 6 per cent this year. Last year in September, it was revised by 5 per cent. If implemented, the hike would increase the allowance from 29 per cent to 35 per cent of basic salary with effect from 1 January 2007, and reflect well on pensions of former central government employees.

Extra charge

Legalpundits addresses queries on housing societies and wills

Q We have a shop in a cooperative housing society in Mumbai. The shop, leased out from January 2002, is in my father's name. Since 2002, the society is claiming non-occupancy charges as much as maintenance charges. My father, who died a year ago, did not leave behind a will but had nominated my mother in a form earlier submitted to the society. My mother has applied for membership transfer and we have submitted all necessary documents (indemnity bond, declaration, original share certificate, membership and transfer fees) to the society. Reading up on the subject, I have found that from 1 August 2001, non-occupancy charges are 10 per cent of service charges (main-tenance). But the society continues to claim non-occupancy charges that equal maintenance charges. Can my mother claim refund from the society retrospectively? Also, how can I obtain a legal or authorised copy of the new rates? If the society refuses to reimburse us, can I seek legal action?

An earlier Maharashtra Government order of 1995 had fixed non-occupancy charges at one-time payment of service charges. The new order, according to Section 79 of the Maharashtra Cooperative Societies Act, 1960, issued on 1 August 2001, signed by Under Secretary, Cooperative and Textile Department, stipulates that non-occupancy charges should not exceed 10 per cent of service charges (excluding municipal corporation/municipality taxes). You can definitely make a claim for refund. If the society refuses to comply, raise a dispute before the Registrar of Cooperative Society in the Cooperative Court.

Close relatives such as the member's father/mother/sister/brother/son/daughter/son-in-law/daughter-in-law/brother-in-law/grandson/granddaughter recognised by the society continue to be exempted from payment of non-occupancy charges. This order is applicable to all residential and commercial cooperative housing societies in Maharashtra.

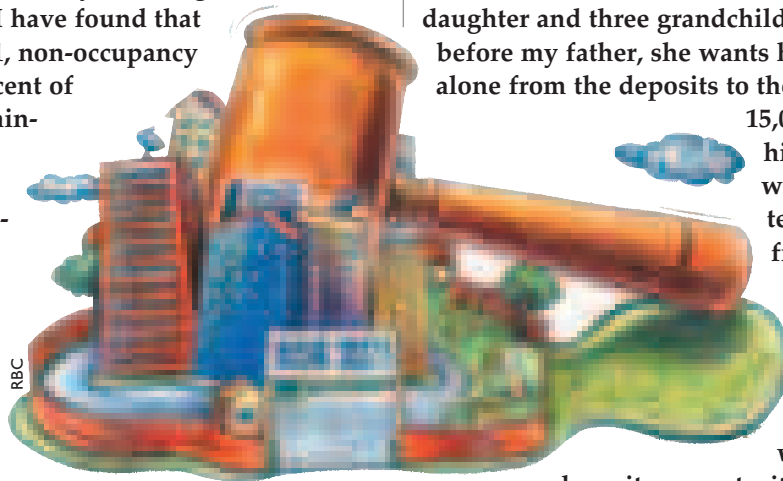
Q My mother's assets are in the form of fixed deposits in financial institutions and she wants to make a will while both she and my father are alive. She wants to divide her assets among her daughter and three grandchildren. But if she dies before my father, she wants him to enjoy interest alone from the deposits to the extent of, say, Rs

15,000 per month—on his death, the capital would go to the legatees. How best can we frame this legally?

Though I am her daughter and nominee in all deposits, can I add my father's name along with mine to the

deposits on maturity so he can avail of senior citizens' benefits? Besides, all the grandchildren are NRIs. What is the best way of handing over their shares?

Your mother is right to make a will where she can specifically mention to whom and what proportion of her assets would go, after her death. It's best to take legal assistance in order to make and register her will. Some financial institutions, like commercial banks, permit the owner of the deposit to add another name in fixed-deposit certificates. Contact the concerned bank. You may be required to fill a form given by the bank. Others may permit you to add the name only on maturity of deposit and if the same is renewed or when a fresh deposit is made. ■



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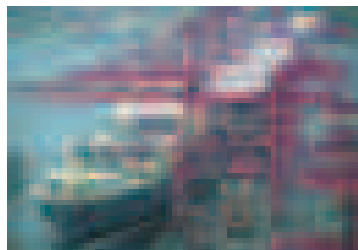
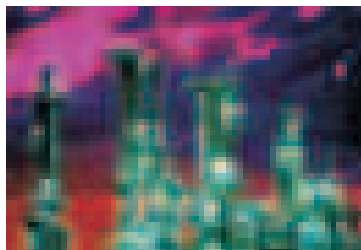
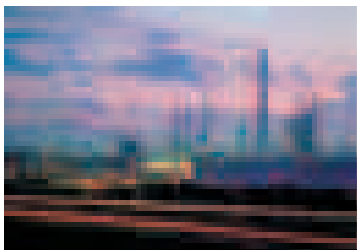


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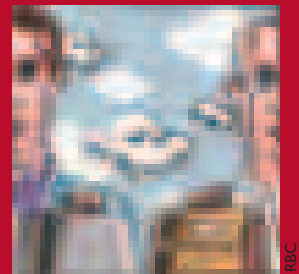
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I am a 60 year-old retired army man. I am an avid trekker and have joined and led many expeditions to the mountains. I want to start an adventure tourism company where I can map out fun holidays for the not-so-young but adventurous. Can you suggest institutes or centres that can help me set up my dream project?

This is an excellent idea and such a company would be great for fun-seeking seniors who want to push the envelope. As you have hands-on experience of several years in this field, you would be able to offer custom-made holidays and adventures for people of this age group. Check out sites like jammukashmir.nic.in/tourism/advtrkkg.htm, adventuretrekking.org, and indiatravelogue.com for more popular routes, types of packages and details. You can also post your offer to guide or lead such expeditions and lend paid online assistance to any of these websites.



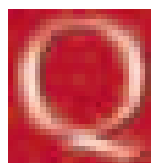
I am a 59 year-old woman based in Chennai. I am a postgraduate in Carnatic music (vocal) and used to teach music in a college. Now I suffer from arthritis and cannot travel to distant places. I give tuitions to students at home but was wondering if I could do something more on the Internet. I am computer-savvy and would like to conduct a correspondence course on music.

Depending on your strengths, you can teach music theory and offer practical lessons through e-music learning courses. Write to Annamalai University, Directorate of Distance Education, at audde_diroff@yahoo.co.in or find out about private institutions who offer music as part of their curriculum. You can host your own website (of course money is involved here) and invite people to learn online from you. Visit websites like www.indiamusicinfo.com to get a clearer picture.



I used to teach nutrition and home management in a school in Kolkata till retirement. I have collected a lot of useful data on health, surveys and recipes for healthy eating during the course of my career. I would like to put them to good use, maybe in the form of a book or course material. Please suggest options.

You could use the information you have collected in several ways. Approach popular English dailies or health magazines and market your articles for their 'Nutrition' section. This would help you understand what readers want and what you can provide them with your knowledge and database. You can even look at websites like khoj.com/Health_and_Medicine/Nutrition_and_Fitness to market your articles. You can approach publishing houses, especially those that release books on such subjects. However, it would be better if you could focus on one key aspect or topic to write a book on.



I have taken voluntary retirement from a bank as senior clerk in the accounts department. I have always been a good public speaker and anchored all our bank concerts and programmes. I would like to pursue a second career in the same field as a radio announcer. I am 50 years old.

First, list out your achievements as emcee/anchor on your resumé. Then, get in touch with private FM radio channels in your city. You can also get in touch with local associations like clubs and other cultural associations where you can lend your voice as announcer. Also, contact event management companies that organise shows for corporate companies. Go to websites offering event management services like www.shilpakalavedika.com and <http://pune.kijiji.in> and see what they require.

The art of being

Gulbanu Merchant left behind her career as a lawyer to become an artist

A scrap metal sculpture inspired by the ill-fated Titanic rests under a table in Gulbanu Merchant's apartment in Byculla, Mumbai. This sculpture, crafted by Merchant, has recently returned from the 49th National Exhibition of Art held by the Lalit Kala Akademi, in Bhopal. This prestigious endorsement gave the 71 year-old enough confidence to finally declare her calling as an artist.

Merchant, a lawyer with 20 years of practice, always wanted to train as an artist. After arguing cases in Small Causes Court, working for 15 years with *Bombay Law Reporter* that publishes law books and legal judgements, and with solicitors Nanavati Tijoria for another five years, she decided to call it a day, and follow her heart.

In 1985, she began by indulging her passion for travel. The journeys had a cathartic effect and helped Merchant make a fresh start in art. Initially, financial constraints did not allow her to spend on paper and paints. She decided to be resourceful and worked on the reverse side of invitation cards with colours provided by friends. "I sometimes painted with my fingers," reveals Merchant. "I also painted with mud and a blend of Holi powders and glue and got wonderful results," she says.



Merchant with the metal sculpture inspired by the Titanic

After honing her latent skills at home, Merchant finally appeared for the Intermediate Art Grade Examination in 1999. She was then 63. The same year, she entered a competition held by

“Art makes up for every hardship I have endured”

the Art Society of India in Mumbai. Her work portraying Mother Teresa was selected, exhibited at the Jehangir Art Gallery, and sold for Rs 1,200. Merchant has held over 15 solo

exhibitions and participated in eight group shows.

Further, she has dabbled in enamel painting, pottery, metal sculpture, fresco painting and handicraft. Merchant also hires space at the Kala Ghoda Pavement Gallery for a nominal amount. October to February is the peak season when foreign tourists buy her work. This accounts for a substantial part of her earnings.

Though appreciation doesn't always translate into sale, Merchant is satisfied. "I paint because I enjoy it," she explains.

— Smita Deodhar

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The first day at school.

The first time you rode the bicycle.

The first crush you had at thirteen.

The first drama you got a part in.

The first day at college.

The first date you went on.

The first kiss.

The first time you proposed.

The first job interview.

The first board meeting you addressed.

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Offering a travel service wasn't an off-the-cuff decision. According to global travel company Thomas Cook, the 'senior' travel segment in India grew by 15 per cent in 2005-06. Our own research cements this finding—silvers are travelling more, both in India and overseas, keen to experience life beyond their comfort zone and live out their dreams.

