

DECEMBER 2010 ₹ 30

harmony

celebrate age

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Decade

CHEERS!

As the year draws to a close, it's time to toast the end of a memorable decade where we sought to give wing to the dreams of silvers across the nation and bring our nation-builders back into the national dialogue.

Many of our successes have been tangible: a vibrant magazine and online portal; a thriving interactive centre; insightful research monographs; annual awards to honour silver achievers; our own publishing imprint; sustained support to build awareness on the reverse mortgage scheme; and a vibrant presence in the form of the senior citizens' runs at major Indian marathons.

The intangibles too deserve mention, such as the national media's gradual awakening to the causes and concerns of Generation A and a burgeoning sense of pride among silvers. Today, more and more elders are speaking out for themselves and using every opportunity on hand to live more independent and fulfilled lives even as they maximise their personal potential and share their wealth of experience with society.

Social transformation doesn't happen overnight but through small, significant steps. *Harmony* doesn't just speak for its silver constituency; we are defined by it. Your achievements are our lampposts of hope; your concerns our agenda. Thus, I invite you to make this magazine your own in the coming year. Share your thoughts and ideas with us and enable us to gain a greater insight into your world. Flood us with your letters—tell us what you like and hate about *Harmony*; the people you want to read about; the issues you want brought to the fore; challenge us, enlighten us, inspire us.



Donald Woodrow

Even more significant, be relentless in the pursuit of your rights in your neighbourhood and communities. Use every avenue open to you—especially the Right to Information Act (see 'Legal Eagle')—to gain access to the information that concerns you. Make your local authorities accountable to you. Refuse to be marginalised by society's youth-centric myopia and stake your claim on the public consciousness.

Above all, believe. Have faith in your talents and skills; your relevance to the world at large; your power to make a difference. Belief is the only thing that stands between aspiration and action; it is the anvil where change is forged. This past decade, we have created a groundswell of support for a silver revolution; together let's convert it into a tsunami in the coming one!

Tina Ambani

A Harmony for Silvers Foundation Initiative

Harmony—Celebrate Age—December 2010 Volume 7 Issue 7

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Editorial & Marketing Offices: Reliance Centre, 1st floor, 19, Walchand Hirachand Marg, Ballard Estate, Mumbai-400001. Tel: 91-22-30327108 (Editorial), 30327102 (Marketing). Email: contact.mag@harmonyindia.org **Printed and published** by Dharmendra Bhandari on behalf of the owners, Harmony for Silvers Foundation

Printed at Thomson Press India Ltd, Plot No. 5/5A, TTC Ind. Area, Thane-Belapur Road, Airoli, Navi Mumbai-400708 (Maharashtra); Thomson Press India Ltd, 18-35, Milestone, Delhi-Mathura Road, Faridabad-121007 (Haryana). **Published** at Reliance Energy Centre, Santacruz (East), Mumbai 400055. **Disclaimer:** The material provided by *Harmony* is not a substitute for professional opinions. Readers are advised to seek appropriate advice from qualified and licensed professionals in the concerned field. © Harmony for Silvers Foundation. All rights reserved worldwide. Reproduction in any manner is prohibited. *Harmony* does not take responsibility for returning unsolicited publication material. www.harmonyindia.org

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BUSY BEE: Guwahati-based Dr Malatee Baruwa, 78, tells us why she has no plans to retire

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column one

Foremost among silver concerns is healthcare. With government policies not actualising right at the district (basic) level and primary and secondary healthcare continuing to mock citizens, the collective responsibility of looking after our silvers falls on private hospitals. Small gestures like discounts on services and medicines, and facilities like wheelchairs and sensitive paramedic staff go a long way in assuring our elders that they are as integral to our society as the younger generation. While the medical fraternity seems to be divided on whether general healthcare is any different from silver healthcare, geriatric units are fast springing up in newer private hospitals. Those dedicated to the cause, though, implemented it a long time ago, even before it became trendy. This month, *Harmony* brings you a ready guide to choosing a silver-friendly hospital in your city ("The + Factor"). Parameters to choose from include design, lighting, infrastructure, ambulatory and medical services, trauma and emergency care, and concessions. Logistical reasons have restricted us to selected cities. We request silvers in towns and cities other than those mentioned in the cover feature to write in with their 'hospital experiences'. We will publish them in the magazine for the benefit of other silver readers.

Your questions for our experts—Anjali Mukerjee and Madhukar Talwalkar—are enlightening thousands of other readers on silver problems vis-à-vis diet and exercise and possible solutions. We welcome Mumbai-based economist Priya Desai to the expert club. If you have any finance-related subject you would like her to address, do write to us at contact.mag@harmonyindia.org

—Meeta Bhatti

This year's edition of Harmony Silver Awards, celebrated in Mumbai on 6 October, was a grand success. Heartiest congratulations to your team. I was extremely happy to have been declared a winner and am thankful to the jury for selecting me. This has been a stimulant to continue to serve the community and society with the same zeal, as long as I have physical and mental strength.

A Ranganatha Rao, Ahmedabad

You undertook a stupendous task by play hosting to the *dasavatharam*—the silver achievers—at Harmony Silver Awards. The credit goes to the entire team. As a recipient of the honours, I duly thank the editorial staff. Further, the hospitality extended to us was without blemish and all us recipients thoroughly enjoyed our time in Mumbai.

Venkatraghavachari Mani,
Bengaluru

Harmony for Silvers Foundation is doing a good job for the welfare of senior citizens. I attended the seminar you organised on reverse mortgage in New Delhi a few months ago and liked what I heard about the scheme. I am convener-trustee of Prakash-India—more than half the members of this organisation are silvers. We look forward to benefiting further from Harmony and its programmes.

S P Manchanda, Delhi

It's wonderful to learn that your INGO Harmony for Silvers Foundation is encouraging the senior citizens of our country to create an environment where "silvers, irrespective of their cultural beliefs, can retain their dignity, self-respect, pride and self-confidence".

We should never give up on life, no matter how old we are. I was fortunate enough to win a gift voucher as part of the online contest you organised for Harmony Silver Awards 2010. Please keep up the good work.

Rashmirekha Sahu, Cuttack



AN INVITATION FROM HARMONY

We are looking for contributions from our readers. Write to us if...

- You had an experience related to money
- You faced a serious health problem and conquered it
- You know of someone who has done something exceptional after the age of 55
- You have a hobby or an interesting travel experience to share
- You have a funny or insightful anecdote about your grandchildren ...and we'll print it in the column 'Your Space'

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O»OFFBEAT

Unwittingly green?

Could you be helping the environment just by being silver? That's the conclusion of a study conducted by scientists at the US National Centre for Atmospheric Research (NCAR), the International Institute for Applied Systems Analysis (IIASA) and the National Oceanographic and Atmospheric Administration (NOAA). They say **elders are unwitting environmentalists who are reducing global carbon emissions simply by getting**

older. "Aging can reduce emissions by up to 20 per cent in some industrialised countries," goes their study, which was published in the October issue of journal *Proceedings of the National Academy of Sciences*. They suggest that by no longer participating in the labour force, silvers are slowing economic growth and thereby powering down the economic engine that spews billions of tons of carbon dioxide into the atmosphere each year.

O»NEWSWORTHY



Finding cause

Considering that millions of people die of old age, **can age be considered an actual 'cause of death', like cancer or cardiac disease?** Believe it or not, the difficulty of naming a cause of death in the very old on the death certificate is such an issue that the World Health Organisation (WHO) is likely to address it next year. That's when it starts updating the International Classification of Diseases, medicine's official list of more than 14,000 diagnoses, as *The Washington Post* reports. "If we can't find a way of dealing with this, then I think mortality statistics will lose much of their value," says Lars Age Johansson, chairman of WHO's Mortality Reference Group. "Mortality statistics are the back-

bone of public health and can help agencies decide where to direct effort and money."

Here's the rub: while allowing 'old age' to be listed as a cause of death would spare doctors the need to list a host of ancillary causes, many are concerned that it may lead to public health bodies overlooking the health problems of very old people. "If someone is over 100, I wouldn't quibble with old age as a cause of death," says Robert N Anderson, chief of mortality statistics at the US National Centre for Health Statistics. "But I certainly wouldn't like to see old age as a cause of death in someone who is 75. Even 85 would be pushing it."

40% OF PEOPLE OVER 50 IN THE UK FEEL AT LEAST A DECADE YOUNGER THAN THEIR ACTUAL AGE, ACCORDING TO A POLL OF OVER 10,000 PEOPLE IN THE COUNTRY.

O»ALARM BELL

Addicts among us

DRUG ABUSE AMONG SILVERS is not limited to rock stars and the dis-solute. According to a disturbing new report by the European Monitoring Centre for Drugs and Drug Addiction, **there is a hidden generation of ageing drug addicts in their 50s and 60s "that has not been able to kick the habit"**. It contends that about a million people across Europe aged 45 to 64 have used cannabis alone in the last year. Worse, there is a further group of another million aged between 35 and 64 who continue to use heroin and crack—many of them first became dependent in the 1980s and 1990s. "The findings dent the



widely held perception that drug use is a youth phenomenon," Wolfgang Götz, director of the Centre, tells Reuters. "In reality, more older people than ever are reporting experience with drugs at some point in their lives." Denmark and Germany are already in the process of developing specialist nursing or retirement homes for older drug users; other countries in the European Union are expected to follow suit.

O»ANALYSE THIS

WORK TO REMEMBER

'MENTAL RETIREMENT' is a likely consequence of physical retirement, claims a new study that forcefully advocates continued work and activity for silvers to keep their cognitive skills ticking. After analysing data from the US, UK and 11 other European countries, Susann Rohwedder, associate director at RAND Centre for the Study of Ageing, Santa Monica, California, and Robert J Willis, professor of economics at the University of Michigan, insist that **the earlier people retire, the more quickly their memories decline**. They found a "straight-line relationship" between the percentage of people who are working between the ages of 60 and 64 and their performance on memory tests—the longer people kept working, the better, as a group, they did on the tests in their early 60s.

"Early retirement appears to have a significant negative impact on the cognitive ability of people in their early 60s that is both quantitatively important and causal," writes Willis in *The Journal of Economic Perspectives*. "Other than work that is mentally stimulating, there is evidence that

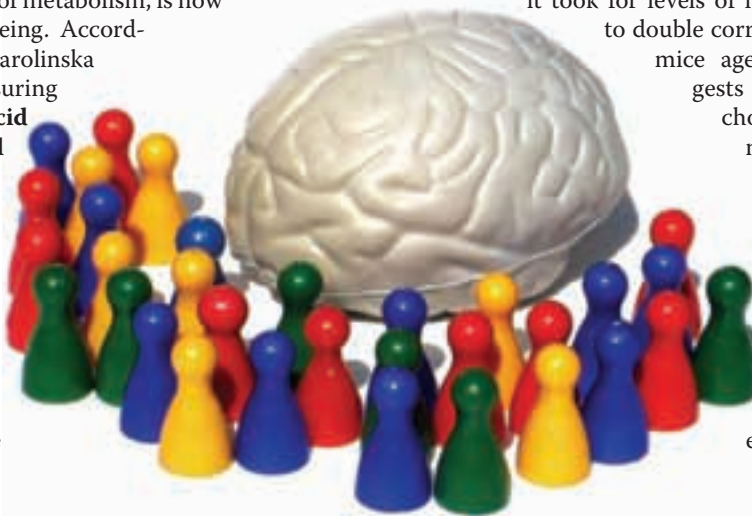


social skills and personality skills—getting up in the morning, dealing with people, knowing the value of being prompt and trustworthy—that go hand in hand with the work environment are also important."

According to Willis, the study was made possible because the American National Institute on Ageing began a large study in the US nearly 20 years ago called the Health and Retirement Study, which surveys more than 22,000 Americans over the age of 50 every two years, and administers memory tests. That led European countries to start their own surveys, using similar questions so the data would be comparable among countries. Now, Japan and South Korea have started surveys and China, India and several countries in Latin America plan to follow suit. "This is a new approach that is only possible because of the development of comparable data sets around the world," he adds. The next step is to identify what aspect of work may help people retain their memories and whether different kinds of work might be associated with different effects on memory tests.