Harmony, always a believer in the power of dreams, wants to make them come true. Thus, our travel service, conceived after much groundwork, in collaboration with Yatra.com for domestic travel and Bombay Travels for overseas tours, both established companies. The result: a travel package

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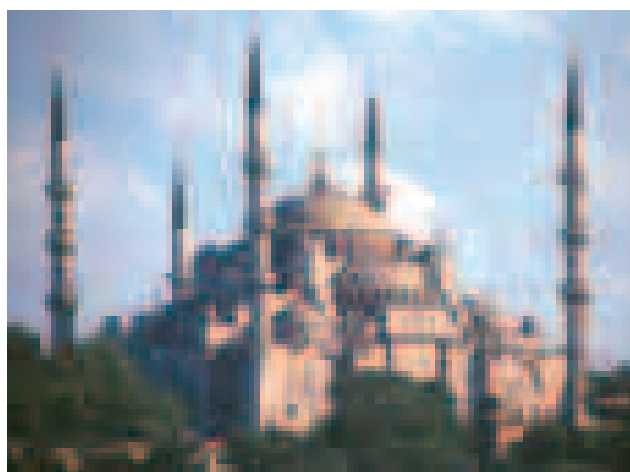


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Soul of Vietnam

Three decades after the first uncensored war, **Ruma Dasgupta** discovers there's more to this monument of atrocities

It was that time of year when I had to choose a holiday destination. For days I was glued to the Net. Vietnam appeared one day on my screen, as picture perfect as the silk paintings I had seen in a local gallery. I also came across a

survey carried by TravelMole, an international news and resource centre for the travel industry, which lists Vietnam among 10 destinations that tourists most want to visit in 2007—the other places on the list include Cape Verde, Bulgaria, Brazil, Vietnam,

Croatia, South Africa, England, China, America and Morocco. Before anybody could say 'Uncle Ho!' I had made up my mind.

It was a very special trip for the two of us—two women from Kolkata with a low budget, high



(Left) Hoan Kiem Lake in Hanoi: although the future has rushed in like a tide in Vietnam, no one is getting into a frenzy trying to negotiate it

blood pressure, and an explorer's attitude. I wanted to relive a romance and write about it. My official photographer Parbati is not just a childhood friend but a Left-inclined artist too. It gave the trip a very personal layer. Between us, we had clocked a hundred years but felt like two teenaged hitchhikers even though it was a very organised and planned trip. Any travel agent can get you a ticket on Thai Airways to Vietnam via Bangkok and a visa

Once there, we saw not just a country that ruled my teens through films and music and student movements it generated during the war, we also saw a country trying to forget its past and get on with life.

In its quest for dollars, Vietnam has finally opened its doors to the world. After almost three decades Saigon is now on show. The 'Paris of the Orient' is a belle dame, lifting her veil and playing

nobody is getting into a frenzy trying to negotiate it. On the roads, though, Honda Oms arrive like one breaker after another and you are afraid you will get swept away. I took a deep breath and put one foot at a time forward to get on the other side of one of those wide boulevards, and like magic the two-wheelers courteously parted around me as I glided across to the other side.

Vietnam, a country trying to get on with life, has opened its doors to the world

from the Vietnam Embassy in Delhi—you need proof of a bank balance of Rs 100,000 and a letter from your travelling companion or spouse stating that your expenses will be borne by him or her. During off-season (from July to September), a return ticket costs Rs 22,000 for the Kolkata/Delhi -Bangkok-Hanoi/Hue/Saigon route. From October to June, peak season, a return ticket costs Rs 26,000. Book on the Net to travel within Vietnam and for accommodation—it's cheaper than hiring a travel agent's services.

hostess to hundreds of tourists from Europe, the US, Australia and Japan. With the aroma of freshly baked bread, a bustling pavement, clean sidewalks with designer tiles, wide tree-lined boulevards wending past chateau-like buildings, Saigon or Ho Chi Minh City, as it has been rechristened, indeed has the look and feel of a French provincial town, like Rip Van Winkle waking up to post-modern times.

What was really relaxing was the rhythm of life. Although the future has rushed in like a tide,

Right in the heart of Saigon, where multiple arteries meet, is the amazing Ben Than Market in Ben Than Square. We bargained without remorse and picked up colourful chopsticks, woodwork and T-shirts. Clothes went for throwaway prices as tailors sat furiously sewing in every winding lane of Saigon.

Vietnam is a safe destination, in every sense of the word. We ate *pho*—a broth made of chicken, vegetables and noodles—straight off open ovens on pavements and never once had to swallow a dysentery pill. While a meal at a restaurant costs \$ 5 (about Rs 220) or a little more, street

food is cheaper and fun. We explored the city riding *cyclos* (a two-hour drive costs a dollar), very much like our cycle rickshaws except that the driver is perched behind you. And not once did we get knocked down by speeding cars!

If anything can rattle you here, it's currency conversion. If \$ 1 is roughly 16,020 dong, and a dollar is around Rs 47, how much are you actually spending when you shell out 200,000 dong in a restaurant? And how much do you tip? We felt like millionaires paying 3,200 dong to the amused *cyclo* drivers till we figured out that we had to discount the zeroes tailing the first two figures. A relief was that that all payments, including tips, can be made in dollars. So much for beating the Americans in battle!

The much-awaited point of our trip was the guided trip to the Cu Chi caves (two hours away from Saigon), from where Vietcong guerrillas fought the Americans. In that peaceful green tropical forest, wax figures in camouflage fatigues were crouched frozen in

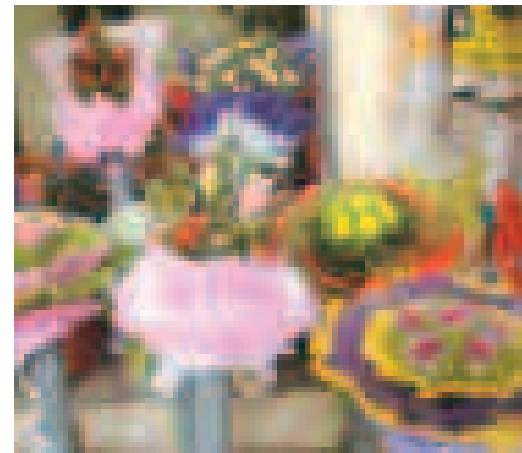
action and shells of B52 bombers stood silently displayed as we reconstructed the fury of the infamous war. If your knees are brave enough, try a crawl through the tunnels. If you suffer from claustrophobia, be content with the audiovisual show in the museum at the entrance to the jungle, created with documentary footage of fire and smoke and booming guns. A fitting tribute to the power of resistance displayed by a nation that had no weapons except kitchen knives, hammers, agricultural tools and crude grenades in their arsenal and tons of courage to fight a superpower threatening to wipe them out with the deadly 'agent orange'.

To bounce back to a lighter mood, visit the Cao Di temple. The Cu Chi caves and Cao Di temple come in a half-day tour and the two couldn't be more different. The temple is an exotic spectacle, complete with choreographed effects and designer styling. The Cao Di faith was culled in the 20th century from the five major religions of the world and séances are held with such diverse souls as Moses and

Victor Hugo! We attended a Mass where two groups of people in white and yellow robes staged grand entries to orchestrated music and then sat in clusters in front of an altar.

Next on our agenda was a visit to Hue, or the land of the Perfume River. A land carpeted with green rice fields dotted with

Bargain and shop at throwaway prices in Ben Than Market in Saigon, eat street food without fear of dysentery, and catch the culture, like the Ma Roi Nuc water puppet show in Hanoi



pagodas and palaces, this world heritage city had replaced Hanoi as the capital when the Nguyen Dynasty ruled. It costs \$ 138 (about Rs 6,000) to fly to Hue and the same to Hanoi, our next stop.

At Hanoi we chanced upon Ma Roi Nuoc, a water puppet show. After a great seafood meal on a rooftop restaurant overlooking Hoan Kiem Lake—it was well after 10 pm—we safely strolled back to our hotel.

Another evening we sat into the night by the lake encircled by a park dotted with fine sculptures where, apart from young lovers, we had playful kids, elderly in wheelchairs, palm readers and food vendors for company.

Both Hanoi and Saigon sparkle after dark. Beer bars are filled to the brim and opera houses play to packed halls. In fact, Hanoi is a



Enjoy a boat ride at the magnificent bay of Descending Dragon or Ha-Long

saw the magnificent bay. The idea of spending a night on the ocean on an overnight boat was romantic—but with a visa that was to expire in the next 48 hours we settled for a day in the bay.

Get a straw hat if you want a view from the top deck; you see

the world with renewed awe. Smaller country boats laden with fruits and vegetables stopped by and women and children hopped on and off our windowsills with feline ease peddling juicy fruits and fresh flowers. A little after midday, we reached a hill that rose from beneath the water and climbed about 300 steps to a gigantic cave with narrow passageways that led to an enormous free space dramatically lit for tourists, dotted with colourful stalactites and stalagmites. This was Dau Go, and if you have only a day to spare, it's the only grotto you get to see.

If you have a bad knee or weak heart, don't even try climbing the steep steps. Sit in the boat with a cup of coffee and watch the more adventurous types swim or go kayaking. Very soon you will have a pretty Vietnamese girl approaching you with a collection of local pearls. Some of them are set on white metal and some come in exotic shades you rarely get to see elsewhere.

Vietnamese craft is everywhere. Artisans sit on pavements creating statuettes in wood and

Vietnam is home to two world heritage sites: the city of Hue and Ha-Long bay

city that embraces theatre, music and art. During the day, visit the 'Temple of Literature', an ancient university built in 1070, the kitschy art shops, and the Hanoi Museum of Fine Arts, filled with artefacts from the bronze age, Buddhist images and lacquer paintings. There are also many contemporary galleries in the city. If art is your passion, Vietnam will be your paradise.

Vietnam is home to another world heritage site: the bay of Descending Dragon or Ha-Long, our primary reason for visiting Hanoi. A four-hour drive from Hanoi and then a three-hour boat ride away from the mainland, we

corroded limestone hills with evocative names like The Pelican, The Virgin and The Elephant. Sailing with a Japanese businessman of few words, a non-resident Vietnamese lady from New York rediscovering her country with the help of five different cameras, a young American graduate teaching schoolchildren in Hanoi to atone for atrocities committed by an earlier generation, and a German grandmother teaching business in Phuket (Thailand), it was like being a part of the world traveller's fraternity where age and other differences melt away.

We dug into a meal of grilled sea fish, sipped canned beer and saw

painting vases. In fact, Hanoi is a sum of nine inner districts and five outer districts, each an ancient trading hub of craftsmen. Consumerism has brought with it huge shopping malls and a new attitude. The new generation has a new party line: "We welcome the Americans because we want to forget the war."