A measure of ageing

Lactic acid, a product of metabolism, is now also a marker of ageing. According to researchers at Karolinska Institute, Sweden, measuring the **levels of lactic acid in the brain can reveal the ageing process** in mice. The team modified the DNA in mouse mitochondria (the part of the cells that produces energy) to produce a mouse strain that aged prematurely. They discovered that the time



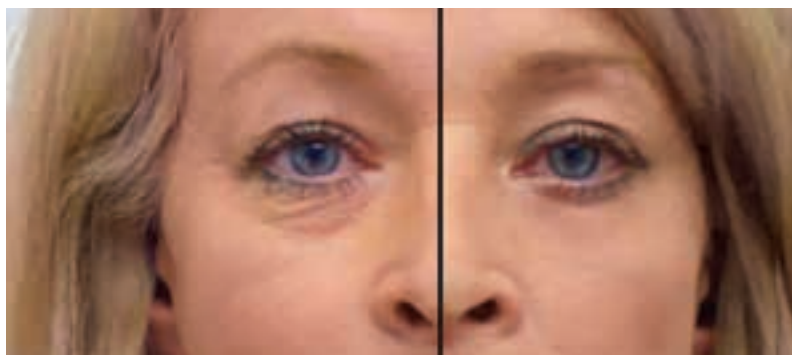
it took for levels of lactic acid in their brain to double correlated with how fast the mice aged. "Our research suggests that age-damaged mitochondria could be affecting metabolic processes," writes study leader Jaime Ross in journal *Proceedings of the National Academy of Sciences*. "Future studies might reveal if changes in brain lactate are linked to neurodegenerative disease in humans."



O»FACE OFF

Blood for BEAUTY

ANTI-AGEING PRODUCTS appear to be getting more macabre by the day. The latest wrinkle treatment on the market: vampire fillers. True to the name, the procedure involves sucking blood from a person's body. However, for this treatment, the same blood is pumped back into the face to treat fine lines and wrinkles. "We are harnessing the body's natural regenerative powers by extracting the patient's blood, and using it as a filler to plump up and heal tired and ageing skin," Dr Julio F Gallo of the Miami Institute of Age Management and Intervention, who has pioneered the technique, tells *New York Daily News*. The treatment, which is expected to show results after nine to 12 sittings, is still at an experimental stage and yet to be introduced at clinics. For his part, Dr David Avram, a dermatologist at Long Island College Hospital in New York, is not all aflutter. "I would not have patients rush into having this done yet as we already have fillers that work very well and that we know are safe," he says.



EYE SPY

Want to make your droopy eyes stand up and say hello—without surgery? Try a box of **Eye Secrets**, touted as the next big thing in beauty. Essentially, this British product comprises a **set of adhesive strips** that you place on the eyelid. They stretch up the skin painlessly, lifting the eyes and making them look fully open. The effect lasts up to 12 hours or until the strip is removed (all it takes is a dab of eye makeup remover or cream). The best part is

that you can apply your usual eye makeup even when the strip is on. The price for this temporary fix: \$ 48 (about Rs 3,500) for 30 strips. If that seems steep, consider the fact that a surgical eyelid lift would cost you much, much more—the current going rate in the UK is \$ 6,000. If you're interested, you can order online (they ship across the world).



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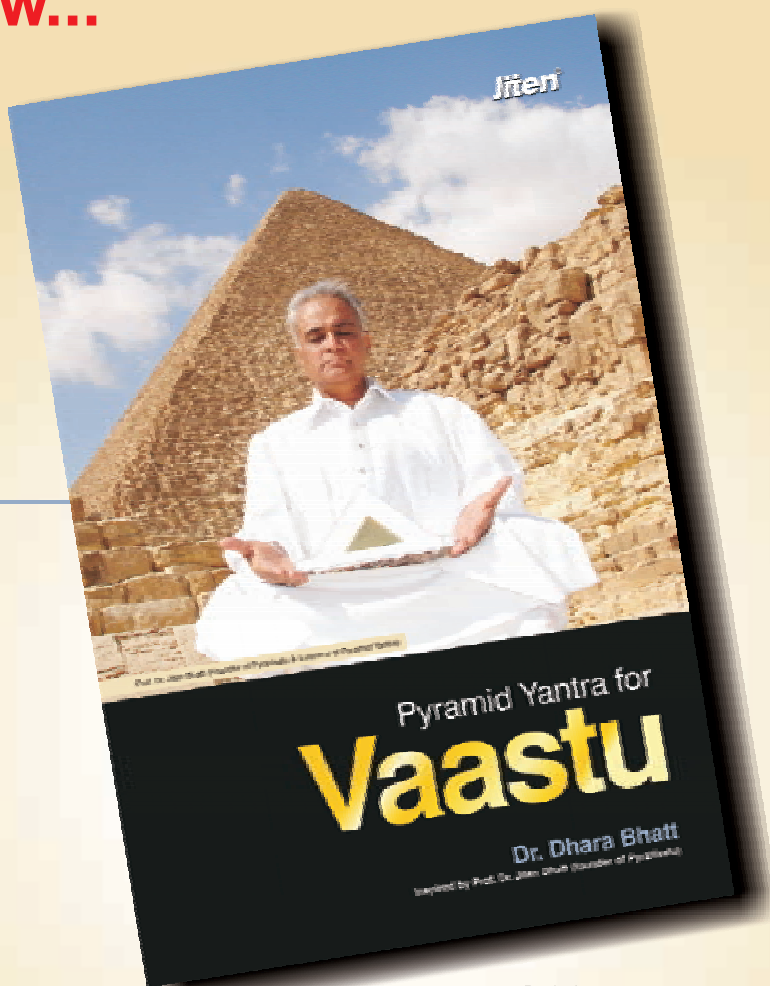
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O»MEDIA WATCH

BAND OF BROTHERS

Resplendent in their scarlet coats and tricorne hats, these British war veterans are a symbol of national pride. Now the **Chelsea Pensioners just got more popular with the release of their first music album: *Men in Scarlet*.** The album features the 300 silvers singing 17 classics—including gold standards like *Oh Danny boy*, *Jerusalem* and *The white cliffs of Dover*—in collaboration with contemporary Welsh singer Katherine Jenkins (see pic) and old-time favourite Dame Vera Lynn, the original sweetheart of the British armed forces. Many of the veterans live in tiny rooms at London's



Royal Chelsea Hospital and proceeds from the album will be utilised to modernise their humble accommodation. The CD is already selling like hot cakes across the UK, a fact that does

not surprise Jenkins one bit. "They're simply the best boy band in the world aren't they?" she quips to newspaper *Sunday Express*. "And the bravest, of course."

RAJASTHAN REACTS: IN OCTOBER, THE RAJASTHAN GOVERNMENT CONSTITUTED A STATE COORDINATION COMMITTEE FOR EFFECTIVE EXECUTION OF THE MAINTENANCE AND WELFARE OF PARENTS AND SENIOR CITIZENS ACT, 2007. THE COMMITTEE WILL ADVISE THE STATE GOVERNMENT ON PROPER EXECUTION OF THE ACT'S PROVISIONS AND WILL ENSURE IMPLEMENTATION OF THE GOVERNMENT'S DECISIONS FOR THE WELFARE OF SILVERS.

O»OFFBEAT

Farming a legacy

THE STATE OF NEBRASKA IN THE US has launched a unique initiative—Nebraska Network for Beginning Farmers—that seeks to **link farmers and ranchers of retirement age with those who would like to follow in their footsteps.** The emphasis of the project is on online communication and finding older farmers willing to partner with and encourage neophytes. "It's a service for matching together people who own farms and ranches with those people who would like to be farm successors, who would



like to start in the business," agricultural economist Dave Goeller, part of the University of Nebraska-Lincoln faculty, tells Nebraska-based newspaper *Journal Star*. The project, which is accompanied by a hefty \$ 700,000 grant from the US federal government, was prompted by the fact that the number of grain and livestock producers in the state under the age of 35 has drastically reduced by over 75 per cent in the past two decades while the number of farmers over 65 has almost doubled.

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O» WILD SILVER



Hive and seek

It's not just you and me—bees too have trouble with their memory as they get older. Researchers from Arizona State University and the Norwegian University of Life Sciences recently discovered that **ageing bees have trouble making their way home to new hives owing to their inability to 'learn' new behaviour.** The team trained a group of bees to a new nest box while their former nest was closed off. The bees were given several days in which to learn the new location and forget their old nest. Then, the team disassembled the new home and forced the bees to choose between three alternative

locations, including the former nest box. Old bees began flying toward the former nest site. "Clearly, ageing affects learning behaviour that is important for a bee's survival in the wild," study leader Daniel Minch tells London newspaper *Daily Mail*. "However, though the majority of old bees failed in learning tasks, a few still performed with excellence. This study offers us a new means to understand the variability found in brain function between individuals, where some people's memories remain intact over the years, while others' learning behaviour becomes inflexible with age."



OVERHEARD

"It infuriates me that elders are regarded as a problem, as a drain on the health service and as a burden for young people in Britain. Come on, look around! We keep the nation going. Who does the vast proportion of the childcare that allows young parents to work? Grandparents. Who are keeping the charities going, from hospices to animal sanctuaries? Retired people. Who are the most committed, loyal, conscientious workers? The oldies. Who is the ablest monarch in the world? Our 84 year-old Queen."

—British journalist and TV presenter *Esther Rantzen, 70, in a column in The Daily Mail*

O» INNOVATION

Bear necessities

While Japanese technology giants have been trying for years to develop robots for elder care, they appear to have run into a bit of a snag. As news agency Reuters tells us, silvers in the country have failed to warm up to cold, unfeeling machines that order them around. Now Fujitsu believes it has made a breakthrough with a **small, friendly robot—a cuddly teddy—that offers suggestions rather than policing people in its care.** Here's how it works: a webcam



in its nose tells the robot who it is interacting with, and it communicates through an array of body, neck and face animations and sounds. Apart from ascertaining the current state of its human partner (happy, sad, or immobile), it will notify its partner when it's time to take meds, have a bath or a meal. We like it—but will Japanese silvers?

O»HEALTH BYTES

TEETHING TROUBLE



Osteoporosis does not only affect the spine and the hips but can also cause tooth loss. Low bone density associated with osteoporosis—the disease of bones that leads to an increased risk of fractures—can affect the bones of the jaw that hold the teeth and gums. Post-menopausal women are at a higher risk of dental problems owing to declining bone density. “Bone formation, including that of the jaw, could be affected if the elderly don’t take a diet rich in calcium and vitamins,” Dr Namrata Shete, director of Pun-based Tooth Planet tells *Harmony*. “Deficiency of these nutrients is the reason why they are more prone to osteoporosis. Depending on a person’s oral hygiene, teeth and gums can become weak within a year of having osteoporosis.” The jawbone, gums, lips, and soft and hard palates are constantly refilling themselves throughout life, according to Dr Shete. Therefore, a good diet is required to keep the mouth and supporting structures in optimal shape.

Three years ago...

Novartis Pharmaceuticals is developing an injection called **Reclast** that **prevents osteoporosis as well as spine and hip fractures** with just one shot a year.
February 2007

A study conducted by T S Syamala and M Sivakami of the Institute for Social and Economic Change in Bengaluru found that Indian women are reaching menopause as early as 30 years of age. It also puts them at risk of ailments like osteoporosis, heart diseases, diabetes, and breast cancer.
March 2007

Just 5 mg of zoledronic acid, injected once in three years, can reduce risk of vertebral fracture by 70 per cent and hip fracture by 41 per cent in post-menopausal osteoporosis patients.
December 2007

Are men more forgetful?

Forgetting things and names of people is common as you age but a recent US study states that silver men have 50 per cent higher chances of suffering from mild cognitive impairment (MCI). In other words, **elderly men are more likely to suffer from memory lapses and experience senior moments as opposed to women.** In the November issue of *Harmony*, we mentioned that MCI is a condition characterised by troubles with memory, language or other mental functions. Medical experts,

feel that this new finding is still an epidemiological study, pertaining to illness, health and associated patterns at a population level, and thus needs greater exploration.

“Hormones play a great role in MCI,” Dr Bhupen Chaudhry, consultant psychiatrist at Manipal Hospital in Bengaluru, tells *Harmony*. “With age, men produce fewer hormones, resulting in temporary memory loss among other problems.” Women are known to be more prone to Alzheimer’s and

dementia because of their natural longevity, which should have placed them at a higher risk of MCI. But experts believe this could be because ageing women might be skipping the MCI stage and going directly to dementia. “MCI falls between normal forgetfulness and dementia,” adds Dr Chaudhury. “Though not everyone with MCI develops dementia, some patients can be more vulnerable.” Patients are often advised to read more, watch more movies, interact with family and friends and stay active.

Loneliness kills

According to a US study, **loneliness and social isolation can be as detrimental to healthy ageing as smoking, obesity and alcohol.** Loneliness increases blood pressure, which in turn is a major risk factor for heart disease. In fact, a sound support system comprising family, friends and neighbours can increase chances of healthy ageing by almost 50 per cent. "Isolation is killing even for a healthy young adult," Dr Ganesan Vedagiri, honorary director of Global Institute of Behaviour Technology at Bharthiar University in Coimbatore, tells *Harmony*. "And it is detrimental to active ageing because lonely

elders start looking inward and thrive on flashbacks. However, for active ageing they need to relate to others, keep in touch with reality and consciously engage in physical activities such as going out with their peers, chatting or even something as simple as gardening. These activities also have psychological effects." For active ageing, silvers should engage in family and community activities through social groups. "Relationships with other human beings are often taken for granted, but social interaction is a necessary treatment in dealing with mental and psychological health of the elderly," adds Dr Vedagiri.



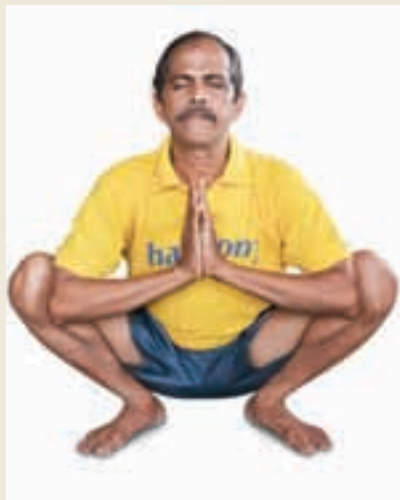
BREAST CANCER HAS OVERTAKEN CERVICAL CANCER AS THE LEADING CAUSE OF CANCER-RELATED MORTALITY AMONG URBAN INDIANS. KEEPING THIS IN MIND, FORUM FOR BREAST CANCER PROTECTION (FBCP) HAS JOINED HANDS WITH WWW.INDUSLADIES.COM, A PORTAL THAT CONDUCTED INNOVATIVE ONLINE BREAST CANCER AWARENESS CAMPAIGNS IN OCTOBER (THE NATIONAL BREAST CANCER AWARENESS MONTH) WITH REPORTAGE OF FACTS, MYTHS AND RISK FACTORS AS WELL AS A SELF-EXAMINATION VIDEO. WITH AN INCREASING NUMBER OF WOMEN GOING ONLINE TO GET HEALTH-RELATED INFORMATION, SUCH AN ONLINE CAMPAIGN HAS GREAT POTENTIAL TO REACH OUT AND SPREAD THE WORD.



HEART AT RISK

Calcium supplements consumed by the elderly can hurt the heart. According to leading heart specialists, these supplements many silvers take to ward off osteoporosis may raise risk of heart attacks and strokes by almost 30 per cent. Medical experts say people often take calcium supplements thinking it's natural. "Calcium supplements, if taken in excess, can block arteries and result in plaque, causing cardiovascular ailments," Dr Nilesh Gautam, interventional cardiologist at Mumbai's Asian Heart Institute, tells *Harmony*. "They also lower blood pressure and patients may exhibit signs of stroke. The required amount of calcium in elderly can be met with milk and milk products." Until now people have only focused on fat levels in the blood as a driving force for heart diseases, but excess amount of calcium could also have a similar effect. "There is no middle path for elderly osteoporosis patients," he cautions. "They need to increase the calcium in their diet, take the supplement for 15 days a month and then give it a rest for three months. They should also engage in physical activities."

ACTION PLAN FOR NOVEMBER



Yo, yoga: Here's another reason, if you needed one, to incorporate yoga in your life: it makes you feel real good! A team of researchers at Boston University School of Medicine and McLean Hospital in Belmont, Massachusetts, says an hour of yoga thrice a week boosts levels of gamma-aminobutyric acid (GABA) in the brain more than any other form of exercise. GABA is a neurotransmitter that acts directly—and dramatically—to reduce stress and elevate mood.

O»H PEOPLE

Walking example

While many silvers go for a brisk walk, **Sabalsinh Vala's** strides have made headlines around the world. The 72 year-old from Ahmedabad walked a distance of 3,300 km from Niagara Falls in New York to Key West Point in Florida. The three-month expedition was not an unusual feat for Vala who has covered over 6,000 miles on foot across several states in India between 1988 and 1991. In 2004, he trekked from Toronto in Canada to the Statue of Liberty in New York, USA. A former lecturer and retired general manager

of a public-sector undertaking in Gujarat, Vala's long walk is not without purpose—he wants to inspire people his age to take up walking and hopes his adventure will help spread the message of peace around the world. Before he set out on the adventure, his daughter, who lives in Canada, helped him zero in on motels along his trail for accommodation. As many motels in America are run by the Gujarati community, Vala's trip was facilitated by sheer goodwill and warmth. Next, he plans to head out for a walk around the globe.



MILESTONES

- President Pratibha Patil felicitated four veteran Gandhians at the 33rd Jamnalal Bajaj Foundation Awards held in Mumbai on 28 October. Brazilian **Lisa Diskin**, 90, was given the award for promoting Gandhian values outside India; 90 year-old **Sushri Shakuntala** for development and welfare of women and children; 75 year-old **Chewang Norphel** (winner of a Harmony Silver Award in 2008) for using science and technology to counter water scarcity in rural areas; and 94 year-old **Chunibhai Vaidya** for his sustained fight for villagers' rights to land and water.

IN PASSING

- **Yertward Mazamanian**, an American expat credited with making Goa a popular destination among hippies in the 1960s, died in the coastal paradise on 18 October. He was 85.
- Former president of Pakistan **Farooq Ahmed Leghari** died of a prolonged illness on 19 October. He was 70.
- Former chief minister of Bengal **Siddhartha Shankar Ray** died of renal failure on 6 November. He was 90.

BIRTHDAYS

- American singer **Arthur Ira 'Art' Garfunkel** of the singing duo Simon & Garfunkel turned 69 on 5 November
- Actor **Kamal Hassan** turned 56 on 7 November
- American actor **Danny DeVito** turned 66 on 17 November
- American fashion designer **Calvin Klein** turned 68 on 19 November
- American singer **Tina Turner** turned 71 on 26 November

HAVE SOMETHING TO SAY?

THIS IS THE PLACE TO DO IT. REACH OUT TO FELLOW READERS WITH INTERESTING ANECDOTES, INSPIRING STORIES AND HEARTWARMING MOMENTS FROM YOUR LIFE. WRITE IN WITH FULL CONTACT DETAILS, AND MAKE THIS SPACE YOUR OWN.

SWEETNESS OF STRANGERS

Some days ago, my eight year-old grandson asked me, "Grandma, have you seen God?" After a small pause, I answered, "Dear, I have not seen God but there is always a higher power that guides us. As God can't come to every person, he made parents, friends, teachers to take care of you and, sometimes, he even sends strangers to help you when you are in trouble." I told him an incident that had occurred a few years ago, when I was



Subramonian with her grandson

travelling by train from Bengaluru to Palakkad in Kerala.

Though we started from home well in advance, we got stuck in a traffic jam. When I reached the station and climbed the steps to get into my compartment, the train started. I started screaming for help, but no one could hear me in the commotion. Suddenly, two boys pulled me and my luggage inside taking God's name: "*Swamiye saranam Aiyappa*." (Lord, I surrender myself to you.) The train was full of pilgrims heading to Lord Aiyappa's temple in Sabarimala, one of the most popular temples in Kerala.

When the ticket collector checked my tickets he informed me that I was in the wrong compartment; the seat allotted to me was three compartments away. When I told him about my painful knee he allowed me to sit on his chair and travel till the next halt. The boys volunteered to help me. When the train stopped at the next station, I alighted with them and simply followed them as if guided by a divine power. They carried my luggage and asked me to follow them. As it was night time and I was travelling alone, I was a bit scared. 'What if they leave

me alone in the dark and disappear with my luggage?' I wondered. With a silent prayer, I followed them and reached the air-conditioned compartment. They helped me get in and even placed my luggage carefully. When I thanked them, they simply smiled and walked away in the dark. To my dismay, I found my seat was on the upper berth and I couldn't climb up. I woke up a young man who was sleeping on the lower berth and told him about my condition. He agreed to take the upper berth. The next morning I reached Palakkad, safe and sound.

My grandson listened to my story in rapt attention and finally said, "If it weren't for the strangers who came to your rescue in the form of God, you would have probably had an accident and died, wouldn't you Grandma? Thank you God for sending those strangers." He hugged me affectionately. We recited our little prayer, and went off to sleep. That incident has changed the way I look at the world. Though it may often seem easier to stand by cynicism, the world is a happier place when we trust each other. We have abundant goodness inside us; as long as we have that, mankind will continue to rise after every fall.

—Pushpa Subramonian, Pune

WHY WORRY?

How we love to worry! It's a compulsion that gnaws at our minds and bodies in a vicious, endless cycle. Worrying has become so much a part of us that it's often unconscious. Here's a case in point. A mother bought her child to me with a fever. In her anxiety, she rattled away all her doubts in one go: "Doctor, I'm very worried about my child. Could this be a fatal disease? Could it be malaria or dengue or swine flu or pneumonia? I haven't

slept for two nights worrying that something will happen to my child."

The child was suffering from seasonal viral fever so I told the mother not to worry. Then I asked her, "But aren't you worried that you child could meet with an accident? Or could be kidnapped? Or might get lost somewhere and never return? Aren't you worried about bomb blasts, floods or earthquakes?" She replied: "Once the fever has subsided, I'll get back to the other worries."



Vaidyanathan: the cool doctor

There appears to be no respite from worrying. In fact, we are not afflicted quite as often by disease or sickness as we are by this sickness called 'worry'. Not surprisingly, 'lifestyle diseases' are on the rise—diabetes, hypertension, cancer and strokes, among others. Apart from making us sick, constant worrying diminishes our ability to feel happy, eat, sleep, sing and dance,

work, and relate to other people in a positive way. While there are no easy solutions to shutting out anxiety, over the years, based on my experiences I have gathered some pointers that may help:

We must

- be aware of how we have become tormented slaves to our emotions
- be aware of just how much havoc worrying creates
- become less judgmental and take life as it comes
- focus on the here and now. Staying in the present is like steering a boat in the middle of a river, where the currents are dragging you in opposite directions: past and future. With practise, one can become a good captain of the boat.
- know that trust and faith are the two biggest enemies of fear and worry. Faith—in yourself, family, friends, doctor, God, a higher power—is a great antidote to worry. The very fact that we worry so much suggests that we don't really trust in anything.
- accept what is, rather than crave for what we don't have. Our existence has its own plans to which we are not privy.
- know that competition kills; comparison kills; speed kills. Avoid these as far as possible.
- learn that perfection is only a figment of the imagination. Get rid of the 'perfection bug'. It works wonders.
- live our life with love, not fear or greed. Love knows no fear.