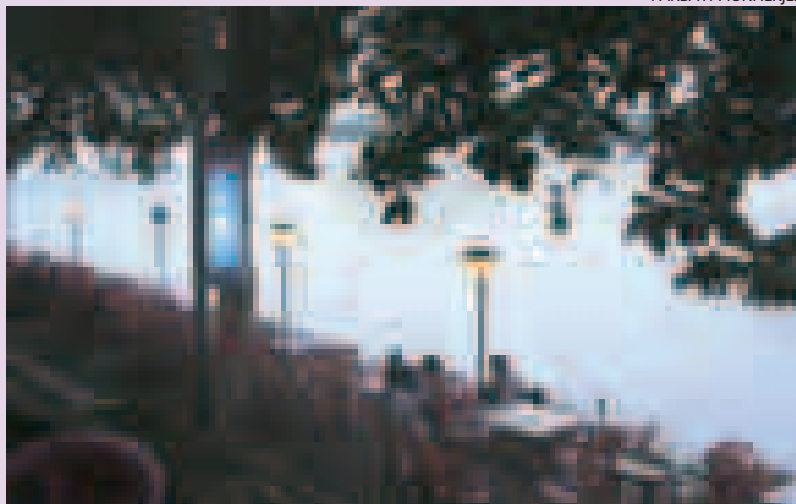
While Vietnam is reinventing itself, there are so many interesting dichotomies. We saw a lingerie boutique next to a shop selling the works of Marx and Lenin. The dichotomies are even more noticeable in Hue. A statue of Ho Chi Minh sits proudly in the main hall of Hue Airport, once an American Air Force base. In the ladies' room, though, the sticker on the washbasin assures tourists that it is made according to American standards.

We made friends with Anh and Vinh, an artist couple teaching in the prestigious Visual Arts Department in the University of Hue, who took us to meet a war veteran who lives in one of the old garden houses facing the Perfume River. A man with many memories of wars with the French and then the Americans, he gazes at the orchids in his garden all day listening to old French songs and refusing to join his wife in Paris or his sons in the US. "I have fought for this country long and hard," he said "And I shall eternally rest here."

How I wished we could stay on longer in Hue and soak in all its richness, its bounty. A few days later, we left Vietnam but the spell was cast. Now, all we have to do is close our eyes to feel the magic of a land where the past is gently flowing into the future. ■

FACT FILE

PARBATI MUKHERJEE



WHEN TO GO

- October to June
- Monsoon is off-season

GETTING THERE

- Fly Thai Airways to Bangkok
- Either take the offer to stay in Bangkok for a day, or take an immediate connecting flight to Saigon on Vietnam Airlines

COSTS

- From July-October, a return ticket by Thai Airways from Kolkata/Delhi to Bangkok to Hanoi/Hue/Saigon costs Rs 22,000; from October-June, a return ticket costs Rs 26,000

WHERE TO STAY

- Government-run Hotel Than Noi, in Hue, costs \$ 20 (about Rs 850) per night
- A three-star hotel in Saigon (Duxton Hotel or Majestic Hotel or Omni Hotel) costs \$ 50 (about Rs 2,000)
- Accommodation in Heritage Hotel, Hanoi, costs \$ 45 (about Rs 1,900); in the more centrally-located Green Park Hotel it's \$ 60 (about Rs 2,600) per night

- There are cheaper places for \$ 25 (about Rs 1,000), which can be booked on the Net—travel agents charge more.

MUSTS

- Married couples must carry papers to certify their marriage. Hotels are strict about unmarried couples sharing rooms.
- Get medical insurance that costs around Rs 1,000 for two weeks.
- Plan your trip from the day your visa is issued because you get a tourist visa only for limited time, valid from the date issued.
- Book your travel within Vietnam with Vietnam Airlines on the Net or through a travel agent. A flight from Saigon to Hue to Hanoi costs Rs 12,500.
- Carry dollars for airport taxes. Visa and MasterCard cards are accepted in most places.
- Carry prescriptions and your regular medicines and some emergency drugs.
- Brush up your French.
- Don't feel shy to play dumb charade in Vietnam—it's the language of all tourists. And signage is good.

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Flights of fancy

Bird watching is more passion than hobby for Theodore Baskaran, says Vidya Venkat

One winter morning in 1968, on one of his weekend 'birding' trips, an unsuspecting Theodore Baskaran was



V RAMESH

Baskaran is a born birdwatcher

crouching by the bund of Devarayan Lake near Tiruchirapalli, in Tamil Nadu, when a skein of bar-headed geese emerged, dropped their wings and landed on the placid waters of the lake, a few meters from where he was. A fledgling birdwatcher since his college days, Baskaran could recognise them immediately—they were rare visitors to South India, coming in search of food from snow-bound Ladakh. Today, at 66, after more than four decades of bird watching, the retired civil servant recalls this encounter with a feeling close to awe. "Looking at those lovely geese while I was all by myself was a spiritual experience," he says.

Baskaran's tryst with birds goes back to boyhood. Growing up in Dharapuram village near Erode district in Tamil Nadu, he would often peer among bushes and trees to spot new birds, learn their names and call out to kingfishers and bee-eaters on his way to school. As a student of history at Madras Christian College in the late 1950s, Baskaran's love for birds became

more intense. Under the guidance of Dr Gift Siromani, then head of the statistics department and an avid birdwatcher, he would roam the 365-acre wooded campus looking for birds.

"Gift was a great birdwatcher," remembers Baskaran. "He had a keen eye and could effortlessly move back and forth between his disparate worlds of bar graphs and birds with passion. He inculcated a love for nature in many students by simply taking them out on campus walks."

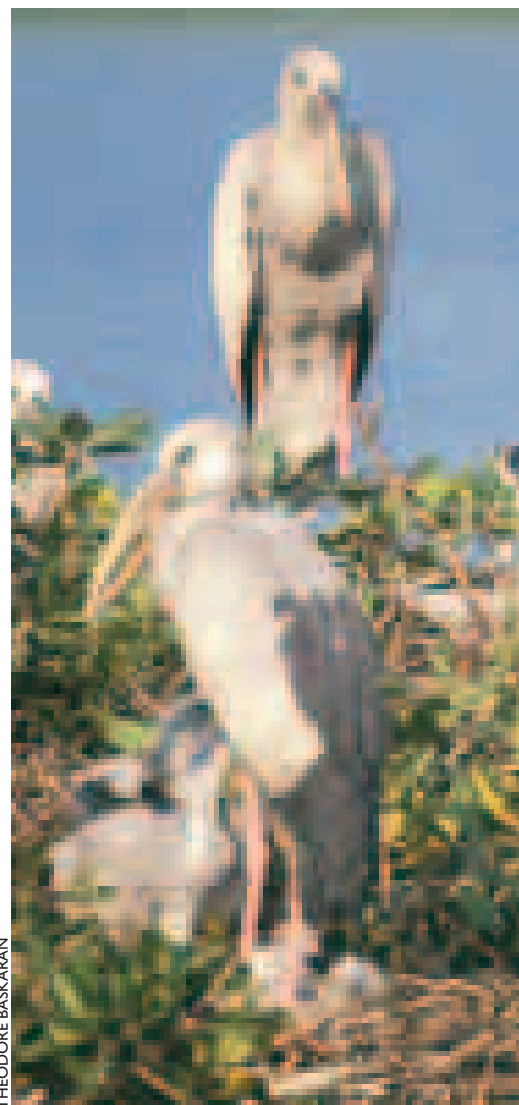
Another inspiration for Baskaran was Dr Joshua from the zoology department, who would take students for visits to the Vedanthangal bird sanctuary, 85 km from Chennai. "Dr Joshua would watch the birds without taking his eyes off them, and insist we read Salim Ali's *The Book of Indian Birds* and step beyond the realm of our regular studies." Reading this book, Baskaran confesses, changed the way he looked at the world.

THEODORE BASKARAN





V RAMESH



THEODORE BASKARAN

(Clockwise from top) Pelicans nesting; a flock of lovebirds; open-billed storks

Later, as part of his job as director of postal services and then postmaster general, in the civil services, Baskaran travelled across India, exploring its rich avian life. His travels overseas—to Kenya (while on a UN assignment as adviser to Kenyan government on marketing postal services in 1999), Japan, Mauritius, America, UK, and Australia—official or personal, were never complete without special birding visits. Baskaran has a ‘life list’ of over a thousand distinct birds that he has sighted in his lifetime, which includes rare birds such as the Mauritian kestrel (small falcons with short wings and long tails that have been declared as an endangered species with only about 5,000 or less left), and Lesser Florican (among the smallest bustards in the world and found in the Indian subcontinent; fewer than 1,000 survive today).

He still hasn’t got over his encounter with the largest flying bird in the world, the sarus, on a

visit to Kheda in Gujarat in the mid-1990s. Baskaran was with a group of nature lovers when he spotted the 6-ft-tall crane, its head coloured red, spreading its large wings to dance for its mate. “It pirouetted and trumpeted in wild ecstasy. It was an unforgettable sight.”

More tales come tumbling from the birdwatcher’s memory: “The sarus has been called *krauncha* in the Ramayana,” he says. “It is the sarus pining for its mate’s love that inspired Valmiki to write about Sita and her pain of separation from Rama. The sarus too is monogamous like Rama!” In 1999, Baskaran’s essays on birds and wildlife were compiled in a book titled, appropriately enough, *The Dance of the Sarus* (Oxford University Press).

Bird watching, according to Baskaran, is a great way to stay in touch with life and nature. “When people grow old, boredom becomes their greatest enemy,” he says. “Bird watching

can work as a great antidote to monotony that claims everyone, young and old.”

Living in Chennai with wife Thilaka, who retired as principal of MGR Janaki College, Baskaran now divides his time between wildlife conservation and freelance writing. He is a trustee of World Wildlife India (WWI) at present and has served for five

Go birding

- Buy yourself a pair of binoculars—a decent pair would cost Rs 1,000 to Rs 3,000.
- Look out for birds while going on your morning walk. It's the best time to spot them.
- Be quiet while looking for birds or they may fly away!
- Unleash your curiosity. Peep into the thick of trees; listen carefully for birdsound.
- Carry a camera or pen and paper to capture the features of the birds you come across. Later, you can look up a guide to learn more about them.
- Start in places close to home. You can then venture outside to wooded areas, lakes or visit national parks. Orioles, tailorbirds, barbets and mynahs can be spotted within city limits, while lakes are mostly home to waterfowl like egrets and ducks. Wetlands on the outskirts of the city are home to many birds like kingfishers and migratory birds that arrive in winter.
- Read Salim Ali's *The Book of Indian Birds* or go to www.bnhs.org, website of the Bombay Natural History Society (see *Resources on page 81* for details), and www.indianbirds.in. To subscribe to journal *Indian Birds*, email editor@indiabirds.in or write to New Ornithology Foundation, PO Box 2, Banjara Hills, Hyderabad-500034.
- Joining a birding club can be fun. But remember, you don't necessarily have to join expensive clubs to make a good birdwatcher. Just keep your eyes open whenever you're outdoors.