—Dr P V Vaidyanathan, Mumbai

GENEROUS MOMENTS

I will never forget that night, back in 1977, when my wife, baby daughter and I were stranded at a small railway station in Gujarat. We were returning to Rajkot after a *darshan* of Lord Krishna at Dwarka when, past midnight, our train abruptly ground to a halt at a small town called

Jamkhambalia. We were told that an accident down the line had blocked the passage of trains and that the train wouldn't budge for at least four hours. It was a single rail track; we were stranded in the middle of nowhere and had no choice but to bide our time.

Soon my daughter began to cry. She was hungry and we had run out of milk and milk powder. From the window of our compartment, I saw a dimly lit, deserted platform. There was no teashop in sight and no hawkers. Only a handful of railway employees, torches in hand, were patrolling the station. I told my wife I would go into the town and try to get some milk. So with a large, empty thermos flask in hand, I ventured out and walked for a kilometre or so, scouring the streets for a restaurant that might still be open. Everything was shut.

Disappointed and tired, I was about to turn back when I noticed a man sleeping on a wooden bench outside a sweetmeat shop. He was snoring. Abandoning the courtesies of a big-city dweller, I shook the man somewhat rudely. He opened his eyes and looked at me with surprise. I narrated my predicament and pleaded for some milk for my daughter. He woke up immediately, asked me to sit on the bench, opened his shop and returned with a huge can of milk to fill my flask.



Arora, with his wife and grandson here, looks back with profuse gratitude on the kindness bestowed by strangers

I couldn't believe my luck and thanked him profusely. However, when I tried to pay him for the milk, he took my hand in his and said in Gujarati, "*Kem bhai, tamari dikari mari dikari nathi?*" (Brother, isn't your daughter my daughter too?) I was so touched by his generosity that my eyes moistened. Holding back my tears, I folded my hands in a gesture of deep gratitude and hurried back to the railway station. More than any accumulation of wealth and assets, it is experiences such as these that ultimately leave us richer in life.

—R K Arora, Ahmedabad



THE OTHER SIDE

Misuse of Section 498 A has forced a group of mothers-in-law in Chandigarh to come together and form a self-protection forum, reports **Vandana Shukla**

Why is it that older women are nowhere on the government's agenda?" wonders 58 year-old Birender Kaur. "Neither the law enforcers nor the judiciary listen to them." Her anguish is understandable—her daughter-in-law used the law enforcement machinery to evict her from her house after her son died in a train accident on a visit to Mumbai. She even accused her of producing a fake death certificate of her son's death. Birender Kaur is not alone in this trauma; her 96 year-old mother-in-law had to beg for shelter in a neighbour's house when it poured incessantly. Although the police said they were sympathetic to their plight, they did nothing, claiming their hands were tied by law.

Retired chief engineer Kiran Sharda, 61, and his 55 year-old wife Pinky have been in a similar situation. The couple spent their meagre savings on a flat in Gurgaon, the sole property they could afford. Their older son Gaurav, 33, married his childhood sweetheart Jyotsana. The Shardas let them live in their flat and pay rent, which would go towards paying the EMI. Things took a strange turn when their daughter-in-law returned to Gurgaon after having her first child. She slapped nine sections (498 A, 406,

420 and domestic violence) against the Shardas, including their younger son, to claim ownership of the flat. The Shardas were arrested by Haryana Police in Chandigarh. Since 2004, after Gaurav filed for divorce, Jyotsana has been occupying the flat alone. "I gave a letter to Girija Vyas, asking her, 'Are we not women; have we no right over the little security we created for our future?'" rues Pinky.

Rich, poor, powerful, vulnerable... Section 498 A—which was intended to prevent cruelty towards a woman by her husband and his relatives—works as a strange social leveller. Victimised mothers-in-law in Chandigarh meet every Sunday evening at eatery and popular meeting place Stop and Stare in Sector 10. Under the aegis of Bengaluru-based parent organisation, All India Mothers-in-Law Protection Forum (AIMPF), they founded the Mothers-in-Law Protection Forum on 6 September 2009, to protect the rights and interests of mothers-in-law.

According to the coordinator for the Chandigarh chapter, Manjit Puri, 56, (see image above) who has also been at the receiving end of Section 498 A, "On the very second day of the launch of our helpline, I received close to 60

calls from Shimla, Ludhiana, Ropar, Jalandhar and other neighbouring towns. Within two days, calls started coming from abroad as well. We want to educate people on how to save their skin against misuse of Section 498 A. Hundreds of people, who have been arrested and are rotting in jails of Ambala, Patiala and Burail, don't even know what this section is. They have to organise a lawyer from inside the jail, because often they don't come to know what is in store for them."

Puri had to force her son to surrender to the police to get her married daughter's name struck out from the FIR filed against them by her daughter-in-law. There was no dowry taken during the marriage and her daughter-in-law was married twice before, but did not disclose the fact till the case came to court. "My son had to rot with criminals in jail for 21 days for no fault of his," she bemoans. "Daughters-in-law are advised by police and lawyers to include more and more members of the family in the FIR. Unfortunately, old people have some property that also becomes a lure for young girls to slap 498 A. And the police and courts favour them."

"Yes, there are quite a few incidents of 498 A being misused," admits high



Sanjay Sharma 'Kurt'

court lawyer Veena Kumari, who has dealt with many cases of human rights violation. "It is used as a pressure tactic by girls' families and lawyers; they involve more and more names, including the boy's married sisters. It delivers quick results."

"We are not against daughters-in-law, or 498 A," argues Jaswinder Kaur Saini. "It's the rampant misuse of law that we are fighting. If the law hears out a 25 year-old girl and is sympathetic to her, they should also give an opportunity to a 60-plus woman like me, who is not a criminal and needs security in her old age."

Soon, 60 members and 250 signatories of the Chandigarh chapter will present a memorandum to the chief justice of the High Court of Punjab and Haryana, and inspector-general of police, Punjab and Haryana, to

INFORMATION COLLECTED UNDER RTI BY AIMPf, CHANDIGARH CHAPTER

Arrests (non-bailable) conducted under 498 A in the past five (2005-2010) years (data from some of the districts):

Ambala: 843
Hissar: 925
Mohali: 914
Faridabad: 1,026
Kurukshetra: 850

By January 2010, 125,000 cases were registered under 498 A and Domestic Violence Act in Punjab, Haryana and Himachal Pradesh

AIMPF'S DEMANDS

- To install lie detectors at all women's cells
- Demand income tax return of girl's family to ascertain the kind of money they claim to have paid the boy's parents in dowry
- Stop arrests of senior citizens on flimsy charges
- Provide information on seniors rotting in various jails under Section 498 A (their RTI application has not received any response so far)
- These cases should be cleared within six months (despite the Supreme Court directive, some cases have been going on for 12-16 years).

hear their plea. They are also busy putting up stickers with their helpline number at railway stations, bus stations and other public places. As Puri,

who has many supporters coming forward from all walks of life, emphasises, "We want a voice and we want to be heard."

THE



With India's silver population set to grow to about 15 per cent of the total population by 2050, quality geriatric care is now an imperative. But what constitutes quality geriatric care and how are hospitals contributing to it? **Dhanya Nair Sankar** brings you hospitals from across the country that score on various parameters

FACTOR



The need to visit a hospital, the chances of being hospitalised, and the duration of hospital stay all tend to increase with age.

There are hundreds of hospitals to choose from but there are very few that provide the specialised care you need as silver citizens. Planning for and designing a hospital is a challenging, dynamic process in itself. To fine-tune it further for geriatric care, one needs to pay special attention to infrastructure and environment.

Creating a silver-friendly hospital requires a multidimensional, synergised approach that takes into account the physical, psychological, intellectual, social, cultural, emotional and sexual dimensions of silvers. *Harmony* visited hospitals from Delhi, Mumbai, Bengaluru, Kolkata and Kochi to look for examples that can make the hospital experience as pleasant as it can be. The elder-friendly hospitals featured here are tested on parameters like hospital design, social interaction and features/services offered by them. While India still needs hospitals exclusively

dedicated to the elderly, good geriatric services in terms of design, features and behaviour exist in many cities.

Building a silver-friendly hospital requires the interlinking of four dimensions: physical design, socio-behavioural climate, policies and procedures and care systems for holistic care. A silver-friendly hospital should address the development needs of the elderly. It should help them maintain, promote, and, if possible, enhance functional abilities. With an unfamiliar environment, communication problems and disruption of daily routine and social network causing stress, older adults are often unhappy with their hospital experiences. "Hospitals are traditionally designed to provide acute care; they are dependent on technology and focus on biologically based illnesses," says Indira Jai Prakash, a Bengaluru-based professor of psychology and consultant gerontologist. "Older people typically have chronic, multiple problems that are complicated by cognitive decline. What they require is a comprehensive, holistic approach to care."

SILVERS **1**ST

The mayor of Indore has announced that in case of serious ailments, silvers in the city would be entitled to the following benefits: expenditure of 30 days before hospitalisation + expenditure during hospitalisation + 45 days after hospitalisation or ₹ 20,000, whichever is less

100 MILLION

The expected
elderly
population
(above 60)
by the end
of this year

90%

of India's
elderly have
no social or
health security

PHYSICAL ENVIRONMENT

The **physical environment** in a silver-friendly hospital should be equipped to support elderly patients and their families. Physical design includes aspects such as:

- Equipment
- Furnishings and interiors that promote independent function
- Infrastructure that promotes privacy and ease of communication
- Beds in close proximity to toilet/bath
- Wall and door colours that emphasise or demarcate areas
- Signage with appropriate colour and lettering
- Spacious and clutter-free hallways to avoid problems in mobility (with or without assistive devices)
- Rest and activity areas with grab bars
- Layout that minimises trips and falls
- Proper lighting
- Furniture designed for safe seating
- Pocket amplifiers for better hearing
- Mobility aids
- Bed alarms
- Patient lifts
- Ambient temperature control
- Broad stairways
- Handrails
- Designated area for eating
- Space for social interaction
- Noise reduction for privacy and social interaction

"What we need in India is a multidisciplinary treatment regime that also has a rehabilitative component," iterates Prof Jai Prakash. "A silver-sensitive hospital should compensate for the older person's declining capacities."

SOCIO-BEHAVIOURAL CLIMATE

The **socio-behavioural climate** comprises communication between staff, older patients, doctors and family members. Silver-friendly hospitals should be sensitive to all such interactions while coming to, being in and leaving the hospital. The aim, experts say, is to help an older patient cope with hospitalisation with less anxiety, and access rehabilitative facilities and social support. This means the staff (inclusive of nurses, attendees and paramedics) should be trained in gerontology (and not just in geriatrics). Volunteers who can help elderly patients fight loneliness are also needed. "Counselors can play a crucial role in helping them adjust," suggests Prof Jai Prakash.

POLICIES AND PROCEDURES

The **bureaucratic conditions** in a hospital can affect the policies and procedures of a hospital. Policies in a silver-friendly hospital should reflect a culture that fosters gerontological excellence among all hospital employees. "There's scope for a great deal of improvement in the Indian scenario," says Prof Jai Prakash, adding, "With regard to Indian conditions, some of the new hospitals may have such facilities, but many general hospitals do not have geriatricians, or even separate counters for the elderly. Many may not have a centralised facility for completing all screening without making silvers go from one test to another. An 'elder-friendly' hospital is still an unheard of concept in India."

CARE AT YOUR DOORSTEP

In search for the best silver-friendly hospital cities in major cities, *Harmony* first visited **Max Healthcare**, with branches in the National Capital Region (NCR). Actively involved in quality geriatric services in the region, it also offers home-care programmes for silvers. Already running

successfully at the hospital in Panchsheel, Saket and Gurgaon, the programme permits elderly patients to continue living at home while receiving medical services without being institutionalised. Medical tests, delivery of reports and doctor visits are arranged at the patient's home. Medical gadgets, as required by the patient, are also installed at home to ensure complete healthcare service and timely recovery.