V RAMESH



THEODORE BASKARAN



THEODORE BASKARAN

years in the Tamil Nadu Wildlife Board. Baskaran also writes on a wide range of subjects, from environment to cinema. His first article, on the bar-headed geese, was published in *The Hindu* in 1968.

While his son Arul lives in Sydney and works with the Australian Broadcasting Corporation, Baskaran's daughter Nithila has followed her father's footsteps and runs a Bengaluru-based organisation called Vanam, which conducts environmental awareness programmes in rural Karnataka. And yes, she sometimes goes birding with him. "Last year, I went with my family on a bird-watching trip to the Andamans," says Baskaran. "It brought back memories of taking Nithila to Guindy Deer Park in Chennai when she was about five."

He is quick to clarify, though, that you don't need to start

(Top) A darter takes a dip; a large egret struts his stuff

young to make a good bird watcher. "You can start anytime and watch birds sitting right at home for a start," he says. All it takes is enthusiasm, patience and observation (see box). He recalls spotting four birds perched on a tree within 10 minutes—a mynah, bulbul, drongo and tailorbird—as he sat and chatted with a writer friend in the open veranda at the entrance to his single-storied house in Thiruvannamiyur, which faces tall trees, flowering plants and creepers. His friend, reportedly, was amazed that there were so many birds around that go unnoticed.

For Baskaran, bird watching has opened up a vast world of nature waiting to be explored. "You watch the bird, the butterfly, then the plants and begin to care for nature and enjoy its beauty," he says. "My relationship with birds and wild creatures has been intuitive. To me they symbolise the external world and my link with it. ■"



Double-dealing

The Peacock Throne

By Sujit Saraf

Sceptre; Rs 395; 768 pages

Between 1984 and 1998, India witnessed some of its worst communal upheavals after Independence. Saraf's book begins with the first and

one of the worst such messes—former prime minister Indira Gandhi's assassination that led to riots against Sikhs. From behind the steaming, sooty tea pan, life for Gopal Pandey, a *chaivola* in Chandni Chowk, is a hazy blur. In the bloody aftermath of the riots, he hides a Sikh in his shop. The turn of events leaves him confused about which bridge to cross and which to burn. Pandey falls prey to Sohan Lal, his neighbour and self-proclaimed backbone of

Chandni Chowk, and corruption that brings him much money. It's a time when Hindu activists swarm the crossings and prowl the recesses of the city, claiming it. While Delhiites may wince at this savage portrayal of their city, they only have to switch to a burning Ayodhya to know that Saraf is hinting that all Indians are scheming politicians and ethnic wars form the underbelly of India. Saraf nails Hindu religious zealotry with detail and colour that surpasses a Bollywood cinemascope. At one level, you feel he is pandering to a market for stories that can be films. But with several stories intertwined, this 'epic' of modern India takes novel writing to a level where there are few (bestsellers).

—Meeta Bhatti

Lost Nizam

The Last Nizam

By John Zubrzycki

Picador; Rs 395; 382 pages



Riches-to-rags doesn't even begin to describe the story of the Indian prince who lost it all. Today, the last Nizam of Hyderabad Mukarram Jah—officially titled 'His Exalted Highness, the Rustam of the Age, the Aristotle of the Times, Ruler of the Kingdom, Asaf Jah VIII, the Conqueror of Dominions, the Regulator of the Realm, the Victor in Battles and the Leader of Armies'—lives an anonymous life in penury, studying (appropriately enough) ruins on the coast of Turkey. Along the way, he spent many years running a Western Australian sheep station, which was sold off to pay his debts. Journalist John Zubrzycki, who was granted rare access to the man, tells Jah's tale—his obsession with machinery, fractured relationship with his three wives, inability to deal with the demands of his reality and legacy—with sensitivity and a splendid sense of irony that leave you feeling a little sorry for this childlike,

inquisitive man, drowning in the churn of historical change and legal tangles. But

he also brings home the fact that Jah could have used his money and status far more wisely and done some good for the people of Hyderabad. Instead, the Nizam discovered Australia—after his first glance of the outback, he is said to have exclaimed: "I love this place, miles and miles of open country, and not a bloody Indian in sight." Jah's fascinating story apart, the rest of the book is pretty much a history lesson on his predecessors as Nizam—their intrigue-ridden lives, rise to power and loss of it to the British, wars of succession and secession, eccentricities and foibles and, of course, their gobsmacking wealth. This kind of thing is William Dalrymple territory—and you get the feeling Zubrzycki is trying a little too hard.

—Arati Rajan Menon

BOOKSHELF

Kitschy karma

Cut

By Merle Kroger

Katha; 258 pages, Rs 295



A complete potboiler, this one doesn't quite, well, cut it as a novel if you are hung up on E M Forster and his dissections of all unities—story, plot, characters. It reads more like a movie script masquerading as a cross-continental thriller along with several 'asides' from a writer ready to doff the director's hat any moment. Nothing unusual for Kroger, a Berlin-based artist, filmmaker, co-founder of 'Botschaft e,V', 'dogfilm', a group of writers and producers. The characters are first introduced just like the cast in a film: Maditha Junghans, the confused German girl with Indian genes on the lookout for her mysterious father, her boyfriend Nikolaus, who is yet to find his moorings, Maditha's godmother Charlotte Weidenkamp, living with her partner Ludwig Hauser, trying hard

to help her but with too many missing links, fractured encounters and dead bodies blocking her way. She must find a way out to walk around them as her mother Emma is too far gone inside her troubled past to be of any help. When we think of a movie script, can Bollywood be far behind? The action soon spills over to Mumbai's streets and after a chase or two and a song here and there, the climax is on—*filmi ishtyle!* All this served with a dash of yesterday lifted straight from the dark phase of pre-Independence Indo-German history when Netaji Subhash Chandra Bose hobnobbed with the Nazis to oust the British. A complete package of suspense, *masala* and emotion—kitschy, but very readable.

—Trina Mukherjee

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BRIEFLY



Journalist **Vir Sanghvi** set out to discover what makes “India’s biggest business barons” tick in the ‘HT Leadership Series’, which ran on the pages of the Mumbai edition of *Hindustan Times* in 2005 and early 2006. Now, these articles have been compiled into a book, **MEN OF STEEL** (Roli Books; Rs 295; 109 pages), billed as “direct information from the mouths of these men” following their conversations with Sanghvi. He covers all the biggies—like Ratan Tata, Nandan Nilekani, Kumar Mangalam Birla, Azim Premji, and Sunil Bharti Mittal—with the notable exception of the Ambanis as both brothers were willing to “talk about everything except each other”. As primers on India Inc go, this is an easy-to-read, well-paced book on the lives, highs and lows of the men who drive it. You also get an insider’s perspective on some of the feuds that have riven the corporate world in the past few decades. But if you’re looking for deep personal insight—ostensibly the USP of this book—you may be disappointed, unless you count Ratan Tata admitting “he’s lonely” a breakthrough.



The *deja vu* factor works strongly in favour of **THE THIRTEENTH TALE** (Atria Books; Rs 595; 406 pages), which abounds with lonely mansions, whispering moors, old almanacs, gardens and twins running wild. Anyone with a soft corner for Gothic romances or Victorian sagas would discover familiar characters in **Diane Setterfield’s** debut novel. A former academic and teacher based in Yorkshire, England, the writer spins an intricate web of tales within the story of successful but dying writer Vida Winter who struggles to narrate the true albeit untold story of her life to Margaret Lea, a young biographer. Lea has her own demons to battle as she listens and scribbles notes. The story never loses its pace though somewhere along the way, the plot strains at its leash to include sudden twists in the tale. This one evokes Heathcliff’s madness and rage from *Wuthering Heights* or the spectral presence of Daphne Du Maurier’s *Rebecca* and makes you wonder what fun it would be to go back to your school library.



There’s something to be said about simple books that do not pretend to be great literature, focusing instead on a tidy plot, breathless pace and a well-told story. It explains the popularity of **Mary Higgins Clark**, whose suspense novels sell like hotcakes all over the world. In her latest, **TWO LITTLE GIRLS IN BLUE** (Simon & Schuster; Rs 272; 322 pages), Connecticut (USA) couple Margaret and Steve Frawley come home from a party to find their twin three year-olds kidnapped. They cough up the ransom but just one twin, Kelly, is returned, the kidnapper found dead, and the money gone—in his suicide note, he confesses to the murder of Kathy, the other twin. Just as it becomes apparent that the mastermind behind the kidnapping is still at large, Kelly begins to insist her sister is still alive and is communicating with her. Keeps you guessing and reading till the end.



BIJAY MIPUN

When in doubt

Temsula Ao wants to age like her grandmother

I have reached that stage in life when every tomorrow *is* old age and I often think of my maternal grandmother Imtisujala,

who died in 1977 at the age of 106, wondering what it was like to be 'old' for that long.

For a very long time, grandmother was just another relative whose antics generated merry making among our family. What we failed to realise was that she was, in her own way, fighting the onset of old age. We were then barely in our mid-20s, life was still raw and the present stretched forever.

Grandmother was widowed at a young age and had to bring up six children. She herself was barely literate. But she sent all her children to school. Of the lot, my youngest aunt became a nurse. Grandmother was once brought with a severe stomach disorder to the Civil Hospital where my aunt worked. After she was discharged, my aunt wanted her to stay with her so she could supervise her convalescence.

But grandmother would have none of it. She clamoured to go home and nagged her daughter constantly: the town was too noisy, the air smelled foul and the food tasted awful because the water was bad. Even her bed either gave her insomnia or nightmares. She made life so miserable for my aunt that she was forced to send grandmother to the village.

Living alone, grandmother was 'looked after' by the village. One day, grandmother quietly slipped out of the house. When she was eventually spotted, she was cutting up dry bamboo and stacking it up in her wood-carrying basket. She came home protesting that she was capable of looking after herself.

She liked to share the gifts brought by her grandchildren with a set of old friends. This group met regularly at her house for the mid-morning treat. I once visited her during one such hour. Grandmother gave me the most perfunctory smile while accepting my gift and turned to her friends. I sat quietly for a while but left when I began to feel that I had intruded upon an intimate and sacred ritual.

Grandmother outlived her cronies. My aunts say that with each death she shrunk a little. Once she fell seriously ill. Fearing this was the end, a coffin was made ready. But when she recovered, she ordered it inside. Soon the box became an ordinary household item. I later learnt that when she died she traveled in that receptacle to her final resting place.

We do not know whether she was 106 by our calendar or the shorter lunar one. But a cousin who saw her before she died says that when she opened her mouth they could see the 'third set' of pearly white sprouting from her gums.

Grandmother grew and died in a milieu in which respect to the aged was part of our culture

My earliest memory of her relates to the time when she came a few days after mother was buried. She stood by her grave and cried long. She noticed a hawk and pointed it out to me, "See, that's your mother's soul, watching us." In retrospect, I realise that she had clung to the core of her native faith about the human soul turning into birds or insects even as she

'progressed' in the new religion.