In charge of physiotherapy and rehabilitation Dr Alakananda Banerjee heads a team of healthcare providers and conducts community awareness programmes for the elderly under the Active Ageing Programme (AAP) at Max. The main objective of AAP is to disseminate information regarding elderly health and social issues through workshops, individual health screening at home, group activities and books. "There are 35 local supervisors who take care of groups of 10-12 members of elderly in their neighbourhood," says Dr Banerjee. "These local supervisors are in touch with healthcare providers from different specialities of Max Healthcare."

The hospital scores well in terms of services offered and conduct of the hospital staff. "We don't make our elderly patients wait in queues," says Dr Sandeep Budhiraja, director, Institute of Internal Medicine (South), Max Healthcare. "Elderly, like small children and pregnant women, are recognised as vulnerable patients by Max. These patients are given special attention by our doctors and supporting staff. They are provided with skilled general duty attendants who take them around the hospital when they are going for multiple diagnostics and help them with other formalities and requirements."

Besides offering special discounts to silver patients, Max runs a 'surrogate relative programme' to provide psychological support, banking assistance and help in decision-making to those who need it. Extending its services, the hospital will soon launch a geriatric clinic called Golden Years in southern Delhi's Panchsheel area. This comprehensive clinic will specifically cater to the elderly population. Its objective would be to identify all medical problems of elderly patients and then plan

their recovery and future healthcare. "Our clinic's module is exemplary," says Dr Budhiraja. "In a single visit, a person can consult a group of specialists depending on his/her various health problems. The required tests can be done alongside as well. So, within a couple of hours, we can have a detailed medical report of the patient and plan a year-long health chart, with follow-ups, and dos and don'ts. If there's any need for rehabilitation, or if some specific gadgets are required to be installed at home, we can get the person affiliated to our home care department."

STATE OF THE ART

In India, newer hospitals realise that physical design and infrastructure can make or break the hospital experience of their patients. Many have taken conscious steps in this regard. A case in point is **Kokilaben Dhirubhai Ambani Hospital (KDAH)** in Mumbai. A sprawling facility, the hospital's main lobby has a detailed navigation board in Hindi and English. However, the ultra-smooth flooring in the lobby and along all the corridors, which otherwise lends sophistication, puts silvers at a disadvantage.

Illumination at the hospital, though, adheres to international DIN standards (a series of lighting standards set up by the Institute of Standardisation in Germany for efficient and effective workplace lighting). Corridors are 10-ft wide—enough to negotiate two stretchers or wheelchairs comfortably—and surprisingly free of traffic. Coloured strips running along the length of every floor indicate and guide you—in Hindi and English—to each department and facility. "Even if seniors are not literate or comfortable in English or Hindi, we just ask them to follow a particular strip to get to the facility they want," says Dr Ram Narain, COO. The hospital has been designed in sync with guidelines set down by the American Association of Hospital Architects, Joint Commission International and National Health Service, UK. "It's unfair to judge older hospitals on the basis of international elder-friendly design guidelines," says Dr Narain. "These standards have been put in place now, as world over more

SILVERS **1** ST

Ashvattha Geriatric Mobile Medicare Van in Chennai visits 11 areas every week:

Monday:
Mylapore, Subbarayan Salai and Kabali Thottam

Tuesday:
Velachery

Wednesday:
R A Puram, Manadavali and Adyar

Thursday:
Kandanchavadi, Kallukutai and Thiruvannamiyur

Friday:
T Nagar

Saturday:
West Mambalam

SILVERS **1** ST

The Government General Hospital, Chennai, started the first geriatric treatment unit in the country in the form of an OPD two decades ago. Today, it has grown into an exclusive Department of Geriatrics treating silvers and teaching young medicos how to do so.

KMM International Centre for Senior Citizens and Geriatric Hospital in Kochi provides modern facilities, medicines and Ayurvedic treatment in collaboration with reputed hospitals. Considering yoga the facilitator of harmony of body and soul, the hospital provides alternative therapies like yoga, naturopathy and Reiki for silvers.

Apollo Hospital, Chennai, has a separate geriatrics department and organises special health check-ups for silvers at subsidised costs. It plans to expand the geriatric department by next year.

and more countries are slowly realising the importance of having such guidelines."

Floors in all wards are clad in anti-bacterial, medical grade, skid-proof PVC. Railings positioned at a strategic height run along the length of the corridor on both sides. "We have a battery of wheelchairs [and escorts on call for silvers], so patients can have easy access to our sprawling facility," says Dr Narain. Though not all bathrooms are fitted with grab rails, in-patient bathrooms have grab-rails near the commode as well as the shower cubicle. A switch hanging by a cord is placed near the commode to sound an alarm in an emergency. Nurses and ward boys go through special training programmes on handling senior patients. Further, nurses go through a mandatory two-hour, in-service training programme every week on patient care.

As a rule, to maintain the calm atmosphere, no announcements for emergencies are made on the public address system. Instead, all doctors, nursing staff and ward boys coordinate with each other through their mobile phones. However, there are no separate queues or concessions for seniors. Though a team of customer care officers in the lobby is helpful with directions and even filling up forms, the billing, administration and some of the reception staff on each floor definitely need to add a smile to their service.

SERVICE FIRST

The older hospitals across the country score low in terms of design but high on services offered. One such hospital is **St. John's Hospital** in Bengaluru. Established in 1975, it has 24 full-fledged departments providing speciality and super-speciality services like clinical nutrition, psychology, dental surgery, cardiology, chest medicine, cardiac thoracic surgery, diabetes and endocrinology. The hospital also offers diagnostic services like CT scan, radiotherapy and blood banks on its sprawling campus.

"Though our existing doctors are not exclusively trained in geriatric care, realising the need for this specialised facility we are training all our students from various

faculties as part of our community care programme," says Dr Arvind Kasthuri, professor, department of community health. This programme aims to train students in how to communicate with and treat elderly patients effectively. The hospital runs a special Senior Citizens' Clinic every Thursday where doctors specialising in geriatric medicine visit exclusively for elderly patients. During clinic hours, the patients don't have to worry about waiting in a queue or filling up forms; everything is handled by the hospital staff. "We have tried and made this clinic senior-friendly; every person here, including nurses and attendants, is trained to help seniors, counsel them and even help them navigate our large campus," says Dr Kasthuri.

St. John's also runs a rural elderly health programme offering silver care at the doorstep of those living in villages near Bengaluru. "Every month, different teams of doctors are sent to about six villages. We started this programme in 2005 after realising how medical conditions like diabetes, hypertension, heart health, and pneumonia are more chronic in rural elderly," says Dr Kasthuri. So far the hospital has visited villages in districts like Mugalur, Kugur and Krishnagiri.

Cooperation of village elders, the panchayat and *mahila mandal* is sought in order to make the clinic a welcome facility rather than an alien obligation. "After assessing the elderly, doctors provide them with a notebook with details of their treatment and follow-up," elaborates Dr Kasthuri. "A health worker also makes home visits between clinics and counsels them to adhere to treatment, visit the clinic and report problems early. Drugs and investigations are provided at reduced cost with help from public donations."

St. John's also conducts home health services. "We visit families with elderly residing within a 5-km radius of our hospital in Koramangala," says Dr Kasthuri. "The health status of patients is assessed on the first visit. Considering the treatment, we either bring them to the hospital or take the treatment to their homes. Monthly home visits are also conducted by our doctors and nurses." The hospital

"It is sad to note that we have no policy programmes for elderly patients in this country. It's time the government and medical fraternity came up with some positive measures in this direction"

Dr A B Dey
AIIMS

"What we need in India is a multidisciplinary treatment regime that also has a rehabilitative component. A silver-sensitive hospital should compensate for the older person's declining capacities"

Prof Indira Jai Prakash
Gerontologist

also provides a institutional support programme, wherein it has tied up with three old age homes and visits them twice a week. Silvers participating in all these programmes enjoy a concession in investigation, diagnosis and medicine charges. "Public donations help us greatly in giving the elderly a rebate," adds Dr Kasthuri. Now, the hospital is conducting a geriatrics study to revamp itself structurally and make it more silver-friendly. "Though we have features like big signboards in our campus and volunteers to help patients with directions and navigation, we realise that the proportion of elderly is fast rising," acknowledges Dr Kasthuri. "So, we are planning to redesign the campus to make it more elder-friendly."

HUMAN FACTOR

In Kochi, the **Medical Trust Hospital** runs a similar show. It has a Senior Citizens' Health Care (SCHC) programme that started several years ago, "even before the concept of geriatric healthcare became popular", says Dr Hassan MM, senior

citizens' coordinator at the hospital. SCHC is a three-pronged programme. Anyone above 65 years of age can sign up for a membership to the programme with just ₹ 100 as registration fee and proof of age. With this, members enjoy three kinds of lifelong benefits—they don't need to pay consultation fee; they get 15-25 per cent discount on normal investigations and admission charges; and they don't need to queue up for services. The hospital, which was built much before the regulations and silver-friendly guidelines were drawn up, is otherwise complicated for a first-time visitor.

With the membership card you can meet the senior citizens' coordinator who, after preliminary talks, prepares a note and directs the patient to the specific department. All the required support/handling of queries/complaints of members are handled at the senior citizens' desk. On every first Saturday of the month, health education classes are conducted on subjects of relevance to silvers. Any senior can join the meeting free of cost.

The **Mission Hospital** in Kolkata has a Senior Citizens' Health Club as well. Silver patients can get a membership, which entitles them to unlimited free OPD consultation in the cardiology, urology, neurology and orthopaedics departments; 10 per cent discount on OPD imaging facilities; 10 per cent discount on OPD lab investigations; for inpatients, 5 per cent discount on fixed packages and 10 per cent on bed charges; free home check-up every six months; and free ambulance pick-up within city limits.

Down south, one of the best hospitals in Kerala, **Amrita Hospital** has a separate geriatric department comprising a geriatrician, geriatric nurses, medical social workers, geriatric physiotherapists and nutritionists. "We consider seniors 'vulnerable', so special care is provided for them right from the moment they step in," says Dr Sanjeev Singh, senior medical administrator, Amrita Hospital. The moment staff assistants seated near the parking area notice silvers walking in, they greet them and, with permission, take them to the lobby either in a trolley or wheel chair. Silvers have a special counter for forms,

SILVERS **1**ST

The Senior Citizen Health Package at Columbia Asia Hospital in Kolkata includes attractive discounts on specialist consultations, OPD investigations, room rents, medicine purchase, check-ups and food bills at Café Columbia. It also provides free ambulance service (within 5 km radius, on medical requirement), free lifetime registration and free clinics and counselling for seniors during camps or events. This hospital also scores high on the behaviour of the staff.

Heritage Hospital in Hyderabad has a department of geriatric medicine. Free consultation and special discounts are offered to elderly patients, subject to certain conditions. The hospital also offers a special non-ambulatory unit to those who are unable to acquire adequate medical/nursing attention. Known for its prompt and well-trained nursing staff, the hospital also offers total care to bed-ridden patients suffering from bedsores and undergoing recovery after a stroke.

SILVERS **1** ST

Pushpanjali Crosslay Hospital in the NCR offers membership to older patients that entitles them to free dispensary and check-ups. The hospital will soon set up community library, lecture hall for healthcare-related discussions for silvers, health club and a yoga section.

Other features include special concessions for complete health check-ups, free ambulance facility within the range of 10 km for silvers, and collection of blood samples from home at no extra cost.

registration and billing and are assisted to respective departments. "Those who insist on meeting a particular physician have freedom of choice," adds Dr Singh. The geriatric department at Amrita offers comprehensive consultation, with the medical-social worker analysing socio-psycho-financial details of the patient on an electronic format for review. There is also a Home Care Service, where patients can register if they feel the need. The hospital also has regular health education and general screening programmes for the elderly, with counselling and palliative care units to improve the patient's quality of life and address their psychological and spiritual needs with emphasis on consultation for relatives or caregivers.

Back in Bengaluru, **Hosmat Hospital**, though average in design, also scores well in the area of service. The hospital was designed in such a way that it is easy to navigate. The entire hospital is painted in warm shades and is devoid of flashy artwork and upholstery. Further, the signage is done in a neat style, large enough to be read without stress on eyes. Volunteers help patients to navigate the premises—through doors and elevators large enough to allow wheelchairs—and the public address system is effective within a kilometre's radius. There's also a separate queue and toilets for elderly patients. "We don't have a separate geriatric department, but are well-equipped to deal with problems like arthritis, and have strong orthopaedics and trauma departments," says Dr Ajith Benedict Rayan, vice-president, medical administration.

According to Dr Rayan, the hospital staff—especially the nurses—have to undergo a rigorous three-month training specialising in geriatric care. What's more, there are two full-time psychiatrists to counsel families of trauma and joint replacement patients. Besides, the hospital also gives 10 per cent concession on outpatient, in-patient and drug bills of those elderly patients "who cannot afford it". According to Raviraj Yadav, 24, who was in the hospital with his 74 year-old grandfather Krishnappa Yadav undergoing treatment for accident and trauma, "Everyone at Hosmat knows visiting hospitals

can be taxing, so they make sure elderly patients don't have a rough time here."

Similarly, in Kolkata's **Disha Eye Hospital** services are customised, keeping silver citizens in mind. "Cataract is most common among elderly people. So our services are always customised keeping them in mind," says Dr Debasish Bhattacharya, chairman of Disha Eye Hospitals. According to patients who visit the hospital, more often than not Disha provides them with proper care—and that is evident in its services. Wheelchair arrangement for comfortable movement of silver patients, check-up facilities, front office management, time allotted for specific tests, toilet facilities, fully equipped waiting halls, and careful pre and postoperative monitoring of the patient have all combined to make this hospital an ideal home for healing to patients from across West Bengal.

THE FINE LINE

Though a large proportion of their patients are silvers, most hospitals are yet to incorporate independent geriatric care. Almost 60 per cent of the patients being treated at the eight year-old **Asian Heart Institute** in Mumbai's Bandra suburb are silvers. Rated amongst the best cardiac care hospitals in the country (HANSA Survey 2010), it has no specific measures in place that qualify for silver-friendly design, though officials insist that steps have been taken to make the hospital experience pleasant for patients in general. "Of our six elevators, three are exclusively meant for patients and their relatives," says Shraddha from the hospital's marketing team. Employees are discouraged from using these elevators. Wheelchairs are available on request with escorts.

Customer care officers circulating in the lobby are willing to help with paperwork and navigation, but there are no separate queues or concessions for seniors; there are no special training programmes as well to equip nurses and attendants to deal with geriatric patients. A tour around the hospital reveals the many highs and lows in structure and design. The corridors have railings but are not optimally illuminated; the lobby area has marble flooring; the



In early 2011, the Vancouver Island Health Authority will open a new facility at the Royal Jubilee Hospital in Victoria, Canada, that will go on to become the world's first elder-friendly acute care hospital. Right from conceptualisation, everyone involved in the project was briefed to select, evaluate and analyse hospital features from a silver's perspective.

Some of the more salient of these elder-friendly design features include:

- | | | |
|--|---|--|
| 1. Doors that slide open, rather than swing into the walking path of the user | 6. Shower stalls that allow for wheeled access | lobbies, and outside spaces to promote independence |
| 2. Lever-style door knobs that do not require a grip or twisting action | 7. Lighting placed strategically to avoid glare against signs, work surfaces, and flooring | 12. A universal floor plate across the breadth of various in-patient services (such as respiratory, nephrology, cardiology, for example) that promotes familiarity and effortless wayfinding via a pattern of repetition |
| 3. Window blinds, thermostats, and light switches that can be accessed from a standing or sitting position | 8. Use of colour to highlight the contrast between the edge of floors and walls | 13. Seating placed throughout hallways, in elevator lobbies, and adjacent to all 'decision points', as individuals navigate the building |
| 4. Family zones in all bedrooms | 9. Use of colour to disguise out-of-bounds, or back-of-house, spaces | 14. A quiet hospital—one that does not use overhead paging or a nurse call system that is audible unit-wide |
| 5. Toilets placed so assistance can be provided from either the patient's right or left side | 10. Quality places to socialise in (gardens, places to make a cup of tea, family lounges, and mobilising paths within the unit) | |
| | 11. Handrails in bedrooms, bathrooms, inpatient unit hallways, | |

rooms have polished granite; and the bathrooms have skid-free tiles. There are two emergency switches in the bathroom of each patient room—one near the commode and one near the wash basin; hand grabs are placed near the shower cubicle; and next to the bed is a panel with buttons that helps align the anterior side of the bed at different convenient angles. The TV remote comes with a button that prompts an alarm call to the nurse, and another button to switch on the light.

It is a similar story at **Jaslok Hospital**, one of the best multi-speciality hospitals in Mumbai. Located at Peddar Road, it is not exactly silver-friendly when it comes to design. Owing to the topography of the area—the hospital is located at a higher altitude than the road that leads to it—the path to the entrance is curved at a steep incline. Jaslok's medical director Rear Admiral (ret'd) Dr S K Mohanty, thankfully, does not dodge the issue when we raise it. "We noticed that the incline

KEM Hospital in Mumbai runs a geriatric OPD every Friday. The OPD is handled by five assistants from the medicine department, besides a social worker, physio-therapist, occupational therapist, psychiatrist, orthopedic and gynaecology department members.

SILVERS **1**ST

Rockland Hospital, in association with IFC, a member of the World Bank group, is setting up a 60-room ancillary hub for geriatric care at its upcoming 250-bedded multi-speciality hospital in Manesar, Haryana.

The hub, which will be operational from July 2011, is expected to have the first-of-its-kind geriatric department in the country with a host of unique advantages in service and design: an assisted living programme for patients; geriatric units designed to meet international standards; rehabilitation services; round-the-clock assistance for elderly patients; and a facility to even live with their spouses.

can make the walk to the hospital rather challenging for senior citizens, so we have put railings along the way and asked our security personnel to assist people if they have trouble walking up," he says. The hospital has also installed three ramps near its entrance and an additional ramp leading to its café located in the lobby.


"It's an old hospital and a complete redesign cannot be practical in terms of logistics and time," says Dr Mohanty. "Renovations keep happening in phases and we try and make the design as patient-friendly as possible." The helpdesk is manned by friendly staff that seemed courteous in their interactions with senior patients. "The nurses and ward boys here are very patient," says Matta Gordhandas, 84, who has been visiting Jaslok for the past 20 years. While he feels the hospital scores high on service, they need to spruce up in other areas. "With the new granite floors, the elderly have to be extra careful while walking around," says the silver. "I also wish there was a separate billing queue for seniors." Public relations officer Sandhya has an explanation for that drawback. "Mostly seniors are accompanied by family members. When they are not, and if they are struggling with forms, we help them fill it out." Wheelchairs are also available on request. The hospital offers 25 per cent concession against OPD treatment, investigations and minor surgeries to people over the age of 65. And in case a senior citizen is admitted in a subsidised class, he/she is entitled for a waiver of 20 per cent surcharge in the bill. Seniors can avail of this facility after furnishing age proof documents and filling up a special senior citizen form at the billing counter. The blue card handed out entitles them to a discount on future visits too.

Though the rooms in Jaslok have granite flooring, the bathrooms have skid-free tiles and an alarm bell. The lighting is not bright enough and there are no grab-rails along the corridors for support while walking. Ironically, the old stone flooring on the upper floors offers a better grip than the new granite flooring in the lobby. Jaslok has no geriatric department yet, though Dr Mohanty assures us that they plan to open one in the near future.

Similarly, one of the biggest hospitals in the country, **All India Institute of Medical Sciences (AIIMS)** in New Delhi fails to boast of geriatric services. While it has separate OPDs for elderly patients, separate queues at the counter for buying OPD cards and special help at the blood collection centre, the hospital doesn't have trained medical staff to deal with older patients. "Our supporting staff deals with these patients as they would with any other patient," says Dr AB Dey, in-charge of geriatric services. "Till some time back, we had training programmes for our doctors, but no such programme has been conducted for the supporting staff." Nevertheless, AIIMS does have three doctors, including Dr Dey, who are trained in geriatric services. "If a hospital is patient-friendly, elderly patients will automatically be looked after," maintains Dr Dey. However, long-time hospital residents have a different story to narrate on condition of anonymity. A 75 year-old patient admitted at AIIMS says, "The nurses and ward boys here are impolite. Doctors don't pay timely visits and even my medicinal doses are delayed." The nodal officer for National Institute of Ageing at AIIMS, Dr Dey says there are some development plans for making the hospital more elder-friendly. "As part of the 11th Five-Year Plan, we are working towards developing a department for geriatric services. We are also coming up with a National Institute of Ageing," affirms Dr Dey, who has been working towards creating awareness on the healthcare needs of elderly patients."

Evidently, while geriatric care is a norm in hospitals in several other countries, it's just beginning to get the importance it should in India. Whether we choose a hospital for its service, design, helpful staff, its home care service, or the discounts it offers, the decision ultimately is ours. And while we must concede that there are very few hospitals that offer a patient everything, there are many in every city that rank high in terms of service—which, essentially, is what matters. Choose well.

—With inputs from Rajashree Balaram in Mumbai, Shilpi Shukla in Delhi, Partha Mukherjee in Kolkata and Nisary Mahesh in Kochi



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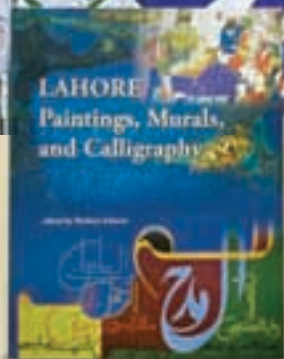
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Beyond BORDERS



A new large-format book, *Lahore - Paintings, Murals, and Calligraphy* (Edited by Barbara Schmitz; Marg Publications; ₹ 2,500; 172 pages), reminds us that though we may have differing voices in politics and foreign policies, Pakistan and India can never walk away from the artistic style and history they once shared. Here are some glimpses

*Persian inscription in Nasta'liq script on
the Wazir Khan mosque*

*Lid of a sandalwood box with painted ivory of the Taj Mahal, Delhi,
c. 1884. From Journal of Indian Art*





Krishna's Magical Flute, a fresco from Maharaja Ranjit Singh's samadhi, part of the Dera Sahib complex that lies to the west of the Lahore Fort. The construction of the samadhi was commenced by the Maharaja's son Kharak Singh in 1839, shortly after the former's death



Hanuman Shot to Lanka on Bharat's Arrow, from a section of a Persian Ramayana inserted in a Mahabharata. Attributed to Imam Bakhsh. A Lahori artist, Bakhsh made many paintings for the French generals working for Maharaja Ranjit Singh (1799-1839)

Zahhak Enthroned, with the Infant Feridun and his Mother offside, by Miran, one of the 117 illustrations that are part of Shahnama, Garshasptnama and Samnama, the three Persian epics that tell the story of the hero Rustam, his grandfather Sam, and his great-grandfather Garshasp.



The Hero Sam Overturns a Giant, *from the Shahnama*

Saying Her Prayers by Abdur Rehman Chughtai, the first Pakistani painter to gain international recognition. Chughtai Art Home is a family-owned museum containing over 2,000 watercolours, drawings and etchings, along with Pahari paintings and archival material and photographs on Lahore



Rhythm divine

At the age of 104, Ustad Abdul Rashid Khan continues to enthral music lovers across the country with his vocal stamina, virtuosity and lyricism. **Vandana Shukla** has the honour of meeting the maestro



As he is brought to the stage, resplendent in silk *kurta* adorned with gold chains, the audience gapes. His age alone makes him a phenomenon worth watching. By the end of his 90-minute recital, they are awestruck—Ustad Abdul Rashid Khan's *gamak taan* can make a 25 year-old sulk for want of stamina. But there is no arrogance, only a childlike simplicity when the 104 year-old Ustad removes his black *topi* and shows us a layer of black hair sprouting from beneath his glorious silver. We wonder about his teeth; after a 100 years, the teeth are said to reappear as well. "The new ones will come only when the old ones fall," chirps his grandson Bilal Khan, who accompanies him on the tabla.