Grandmother lived, grew old and died in a milieu in which respect for the aged and their right to privacy and independence was integral to the culture. For us who live in an age when the vocabulary of caring for the aged has been reduced to old age homes, we must 'die' before we are formally declared dead. ■

Ao, 61, was awarded a Padmashri this year; she teaches English at the North Eastern Hill University (Nehu), Shillong, since 1975 and is currently the Dean, School of Humanities and Education, Nehu

WHERE ELSE
WOULD YOU FIND
SOMEONE ABOVE
55 YEARS
WHO'S PERFECTLY
IN TUNE WITH YOU?

HARMONY, OBVIOUSLY.

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Call for courtesy

Amita Malik wonders where good manners have gone

Tennis buffs always watch with amusement and admiration the on-court antics of World No. 2 Rafael Nadal, the only one to take on World No.1, the invincible Roger Federer, in the French Open and beat him. Rafael does a war dance after winning a difficult point, he irritates his opponent by taking time over his service, his long hair falling over his face, a boisterous youngster, we conclude. But something a commentator said about him set me thinking: "He comes from a small town in Spain but his family has seen to it that he does not put on any airs. He behaves just like any other boy in town when home between tournaments." The commentator added: "At the official dinner last night, when people of all ages and backgrounds went up to his table to congratulate Rafael, he left his plate, stood up for them and thanked them politely."

I could not help contrast this with a young Indian friend of mine from a good family, who has been to good schools and colleges, and is now a successful professional. When an elderly lady came up to the table where this young man was giving me lunch, he kept on sitting and eating throughout the lady's presence, while I, of course, stopped eating to greet my lady friend. After she left, I said to him: "I hate to say this, but shouldn't you have stood up while the lady was standing at our table?" "Oh madam," he retorted. "No one does these things nowadays." I don't agree. I myself stand up for the mothers and aunts of my friends, some of whom are sometimes younger than me, to show them respect.

More recently (and you can watch this on television) two young brothers are sitting, lolling and laughing in their chairs when their father, a highly distinguished musician, comes into the room. I happened to have known their famous grandfather, a great sarod player, in my young days at All India Radio. His son, the father of the young boys, not only did his

daily *riyaaz* (practice) under rigid discipline, but spoke to his father standing and looking humbly downwards.

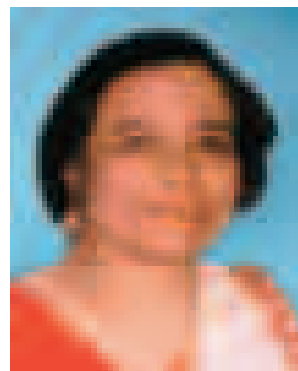
Maybe that was a different generation, but I blame the father by allowing his sons to bask in his glory and become self-styled *ustad* when they play with him, and allowing them to get premature publicity. And he is not the only father to pamper his sons, and in one case daughter, by giving them instant fame and status before they deserve it.

Most of us in the media are aware of the rigid *riyaaz* and discipline to which one of our greatest musicians, the late Ustad Alauddin Khan, subjected his son, Ali Akbar Khan, daughter Annapoorna Devi and son-in-law Ravi Shankar, which is why they became such great musicians and earned the title of *ustad* only when they reached that pinnacle. They were never Page 3 addicts because there was no Page 3 those days. And just as well. Because media hype can destroy promising musicians who claim they are *ustad* before they have arrived. And to his credit, tabla player Zakir Hussain, son of famed tabla player Alla Rakha, also permitted himself to be described as an *ustad* only when others called him that.

As for my young friend's claim that "nobody does these things nowadays", I can vouch for the fact that in

In the West, I found
nothing but respect
for elderly people,
even though I was
in a sari

the West, from where some of our youngsters claim to derive their values, I found nothing but respect for elderly people, even though I was in a sari. Young men on the streets of New York not only gave me correct directions but addressed me as 'Ma'am'. And on the streets of London, when I asked a middle-aged gentleman for directions, he actually took off his hat before he replied. Which just proves that courtesy is as universal as bad manners. ■



Amita Malik, often referred to as 'the first lady of Indian media', is a columnist and film critic

H PEOPLE



TRAILING A NOMAD

Sakti Burman, 71, is the artist in focus at Harmony Art 12th Show, *Contemporary Works: India 2007*. India's largest contemporary art show, it features 135 artists and over 250 works. Considered a patriarch in the contemporary Indian art scene, Burman graduated from Government School of Art, Kolkata in the 1950s and shifted base to Paris, capturing the public imagination with pure rhythm of lines, curved harmony of figures, pictorial metaphors, powerful symbolism and melding of East and West. A separate room will be dedicated to his works at the show, which was founded 12 years ago by Tina Ambani, patron-founder of the Harmony Art Foundation, and chairperson, Harmony for Silvers Foundation. Other silver artists featured in the show include Akbar Padamsee, Jogen Chowdhury, Amarnath Sehgal, M F Husain, Rameshwar Broota and Ira Chaudhuri. "I've never worked this much in my life, spending 12-13 hours in my studio everyday," says Burman. "So instead of taking my grandchildren to gardens and films, I am bending over canvas, and killing my back!" His next big project: a retrospective show at Lalit Kala Akademi, New Delhi. Welcome back monsieur.

DEGREE OF HOPE



HEMANT PATIL

After a lifetime of struggle, **Shyam Bedse**, 51, is just a step away from his MBBS degree. Father of teenagers, daughter Apeksha and son Bhushan, Bedse had enrolled himself at Pune's prestigious B J Medical College in 1976, but had to drop out in the final year because his government scholarship of Rs

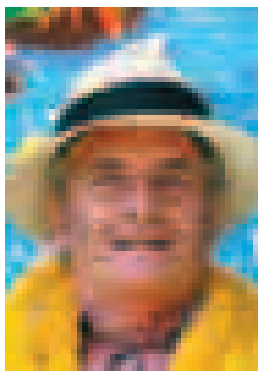
120 a month didn't cover his education and lodging expenses and his father, a farmer from Mhasale, Maharashtra, couldn't sponsor his education. But he didn't stop dreaming. After 22 years of working as a paramedic and two rejections from Pune University, Bedse was finally allowed to complete his degree in 2005. On 4 January, he finally cleared his final exam and is now interning under his one-time classmate Dr S A Sangle at Sassoon General Hospital. "Inside the wards, I treat her with respect," Bedse tells *Harmony*. "In the canteen, though, I call her by first name. Also, my fellow interns are younger than my daughter and insist on calling me 'Sir'!"

GOOD CROP

Surviving on your farming skills without owning any land isn't easy. But poor, uneducated farm hand **Lal Muni Devi**, 51, has worked out a solution by growing oyster mushrooms in her thatched house in Azad Nagar village, Patna, making about Rs 4,000 every month. She now features in the list of Top Inspirational Farmers from Asia of International Wheat and Maize Improvement Centre, Mexico. Recently, a team from the Bill & Melinda Gates Foundation also came to Azad Nagar to meet Lal Muni and other farmers. A role model for many unemployed farm labourers, Devi tells *Harmony*, "Mushroom farming isn't hard work, though it needs a lot of care like regular water spraying."



J P YADAV



SHARING JOY

Writer and philanthropist **Dominique Lapierre**'s labour of love *The City of Joy* will soon be made into a 250-episode documentary (in both Hindi and Bengali) for television. The book, based on the heroic lives of the inhabitants of a Kolkata slum, was earlier made into a film by Oscar-nominated director Roland Joffe. But the film didn't impress Lapierre. He will now work with producer-director Ashis Roy on this documentary. Shooting will begin after monsoon. "I want the documentary to be a homage to rickshaw-pullers [a mode of transport that the state government plans to phase out] and whose voices I hear with the jingle of the rickshaw bell that I carry with me in my pocket like one does a cell phone," the 74 year-old told *Harmony* during his recent visit to Kolkata.

BACK TO SCHOOL

Shiv Sena leader **Pramod Navalkar**, 69, has opened a school for silvers at Bhai Jiwanji lane in Girgaum, Mumbai. Notorious for being Maharashtra's reigning moral authority—he is known for clamping down on rock shows, fashion's wardrobe malfunctions and bar dancers—the former minister of culture also conceptualised Nana Nani Park at Girgaum-Chowpatty in the 1990s. The school, his latest gesture for silvers, remains open from 4 pm to 6 pm every day and the only qualification to join is being 60 years old and above. At the launch last month, Navalkar told media, "I wanted seniors to use the 20-30 years of retirement constructively. Senior citizens can come in after a siesta and can go for walks after 6 pm." Lifetime membership is available for a nominal fee of Rs 100.



HINDUSTAN TIMES

MILESTONES



Awarded. African-American singer, musician and songwriter **Stevie Wonder**, 56, the American Troubadour Award by the American Society of Composers, Authors and Publishers, in recognition of his music, activism and leadership. The award was presented at the Capitol Hill complex in Washington. And when the visually challenged Wonder sang his 90s classic *I just called to say I love you*, a strange thing happened—Democrats and Republicans sang together, in tune, and there was harmony, reported *The Washington Post*.

H PEOPLE



Awarded. **Rajabhao Mate**, 85, an award of Rs 11,000 for dedicated senior activism, by the Non Resident Indians' Parents Organisation in Pune. The award was instituted to mark the 100th birthday (in December) of the organisation's founder Justice N L Abhyankar. For the past 35 years, Mate has

been working to resurrect a neglected old age home called Nivara in Pune's Navipeth area. NRIPO helps parents of NRIs cope with loss of purpose and depression and has 35 units in Pune and 1,200 members.

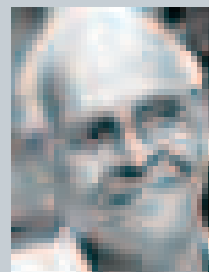
Appointed. **Dr Khalid Hameed**, 66, who until recently headed London's famous Cromwell Hospital, the High Sheriff of Greater London, by the Queen.

The first Indian to be appointed to this 1,000 year-old office, the doctor is known for promoting communal harmony in Britain through the Commonwealth Youth Exchange Programme through which youngsters from Commonwealth nations can study medicine.

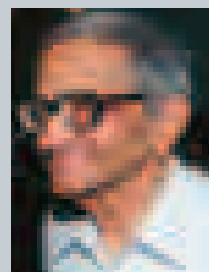


IN PASSING

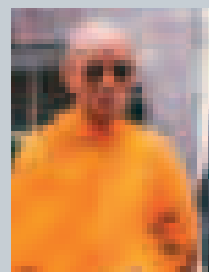
Eminent Malayalam writer, lyricist and director **P Bhaskaran** passed away in Thiruvananthapuram on 26 February. He was 83. Bhaskaran was instrumental in freeing Malayalam film music from the influence of Hindi and Tamil playback styles in the 1950s. His simple lyrics, set to music by composers like K Raghavan and M S Baburaj, were instant 'hits'. He was also a trailblazer of modern Malayalam cinema—one of his classic works, *Neelakkuyil* (1959) is considered the first successful attempt at portraying social reality in films.



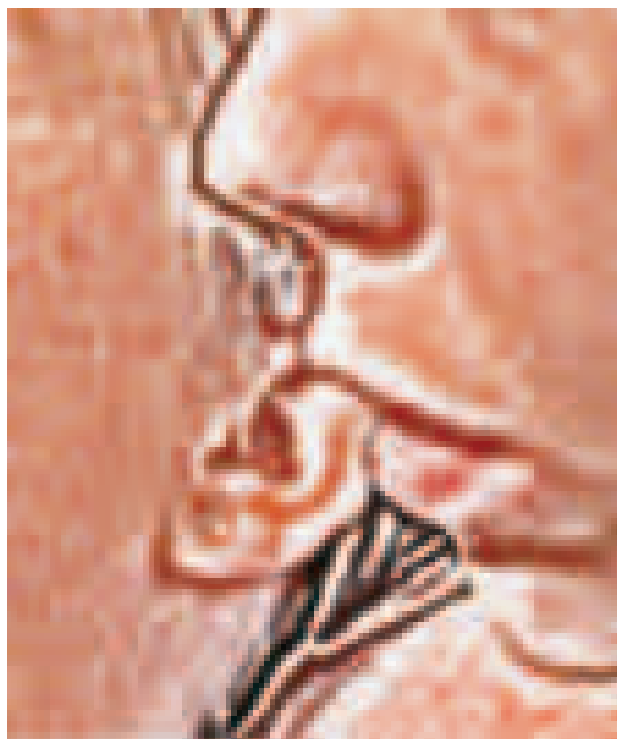
Journalist and literary critic **Sham Lal**, 94, passed away on 23 February. He edited *Times of India* from 1967-78 and wrote a popular column, *Life and Letters*, which analysed modern thinkers, poets, playwrights and novelists. In 2001, a collection of these columns was published under the title *A Hundred Encounters*. Known for his independent views, after his retirement, Sham Lal continued to write occasionally for *The Telegraph*, but failing eyesight forced him to stop writing three years ago. His wife Vimla, son Deepak Gupta, and daughters Rajni Mohiuddin and Neena Vyas, associate editor with *The Hindu*, survive him.



Buddhist monk **Maha Ghosananda** led the rebuilding of his religion in Cambodia, calling for reconciliation after the overthrow of the Communist dictatorship of Pol Pot. His efforts to bring solace to a nation where more than 1.5 million people were starved, worked to death or executed under the Khmer Rouge regime inspired many to call the monk 'Cambodian Gandhi'. He even forgave those responsible for the murder of his entire family, saying, "It is the law of the universe that retaliation, hatred and revenge only continue in cycle." Maha Ghosananda died on 12 March in Massachusetts. He was in his late 70s.



SAY IT OUT LOUD



Live in such a way that you would not be ashamed to sell your parrot to the town gossip.

—American humorist, social commentator and actor
Will Rogers (1879-1935)

A rumour without a leg to stand on will get around some other way.

—American major league baseball player John Tudor

There is only one thing in the world worse than being talked about, and that is not being talked about.

—Irish novelist, poet and short story writer Oscar Wilde
(1854-1900)

No one gossips about other people's secret virtues.

—British writer, commentator and philosopher
Bertrand Russell (1872-1970)

None are so fond of secrets as those who do not mean to keep them.

—English cleric, writer and collector
Charles Caleb Colton (1780-1832)

THE WORD IS OUT

poorism *n.* Travel that includes tours of or accommodations in slums or dangerous urban neighbourhoods.

—**poorist** *n.*

Example: “Safe-danger” or “controlled-edge” experiences represent a hot new growth area in travel. The thinking: Tourists jaded with the soft adventure of bungee jumping and whitewater rafting will instead line up to tour violent fringe communities, or traipse through former combat zones and chat with child soldiers. This expanding niche, dubbed “**poorism**” by some media outlets, sparks questions.

—Shawn Blore, “And on your left, note the poverty,” *The Globe and Mail*, January 20, 2007

plutonomy *n.* An economy that is driven by or that disproportionately benefits wealthy people, or one where the creation of wealth is the principal goal. [Blend of pluto (wealth) and economy.]

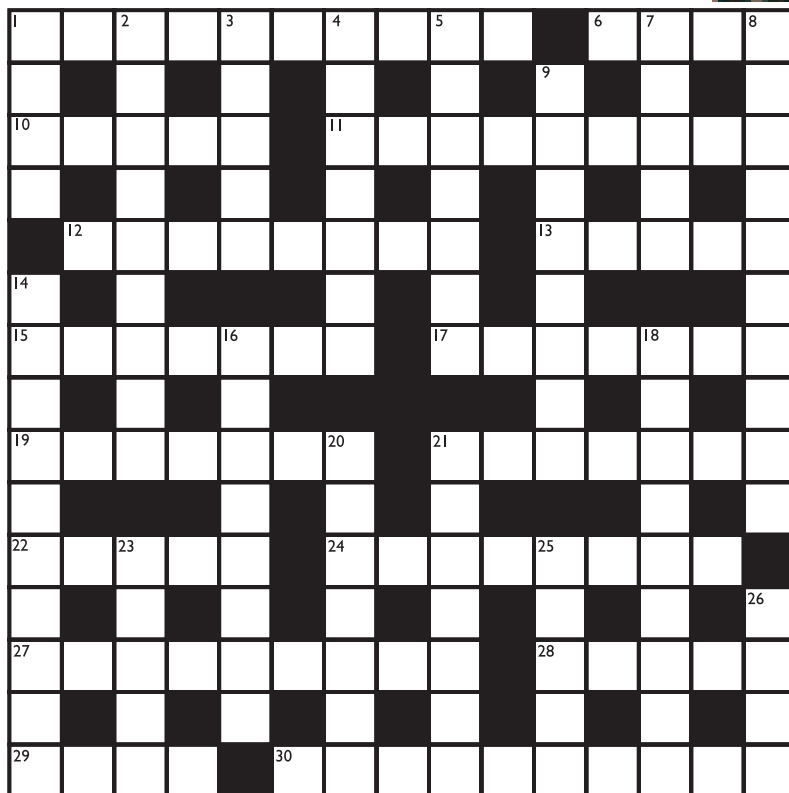
Example: Wealthy business people and families from the Middle East, China and India, many of whose personal fortunes have been swelled by the current boom in commodity stocks, are among the biggest spenders. Lakshmi Mittal, the Indian-born steel magnate and one of Britain's wealthiest residents, is a prime example.

But for every Mittal, there are thousands of others who never make it into the headlines but who all contribute to the **plutonomy**. While some of this wealth is being spent on high-profile corporate acquisitions, the bulk of it is being channelled into up-market property, private equity investments, hedge funds and art.

The **plutonomy** thesis helps to explain why high oil prices haven't slowed the global economy, why consumer confidence might be low yet consumption remains robust in the US, and why the depreciation of the dollar hasn't done much for the US trade deficit.

—Sylvia Pfeifer, “We're living in a plutonomy”, *The Sunday Telegraph*, April 2, 2006

HEADSTART



EXCLUSIVE HARMONY CUP CROSSWORD

By Raju Bharatan

ACROSS

- 1** The scorer of 157 at the Melbourne Cricket Ground on 27 February 1992 vs Graham Gooch's England in the World Cup (4 6)
- 6** What that single shot, with which a NatWest target of 325 was crossed by Sourav's India, still is for your money (1 3)
- 10** The 'Karate' sting in Kumble as Anil was approaching his 300-plus one-day wicket-taking peak (5)
- 11** In 'going rectangular', what Umpire S Venkataraghavan was observed to do, even as Shane Thomson (11 'run out') and Dipak Patel

(3 not out)

chose to leave the field (along with Team Australia), assuming New

Zealand to have finished her 50 overs at 286 for 9, during the 11 March 1996 World Cup quarter-final at Chepauk (6 3)

- 12** Scored 138 at Trent Bridge in the 14 June 1975 Prudential World Cup encounter with Majid Khan's Pakistan (3 5)
- 13** 'Not out', Shane, as the Third Eye views it (2 3)
- 15** What Shah Rukh, 'Pepsimpersonating' Sachin into India's dressing room, was on TV during the 1999 World Cup (4 3)
- 17** The no-run 'point' Jonty Rhodes, the way he still fielded at point, sought to make, afresh, in the 2003 World Cup scorebook (3 4)
- 19** Claim ringing hollow in the case of Boycott after the unique stayput 'opening style' that Geoffrey brought to accumulating 57 for England vs the West Indies during the 23 June 1979 Prudential World Cup

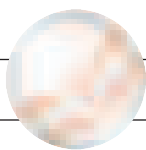
Final at Lord's (3 1 3)

- 21** Where Shoaib Akhtar lost out in the final bowling analysis (4 3)
- 22** Scorer of the only run recorded against Sri Lanka at Harrup Park, Mackay, during the 28 February 1992 World Cup non-match (5)
- 24** Made 155 at Grace Road, Leicester, during the 11 June 1983 Prudential World Cup interface with Kapil Dev's India (8)
- 27** Notched 171 at the Sydney Cricket Ground on 5 March 1992 vs England in the World Cup (9)
- 28** So without peer remains, in the mind's eye, Kapil Devil's 175 not out (off 137 balls in a minute over 3 hours with 6 sixes & 17 fours vs Zimbabwe), as you conjure 'The Haryana Hurricane' lashing Tunbridge Wells on the Saturday afternoon of 18 June 1983 (1 4)
- 29** What a shame the World Cup idea could take one-day shape only a full 13 years after he smashed 15 sixes and 35 fours in the 296 he registered for Wellington vs Northern Districts (4)
- 30** Compliment Gary Kirsten paid Vivian Richards when that opener overtook (against the mediocre UAE bowling) The Master Blaster's till then World Cup highest of 181 with 188 not out for South Africa during the 16 February 1996 World Cup mismatch at Rawalpindi (4 6)

DOWN

- 1** 'West Indies Nayudu' burning two-third of stump, just missing the World Cup camera underneath! (4)
- 2** Position determined only at the eleventh hour in the case of the man who had actually been named Clive Lloyd's deputy in the Caribbean Team, as the West Indies played her first match in the World Cup vs Anura Tennekoon's Sri Lanka (on 7 June 1975) at Old Trafford (6 3)
- 3** Five it is, if it is the number of ducks you want, from a single ODI innings, during the 23 June 1979 England-West Indies Prudential World Cup Final at Lord's (2 3)
- 4** Futile counsel to Viru