A direct descendant and proponent of the third son of Miyan Tansen, Surat Sen, Ustad Abdul Rashid Khan sings like autumn leaves surrendered to the winds—in complete abandon. Sitting cross-legged while rendering *Puriya Dhanashree*, his arms spread like wings, releasing permutations of notes that even connoisseurs find hard to keep track of, floating across labyrinthine octaves. Those who came to the show to satisfy their curiosity about his age now find themselves impelled to stay mesmerised by his artistry. "He enjoys God's blessings," says eminent vocalist Pandit Ulhas Kashalkar. "Most vocalists can't sing beyond the age of 80 years but he still sings with so much power."

Ustad Abdul Rashid Khan has no concrete answers to offer on his longevity or mastery over music. All he allows us is a glimpse of an amazing mind and soul that live in complete surrender to the Almighty. He is creative like a child, energetic like a young man, and wise like a wizard. Two years ago, while arriving for a concert in Brindavan, he found people greeting each other with '*Radhe Radhe*'. He didn't have any compositions using the term *Radhe*, though there were many with references to Krishna. Within 10 minutes of the drive that took him from

the hotel to the concert hall, he composed two beautiful *bandish*.

He still travels extensively, his concert tours sometimes running for a month at a stretch. We meet him in Chandigarh a day after he has performed at Kamani Auditorium in Delhi; the day before that, he was in Lucknow. In the days ahead, he will go back to Delhi for two consecutive concerts, and then to Varanasi and Allahabad. He attempts an explanation: "When I sing, only God is with me, I do not see anything; I do not do anything; everything is done by Allah!" His faith in the divine was reinforced many years ago. "I was close to 50 when I was given mercury in my food at Khagra in West Bengal,"

At 103, he still travels extensively, his concert tours sometimes running for a month

he recounts. "In those days, when two artists engaged in a duel; one had to lose. The person who lost poisoned me out of envy. I lost my fingers and toes; how my vocal cords were spared was a miracle. I live so that I can sing, and it is His will."

Ustad refuses to dwell upon what has been lost. "I don't take any medication. I have only heard of older, and younger, people suffering from diabetes and high blood pressure," he says with a chuckle. Still, he is a stickler for his routine—he doesn't eat lunch because it interferes with his *namaaz*. He compensates with a good breakfast and dinner, which includes chicken, meat and a sweet, preferably *rasmalai* or *gulab jamun*.

His appetite for rhythm and rhyme is equally hearty. Gifted with a natural mastery over words—he has penned thousands of verses and compositions under the pen name Rasan Piya—Ford Foundation and ITC Sangeet

Research Academy (ITCSRA) have recorded about 2,000 of his compositions for their archives. In the view of Ustad Mashkoor Ali Khan of the *Kirana gharana*, it is these recordings that enabled the world to learn about Ustad's talent. "Once people heard him in Kolkata, they realised what a reservoir of knowledge he has," he says. "It was then that ITCSRA decided to invite him to Kolkata. He has produced many *shagird*. He is an amazing vocalist; for his age it is no less than a miracle. This apart, he is an extraordinary composer."

How many of his compositions does the Ustad remember? "*Arre baap re!*" he chortles. "I don't remember anything. I just remember Allah." Hundreds of *bandish* were, in fact, chewed by a goat, Bilal tells us teasingly and adds, "People plagiarise his compositions; somebody earned thousands of dollars by fusing his Bhairavi composition with French music, and recently I heard a group from Pakistan sing his composition as their own." With his characteristically naughty smile, Ustad dismisses Bilal and says, "Let them steal; I will compose 10 new ones. Why should I feel sad over such triviality?"

As a child, he was forced by his father to leave *kushti* (wrestling), his great passion, fearing he might pull a muscle in the neck that might affect his vocal cords. "I had to leave *akhada*, I could not disobey," he says. "He was my father and guru. In those days, discipline was foremost and so was obedience. My grandfather Ustad Bade Yusuf Khan was given the stage after 22 years of *taleem*. We were made to see that each *raga* had a personality, and you could not disrespect it by hurting its character, by singing it at a wrong time and season." Those roots continue to nourish him. "Music has been my life and it has given me everything," he says with candour. "Bismillah Khan, whom I revere, once asked violinist Dr M Rajam, who was heading the music department at Benaras Hindu University, to wait till he



The amazing vigour that defines Ustad Abdul Rashid Khan's voice is as remarkable as his mesmerising control over complex notes

arrived. He wanted to hear my concert." This is something he misses today, the paucity of good listeners who truly appreciated the value of music.

Does he, then, worry that the tradition is being diluted? "No," he replies firmly. "There are organisations like ITC SRA, Devi Foundation and SPIC-MACAY [Society for the Promotion of Indian Classical Music and Culture Among Youth] that are doing a lot to save this tradition." Part of this effort is to embrace change. For instance, girls were not taught music in his *gharana*—he deprived his own daughters of musical training—and his sons grew up to become contractors. But today, Ustad is proud of his female disciples, who include Rupali Kulkarni, Pampa Banerjee and Shashi Tripathi. "I was nine when *Baba* started teaching me," recalls Kulkarni, a station director with Vividh Bharati. "He was as loving as a father while being an exacting

teacher. He would get me *jalebi*, yet lay a lot of emphasis on *varjish* [exercise], telling me that controlling one's breath and singing require a lot of stamina. He composed such difficult yet beautiful compositions for me."

Ustad's grandson Asad Ali Khan is equally fulsome in his praise—he is the only grandchild that Ustad has trained vocally and lives and travels with him, like Bilal. "In my opinion, there is no teacher in India more knowledgeable than *Baba*," he says in a tone that borders on reverence. "He is my *Baba*; at the same time, he is the best teacher one could have. He never gave me special treatment and treated me like any other disciple. He never loses his temper, yet he makes us do what he wants. He is also fun to be with."

Ustad too revels in the company of his disciples, particularly when they tour

together for concerts. He speaks to them well into the night, not letting them sleep! "Why waste the night sleeping when there is so much to say and sing?" he wonders. When he is not on the road, he teaches music at Kolkata ITC SRA from 11 am to 4 pm. Ustad's memory remains as active as the maestro himself. He still remembers all his students (past and present), the names of his 15 grandchildren, who all live in Rae Bareilly, and all the dates and places of significance to his life. He is reticent, though, on the subject of his wife—he lost her when his children were young and he appears to have drawn a gentle veil over that chapter. Indeed, setbacks or successes, the Ustad has handled them all with consummate dignity—and faith. As he tells us, "*Himmat... sirf himmat se hi safar tay hota hai, aur himmat woh deta hai.* (Only courage takes you along, and courage comes with His grace).

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Not without my MOM

Theatre director Quasar Thakore Padamsee tells **Rajashree Balaram** why he and his mother Dolly Thakore are a world apart in temperament yet mean the world to each other

My earliest memory of Mom is on stage. She was acting in *Death of a Salesman*. I was three years old. At the end of the play, she breaks down and cries. I remember watching from the tech room at Tata Theatre and calling out “Don’t cry, Mama, don’t cry.” Years later, I met the show’s lighting technician, who ragged me about it.

I pleaded with Mom not to send me to boarding school.

The first month of every term was hell. I would purposely weep over my letters home so the ink would smudge! I was spoilt beyond belief. When you have two parents who are not together and you are living with one of them, he or she is always trying to outdo the other.

Every time I would return to school after vacations, Mom would weep as much as I did.

She used to run the whole length of the platform as the train pulled out of Dadar station. I would be crying in the train, and my mom and grandfather would be weeping on the platform. We were so filmy—all of us [laughs]. In retrospect, my mom’s decision to send me to boarding school was the best one. It mellowed me. I would have known only theatre people if I had been brought up in Mumbai.

It’s not easy bringing up a child, especially if you are doing it alone. Mom always pampered me emotionally rather than materialistically. Even today if I stumble and hurt my toe, it’s enough to change her whole world. I guess being a parent means your entire existence is defined by that one person, your child.

After my parents split, Mom went through a lot of pain and had a huge chip on her shoulder. My dad [advertising

guru and theatre actor Alyque Padamsee] had a decent job, earned a lot more than she did. Mom was a freelancer. For a long time, she struggled to match him. I was never allowed to sit in my dad’s car when he visited me; Dad could only take me around in a taxi. He was allowed to give me only two gifts every year—one on my birthday and the other on Christmas. On the other hand, she made sure I didn’t lack for anything. For instance, at one point of time, I began to enjoy the fish and chips served at Shamiana restaurant at Taj Mahal Hotel. Once a month, Mom would take me there. She never ordered anything for herself, always quoting some excuse. It’s only much later that I realised that she could not have afforded to pay the bill for two. So, in the larger scheme of things, everything was smooth, but there were many quiet sacrifices.

Mom has this incredible generosity of spirit, an unquestioning willingness to part with her time.

She has never said ‘No’ to anyone. She is always there for people who need her—my friends, young struggling artists or people who need guidance in their careers. She once gave me a thesaurus in which she wrote, ‘May you imbibe generosity, humility, and modesty.’ Those are the rails she laid down; I am just the train running on them. I have tried to imbibe her commitment to a larger cause; a sensitivity to the world around me.

I moved out of Mom’s house in 2003. When I quit advertising and took to theatre full time, my friends and I used to work out of her drawing room. Between us all we had only one computer, one bathroom and one automobile to share. Suddenly we were in each other’s hair all the time and we reached a tipping point. But when I moved to my grandfather’s flat in the suburbs, four days a week the fol-



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Mom has this incredible generosity of spirit, an unquestioning willingness to part with her time. She has never said 'No' to anyone. She once gave me a thesaurus in which she wrote, 'May you imbibe generosity, humility, and modesty.' Those are the rails she laid down; I am just the train running on them. I have tried to imbibe her commitment to a larger cause; a sensitivity to the world around me

lowing month she was with me rearranging my furniture, setting up the house, and arranging my clothes. Someday soon, I might just move back and stay with her again. She is growing older now and our relationship is more mellow and free of volatility.

We still fight a lot. She takes me for granted and vice versa. Case in point: I hurt my back recently and she had come over to stay. She rearranged my cupboard, which annoyed me thoroughly. Everything was meticulous but I could not find my things. So we argued over that. I guess her need to take care of me is constant.

Some things about her exasperate me. Mom has always had a far more hectic social life than I did. When I was in college, I would be home by midnight and she would walk in at 2 am! Second, she is terrible at grasping technology. But she will insist on having the latest palm pilot and mobile phone. I, on the other hand, own a very basic phone.

Once, when she faced some problem on the computer; she called one of my software engineer friends in Texas—it was the middle of the night there! I was in the next room and she didn't consult me. And yes, how can I forget her parking? She is terrible at it. What I like, though, is that she is aware of her limitations and finds a way to surpass them.

She was very disappointed when I quit advertising and moved to theatre. She sat me down for a long chat. Theatre involves a lot of struggle. She wanted me to have a comfortable life with all the frills. She didn't want me to struggle the way she had to. Actually both my parents didn't agree with my decision. It's rare that they agreed on anything; this was one of them.

She does not criticise my work but she does offer suggestions. We differ in the way we judge plays. She is very heavy on content. And if the story is powerful, she connects with the play. I am more into the craft and aesthetics. She may be critical at a preview. But on the opening night, she always gets carried away. I could walk on stage and present a bad show, and she will still stand and clap for me if no one does. I know she is hopelessly biased [smiles].