- Sehwag if that chunky chappie finds himself, ever again, on the verge of a century in the World Cup (4 3)
- 5 Scorer of 165 at Headingley in the 16 June 1979 World Cup meet with Asif Iqbal's Pakistan (7)
- 7 His 61 was crucial to India's 'Super Six' conquest of Pakistan by 47 runs, on 8 June 1999, at Old Trafford (5)
- 8 Scorer of 158 at The Oval in the 18 June 1975 Prudential World Cup semifinal face-off with Clive Lloyd's West Indies (3 7)
- 9 Made 173 at the 'Gabba', Brisbane, in the 8 March 1992 World Cup match vs Kepler Wessels' South Africa (8)
- 14 Visually speaking, the telly position (to this one-day) of that catch Vivian Richards (33), while going like a rocket, put up in the 25 June 1983 Never-Never World Cup Final at Lord's (2 2 3-3)
- 16 What the 2007 World Cup is for performers: "They have their exits and their entrances" as "All the world's a stage" (1 7)
- 18 What Sachin, hopefully as thrower and striker alike, still is of Indian Cricket (5-4)
- 20 Say what you like, such-like, as the picture of grace, did Azhar (fluidly fleet of foot) look, until he fell from World Cup-lifting favour (7)
- 21 Allan did the New Zealand bowling while notching 102 for England in the 9 June 1983 World Cup lung-opener at The Oval (7)
- 23 As the 'pinpoint' spinner, he maintains, to this date, that he should have played for India in the World Cup, seeing how, in the one-day, he had bowled Hertfordshire to a noteworthy Gillette Cup triumph (over Essex) during the 1976 English summer (5)
- 25 What you need to be to have a 'left' landing you back in the thick of the World Cup (1 4)
- 26 Something, if the coin fails to roll kindly for him, any captain, momentarily, could get to be dismissed as, during the 2007 World Cup (1 3)



Raju Bharatan is the originator of the 'Sunday Cryptic' crossword in *The Times Of India*, where he set the first 1,500 puzzles

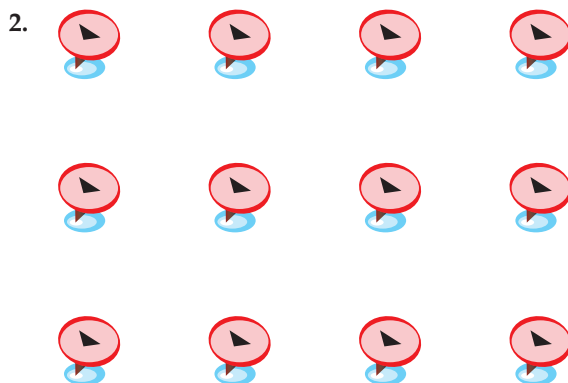
TIPS FOR BEGINNERS: A whole variety of clues goes into framing a cryptic puzzle. For instance, the anagram. The clue here could be: *Unresting opponent of authority* (*Unresting* being the 9 letters of *insurgent* rearranged). Another variety of clue is the palindrome—*DEIFIED*, when viewed backward or when viewed up in a Down clue, reads *DEIFIED* all the way. Next, there could be the clue (8-letter answer) reading: *Complete view of daughter sandwiched between parents*—*PANORAMA* (*PA/NORA/MA*). The 8-letter solution to the clue, *The framework of our constitution*, is *SKELETON*. At times, what looks straight could prove tricky. For example, the clue, *How we stand*—has *UNITED* for its 6-letter answer. The clue, *How we fall*, has *DIVIDED* for its 7-letter answer. The clue, *Walls have them yet they hear not*, has *EARS* for its answer. Next, *pertinacity* could split into *Pert in a city, face to face into facet of ace*. For *ANISEED*, the clue could be: *Carminative I see inside and outside*—*AN(I SEE)D*. The possibilities are endless.

BRAIN GYM

SOLVE IT

1. Heartbreak Bridge

When the soldiers of Bravo Company crossed a bridge, it collapsed just before the first row of soldiers reached the other side. The bridge was in good condition and normally would have been able to support all of the soldiers and their equipment without any trouble. Nothing was on the bridge other than the soldiers and their equipment, and no damage was done to the bridge or the cliffs supporting it by weapons, explosives, tools, or weather, and no vehicle collided with the bridge. What perfectly plausible explanation is there for the collapse of the bridge?



Connect all the twelve points with exactly five connected straight lines without lifting your pencil off the paper.

3. You are playing a new board game that uses two dice. However, these are not six-sided cube dice. Each of the dice has eight sides. What are the chances that you will roll an 8 (total on the "up" faces of both dice)?

1 out of 32

3 out of 64

1 out of 16

5 out of 64

3 out of 32

7 out of 64

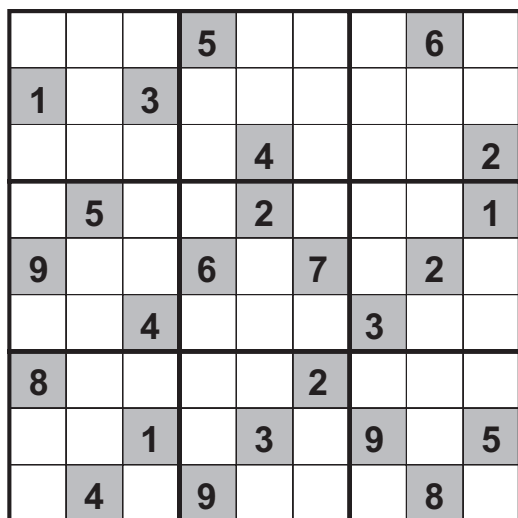
1 out of 8

9 out of 64

5 out of 32

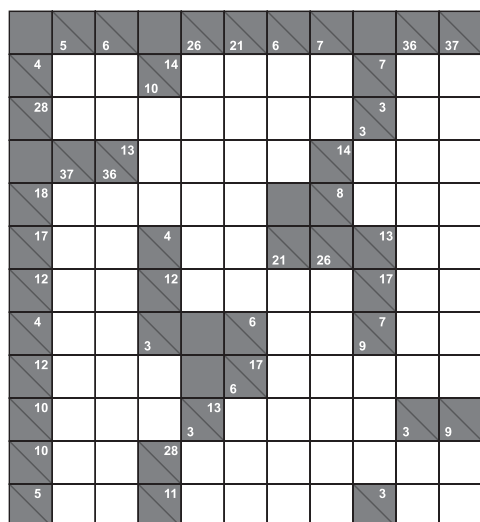
None of the above are correct

SUDOKU FOR YOU



Choose a number from 1 to 9, and place it in the grid. Every digit from 1 to 9 must appear once, and only once, in each of the columns, rows and in each of the sets of nine boxes.

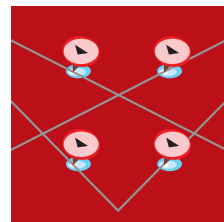
KOFFEE WITH KAKURO



The object of a Kakuro is to insert digits from 1 to 9 into the white cells to total the clue associated with it. However, no digit can be duplicated in an entry. For example, to total 6, you could have 1 and 5, 2 and 4 but not 3 and 3. You may, however, use a number again in the same row or column.

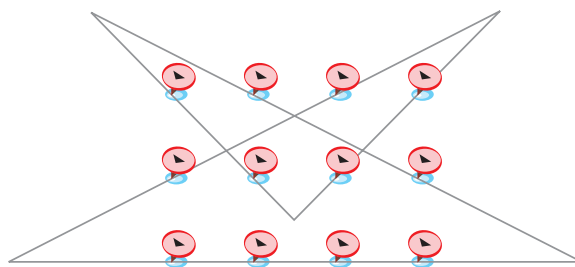
ANSWERS FOR BRAIN GYM

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1. Each bridge has a resonance rating, that is, a particular vibration that makes the bridge resonate (you may have noticed that some small rooms or rooms with exposed plumbing 'echo' when you sing (or your voice hits a certain note). If the soldiers happen to march at a multiple of wavelength of the bridge's resonance, it will create a vibration throughout the bridge. The bridge will resonate, amplifying the vibration. If this continues long enough, the bridge will actually vibrate itself off its foundation and collapse. This phenomenon was noticed a long time ago, during military parades in cities that had bridges. A number of bridges collapsed while the troops marched over them. It is not known when the reason for this was discovered, but that is why it is an enforced military practice to break the march and walk casually over a bridge.

2.



3.

The chances are 7 out of 64. As there are eight sides on each dice, there are 8×8 or 64 different combinations of the results of both dice thrown at the same time. There are seven ways you can roll an 8:

$$1 = 7,1$$

$$2 = 1,7$$

$$3 = 6,2$$

$$4 = 2,6$$

$$5 = 5,3$$

$$6 = 3,5$$

$$7 = 4,4$$

FLIGHTS OF FANCY

For more information on bird watching, get in touch with:

Bombay Natural History Society, Hornbill House,
Dr Sálím Ali Chowk,
Shaheed Bhagat Singh Road,
Mumbai-400 023. Tel: 022-22821811. Fax: 022-22837615.
Email: bnhs@bom4.vsnl.net.in
Website: www.bnhs.org

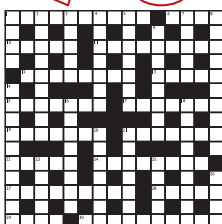
64



EXCLUSIVE HARMONY CROSSWORD 30

ACROSS:

1 West Indies; 6 a run; 10 cobra; 11 signal how; 12 Sri Lanka; 13 'in' Lee (reference to Brett Lee's brother Shane); 15 spot act; 17 dot ball; 19 not a hog; 21 long run; 22 India; 24 Zimbabwe; 27 Australia; 28 a deed; 29 (John) Reid; 30 left-handed



DOWN:

1 WICK (WI standing for 'West Indies', CK for 'Nayudu', WICK being two-third of WICK/ET, meaning 'stump'); 2 Sobers out; 3 in all; 4 dash not; 5 England; 7 Rahul; 8 New Zealand; 9 Pakistan; 14 is in mid-air; 16 a theatre; 18 arrow-head; 20 gazelle; 21 Lamb/ast (reference to Allan Lamb); 23 (Dilip) Doshi; 25 a Lara; 26 a dud

SOLUTIONS TO SUDOKU

80

4	7	2	5	8	3	1	6	9
1	6	3	2	7	9	4	5	8
5	8	9	1	4	6	7	3	2
7	5	6	3	2	4	8	9	1
9	3	8	6	1	7	5	2	4
2	1	4	8	9	5	3	7	6
8	9	7	4	5	2	6	1	3
6	2	1	7	3	8	9	4	5
3	4	5	9	6	1	2	8	7

SOLUTIONS TO KAKURO

	5	6		26	21	6	7		36	37
4	3	1		14	5	6	2	1	7	6
			10							
28	2	5	7	3	4	1	6	3	1	2
		13	2	7	1	3		14	2	5
	37	36								
18	4	2	1	6	5			8	1	4
17	9	8		4	1	3	21	26	13	7
12	7	5		12	4	2	1	5	17	8
4	3	1				6	2	4	7	3
			3						9	
12	5	6	1			17	6	1	3	2
					6					
10	1	7	2		13	2	3	7	1	3
				3						9
10	6	4		28	1	3	4	6	5	2
5	2	3		11	2	1	5	3	3	1

ONE
-on-
ONE
Personal Classifieds



I am a 60 year-old doctor based in Secunderabad and have collected contact details of geriatricians practising in southern cities like Hubli, Kochi and Secunderabad. Anyone interested in my database can call.

Contact Dr P Vyasamoorthy at 040-27846631

I am a 66 year-old stamp and coin collector based in Visakhapatnam. I am also interested in health and spiritual matters. If interested, please call.

Contact Uppala Veereswara Rao at 0891-2535330; Mobile: (0) 94410 58023

KMM Academy of Health Sciences (Kochi) conducts a three-month correspondence course on geriatric care. For more details,

Contact: kmm_academy@yahoo.co.in, www.geriatricsindiacecenter.com; Tel: 0484-23893076, (0) 93491 38993, (0) 94471 65290

I am a 60 year-old retired teacher of German living in Sinhadgad Road, Pune. I hold German language classes for children as well as adults. Anyone interested can call.

Contact Purnima Phadke at 020-24351534



TEXT: SHYAMOLA KHANNA; PHOTO: ANAND KUMAR SOMA

“The academy is the purpose of my life and I have a long wish list for it. But first and foremost, I want it to be a self-sustaining organisation, so that after I die no one has to worry about repaying loans and bills.”

Jayanthi Jaisimha—wife of late cricketer M L Jaisimha and granddaughter of cricketing legend C K Nayudu—has put in place what her husband dreamt of all his life: a cricket academy. Each time he tried to work towards it, the thought of charging children a fee to learn cricket held him back. He succumbed to cancer in 1999. In 2005, Jayanthi, now 66, launched the M L Jaisimha Cricket 365 Academy. It wasn't an easy task considering the project's money-intensive nature. She spent years looking for a sponsor. When it didn't come about, she approached banks and friends. A godown on Sikh Road in Secunderabad was hired on lease and turned into the first indoor cricket stadium in India. This floodlit and air-cooled facility has international field turf. Open from 6.30 am to 8.30 pm, it started with 15 students. Today, the academy has 120 students, of which a few play at state level. While her elder son Vivek, 43, is a Ranji coach, her younger son Vidyuth, 39, helped her start the academy. According to her, her love for cricket and belief in teamwork have helped her stay afloat.

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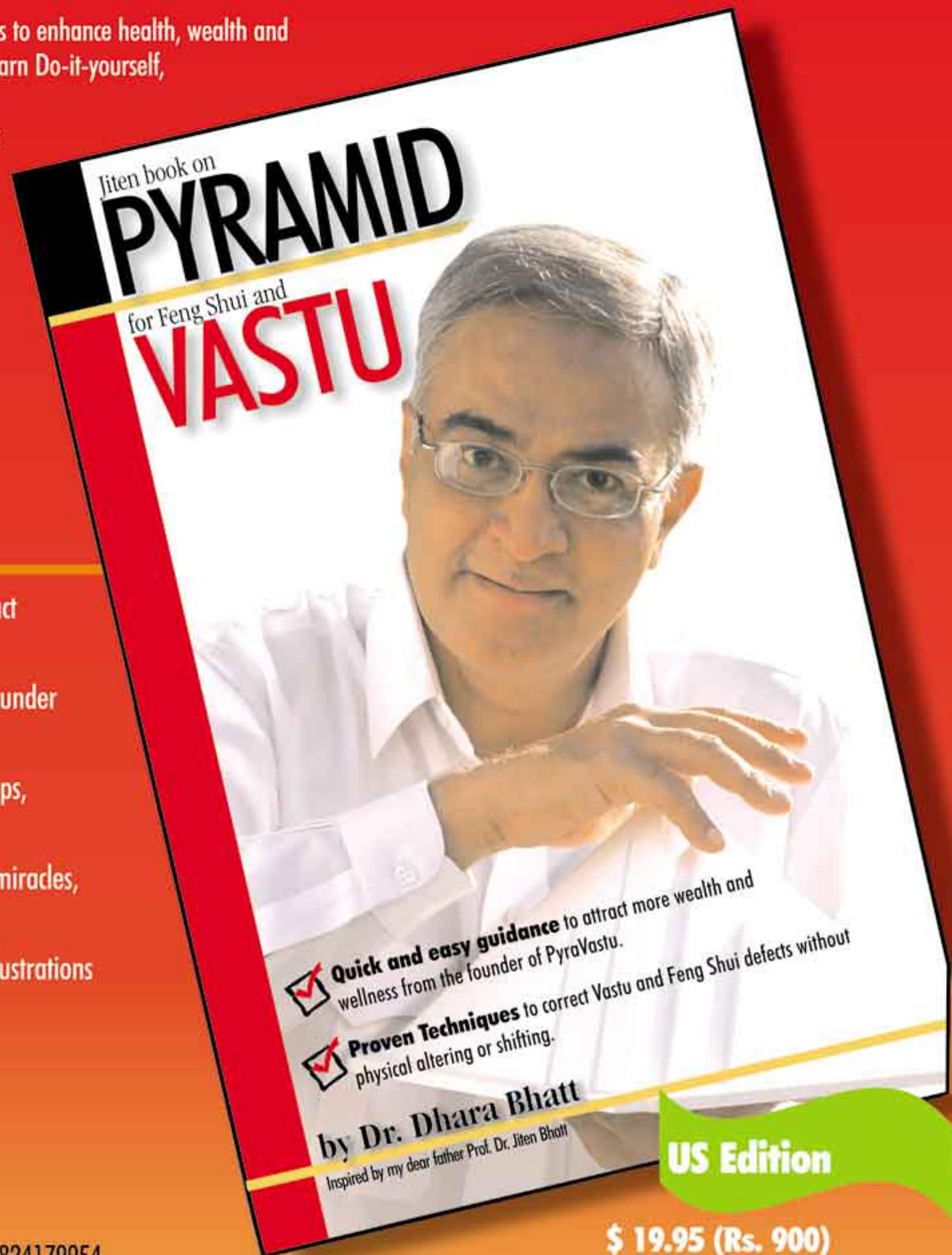
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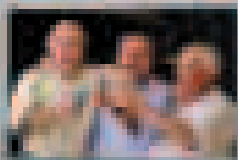
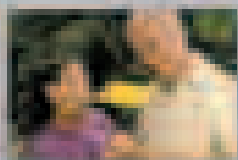
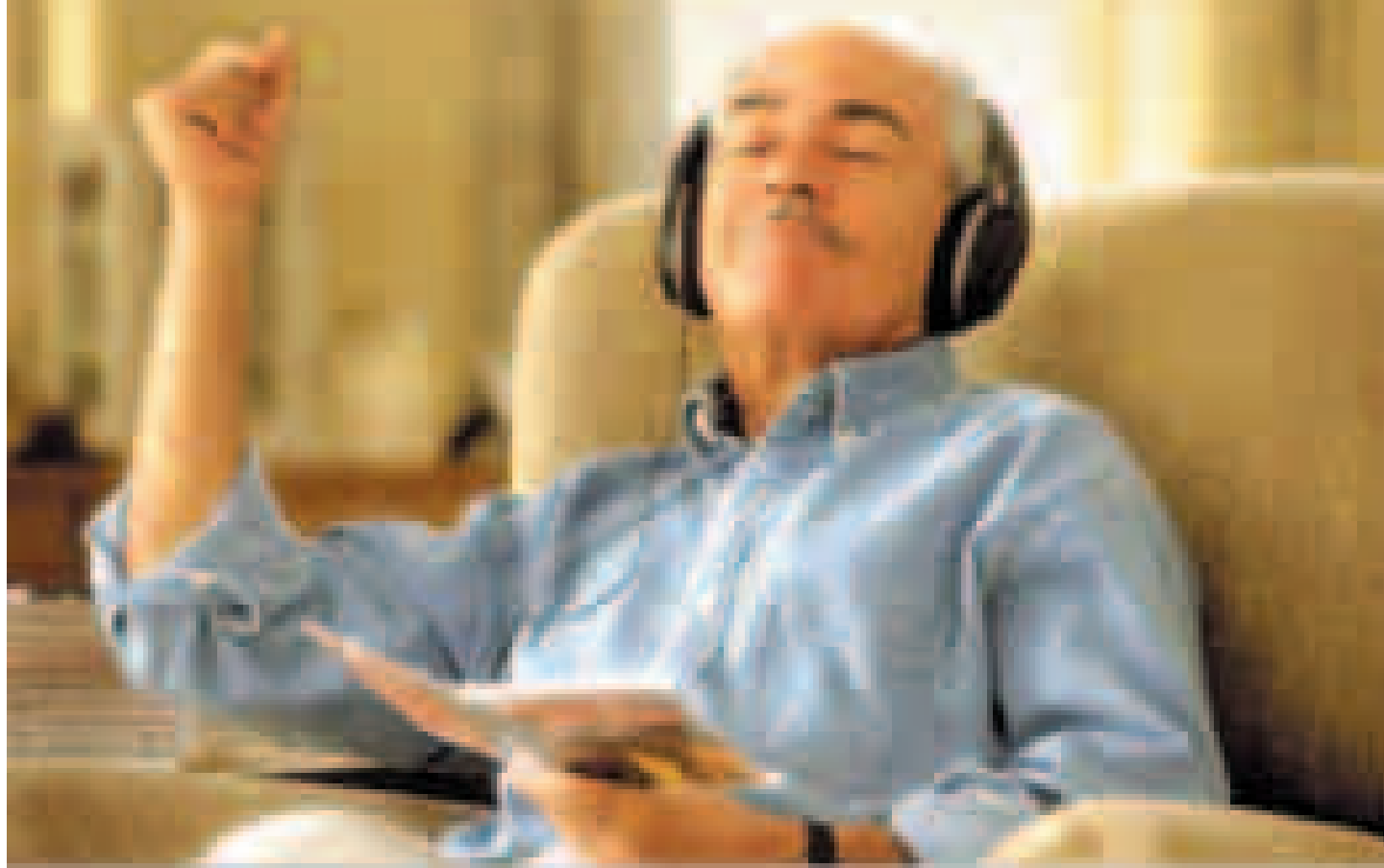
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