We worked together in *All My Sons* in 2003 and swore never to do so again. She was used to working with my

father. As a director I have a very different idea about performance and rehearsal. She was also older than the rest of my cast. I was 21 then. So the younger actors including me were quicker at learning lines. I had to learn how to temper myself while working with someone older. Also I was in advertising then and rehearsals used to happen late; she didn't have the stamina for it. So it was not as productive as we had hoped. Part of it was the parent-child equation—to be able to accept the child taking the lead. Part of it was that my style was very different from both parents; I can be pigheaded. However, I am working on a play with a small part for her. Now that we don't live together, there is a different dynamic.

I seek her advice less now. Things are changing. Suddenly she treats me like 'The Son' who must take care of her. It happened in the past three years after my cousin passed away. He was like Mom's first child. After his death, she has been more vulnerable. It's little things; if she cannot figure out some banking work she will approach me. Earlier she would try and sort it out by herself. Now I often find myself giving advice. At the same time, she is way more active than I am. Last month, she went on a three-week trip to Mansarovar. At her age—she is 69—it's commendable.

I try and spend more time with her despite our busy schedules. We catch up for a meal every week, but now she does not enjoy eating out as much. Sometimes we watch plays together. She insists on sitting in her favourite seat in the lower half of the theatre and I prefer to sit in the upper rows. So we part ways as soon as we enter the theatre and connect after the play is over. I also ensure I have a long conversation with her every two days or so. She complains I work too hard and don't have enough time for her, that I am surrounded by friends and people. My house is always open and there is food for everyone who walks in. I tell her I learnt it all from her!

Earlier there was a lot of resentment—especially because she didn't let my father be a part of my life earlier. I really got to know my father after I turned 14. The funny part is Dad and Mom are movie buddies now; they watch films together. It's worse when they invite me. They will sit on either side of me and air completely contrasting views! But it makes me happy they have finally arrived at this wonderful space where they can relate to each other.



Madhukar

Talwalkar

Set the pace: More exercises for hernia management

As discussed last month, pre and postoperative care are equally important in managing hernia. In abdominal curls, start with simply taking the weight off your shoulder blades and holding the 'up' position for a couple of seconds each time. See if you can comfortably do 15 repetitions. If not, stop when you feel you have had enough. If you feel no soreness, try more repetitions 48 hours later. Stop any time it hurts, or if you feel that a hernia or stoma site is responding differently from the surrounding skin. In the latter case, cautiously try it again on your next training day; if the discomfort persists, may be that's the way your abdomen will respond each time. However, if you detect even a slight increase in the response, discontinue training until you have sought competent medical advice.

Build up the number of repetitions progressively to three 'sets' of 15, taking a few minutes rest between each set. If you've been able to do this on three consecutive training days without feeling sore on your next training day, then you are ready to move ahead.

BUILDING UP THE WORKLOAD

The next step is nothing dramatic: instead of merely relieving the pressure on the shoulder blades, lift them two or three inches off the floor. It is sensible to check occasionally with the finger tips that as you raise the body the bottom of the rib cage is moving towards the iliac crest of the pelvis (the hips) so that it is definitely the rectus abdominis being worked rather than the hip flexors. Hold the raised position for a couple of seconds each time and work up gradually to sets of 15 repetitions, and then three sets at each session. Stop if it hurts, or if (at any time) you feel sore on the start of the next training session. Reduce number of repetitions until you feel that at each training session you are fully recovered from the previous one. When you can achieve three sets of 15 repetitions on three consecutive training days, you are ready to increase the load again. This will involve nothing more than increasing the movement so that you are raising the torso to an angle of about 45°,

following the same stages and taking the same precautions as discussed. A further progression would be to increase the load by holding the hands beside the ears, although you should avoid placing them behind the head. At the final stage, you can increase the movement until you are raising the torso as far as you are able, comfortably, but not in any way rushing the progressions or slackening your precautions against overload.

WHERE TO GO FROM HERE

By now you must be feeling reasonably fit, confident in day-to-day activities, and restrained in sports participation like swimming, running (on a good surface, where there is minimal risk of stumbling), riding (with due care while mounting the horse) and amateur cricket. As always, monitor the abdomen carefully for any untoward signs. It would probably be helpful to fit this in between your sets of sit-ups. A more demanding exercise would be to leave the knees in the raised position for sit-ups, and try to bring each shoulder up towards the opposite knee.

Exercises you must avoid are ones involving heavy lifting, pulling or pushing. These would involve closing off your throat, thus increasing abdominal pressure and the size of the hernia. Besides, these kinds of exercises do not burn calories efficiently and would not help weight loss.

It is natural that there will be some enthusiasts who would wish to take their strengthening programme further on completing the exercises described. They should be aware that all exercises in case of hernia repair mean venturing into uncharted territory and, as already explained, must be undertaken with unremitting caution. The next stage would be to continue the sit-ups programme on a bench inclined at 45°, with the hands held beside the ears to increase the load, and perhaps even ultimately with weights. Before taking this step, seek medical advice, preferably from the surgeon who carried out the repair. Above all: don't push your luck!

Madhukar Talwalkar is chairman of Talwalkar's, one of India's largest chain of fitness centres with 78 branches across major cities. Website: www.talwalkars.net



Dr Anjali

Mukerjee

Fight obesity: Gastric bypass and special diet

After battling obesity for a long time, some months ago I underwent gastric bypass surgery. I am in my mid-50s. Please suggest a diet plan that will help me check my weight.

A gastric bypass makes the stomach smaller and changes the way the body handles the food you eat. You begin eating less food, and your body is unable to absorb adequate nutrients from what you eat.

Six months after the operation, you should eat three-fourths of what you used to eat earlier. Your calorie consumption should not exceed 1,200 calories a day and your protein goal should be between 60 and 70 gm a day. However, your caloric needs may vary depending upon your activity level. Eating several small meals during the day will keep your metabolism high and help you lose weight. Long gaps between meals will make you too hungry and tempt you to eat the wrong things. Avoid eating raw vegetables, fruits with skin, dried fruits, bread, popcorn, nuts and red meat, especially if these are poorly tolerated by your body.

To remain healthy, you must focus on getting enough protein, vitamins and minerals from a reduced diet. To provide proper nourishment to body, ***eat more protein-rich foods like:***

- Skim milk
- Low-fat cottage cheese
- Egg whites
- Oatmeal made with skim milk
- Fish
- Chicken

Consuming empty calories (food high in calories but low in nutrients) can inhibit weight loss or even cause you to regain weight. To help weight loss and maintain it, limit your fat intake to not more than 20-25 gm of fat per day and avoid high-fat foods like nuts, regular mayonnaise, cream, cheese, whole milk, butter, margarine, peanut butter, muffins, potato, whole milk cheese, snack crackers, ice cream, shortening, regular salad dressings, sauces, fried foods, sausage, potato chips, doughnuts, gravy, and carbonated drinks.

Foods best avoided:

- Fried foods
- High-fat fast foods, including snack chips, candy, chocolate, cookies
- Drinks containing caffeine like tea, coffee or chocolate
- Sugary foods like white/brown sugar, syrup, jelly, desserts, jams
- Alcohol, desserts, high-fat milkshakes
- Carbonated or regular beverages or sodas
- Starchy foods like white rice, white bread, pastas

Some diet tips following gastric bypass surgery:

Eat proteins first: Include protein in each meal you eat. Protein in the form of lean meat like chicken, fish and other low-fat sources should be eaten first. Foods should be cooked without fat and seasoned to taste. Protein intake should be followed by vegetable intake.



Six months after a gastric bypass, you should eat three-fourths of what you used to eat earlier. Your calorie consumption should not exceed 1,200 calories a day. But you should eat enough protein—between 60 and 70 gm a day—to promote weight loss, build immunity, and repair wear and tear of muscle tissue

Eat small meals. Eat three to six small meals a day. Include two or three healthy protein snacks if hungry. Stop eating before you begin to feel full.

Eat and drink slowly. Take 20 to 30 minutes to eat your small meals, 30 to 60 minutes to drink one cup of fluid. Eat slowly and chew your food thoroughly.

Avoid drinking fluids with meals. As it may cause you to become full very fast. It can also cause abdominal pain, nausea, vomiting and dumping syndrome in gastric bypass patients.

Keep hydrated. Drink six to eight cups of water each day. Only drink non-carbonated beverages as the gas produced by carbonated drinks can stretch the stomach pouch.

Take your vitamin and mineral supplements every day. To prevent vitamin and mineral deficiency, you need to take supplements every day. Required daily supplements include a multivitamin, multi mineral, calcium, vitamin B-12 and an iron supplement.

Bypass surgery alone can support weight loss, provided you eat less and sensibly. Make sure you eat adequate amount of protein to promote weight loss, build immunity and to repair wear and tear of muscle tissue. To lose weight and avoid complications, you need to correct your eating habits and follow the exercise and lifestyle guidelines given by your doctor.

Dr Anjali Mukerjee is a nutritionist and founder of Health Total, which has 15 centres in Mumbai to treat obesity and other health related disorders. Visit www.health-total.com



If you have a question for Dr Mukerjee write to contact.mag@harmonyindia.org

promotion

Dental Aesthetics



Dr Chandresh Shah
Email: all32intact@hotmail.com
Website: www.denticareindia.com

Q1. My upper front teeth are rough and slightly discoloured. It does not have good texture. I am an investment banker and my job involves frequent personal interactions with my clients. Considering the nature of my job, I need to have a bright smile. Can you suggest a minimally invasive technique to improve my teeth?

You probably have flourosed/hyapocalcified teeth which can attract lot of stains. Lack of reflection and refraction of light may lead to improper enhancement of smile. I feel Procera Laminates can offer your teeth unparalleled strength and beauty. The 0.25 mm Procera Laminates core of Alumina is bio-compatible; effectively masks discolouration; and minimises staining during bonding. It is also translucent and preserves the tooth's luminescence.

Q2. I had a root canal done and crown prepared in one of my upper teeth. Unfortunately the tooth broke and cannot be restored. How can I restore the aesthetics and function of the affected tooth without influencing my adjoining teeth?

The remaining portion of your tooth can be extracted atraumatically using special instruments which can preserve your bone and gum tissue. Immediate implantation using newer Noble Active having a good primary fixation can be done with immediate provisanalisation of crown depending on the situation. This will avoid wearing a Flipper or a Bonded bridge as a stop-gap arrangement till the definitive crown is restored.

Q3. I am 65 years old and completely edentulous. Recently I came to know about dental implants. I want fixed teeth with minimum number of implants. What can be done?

Noble Biocare has a concept of ALL ON FOUR. With the help of four implants, you can have a fixed denture in one jaw. This can also be done without opening your gums (flapless). Thus it will be a minimally invasive dental procedure with less number of implants and will offer the comfort of a fixed denture.



Shahnaz

Husain

Age control: Don't forget your moisturiser and sunscreen

Somewhere within the living cell is locked the fascinating mystery of the ageing process. Until we find the key to this, I believe appropriate external care is an important way of preserving youth and beauty. Weekly facials also go a long way in rejuvenating the skin and making it look youthful.

The daily use of moisturisers and sunscreens helps form a barrier between the skin and external elements. Sunscreen helps protect against UV ray damage, the foremost factor in skin ageing. Supplying moisture to the skin is a way of preventing dryness and delaying the signs of ageing. The youth of the skin depends on the regeneration of healthy new cells; which is why exfoliation with scrubs is an integral part of skin care. Masks also help remove dead cells, apart from rendering other benefits like improving blood circulation, tightening it and keeping it smooth and youthful. In our ready-to-use masks and scrubs, we have used ingredients like pure gold and diamond, as well as essential oils and plant products that are known for anti-ageing benefits.

To get rid of pollutants, night-time cleansing is of utmost importance—after cleansing, massage nourishing cream with outward and slightly upward movements; wipe off with moist cotton wool. Cosmetics are also drying in nature and are best removed with a cleanser rather than soap. Nourishing helps provide emollients to dry skin so it can hold moisture better.

Pay attention to particular areas that begin to show signs of ageing earlier than other parts of the face or body. These are the neck, the area around the eyes and the hands. The skin around the eyes is very thin and delicate. So be gentle while removing makeup and creams. Apply a cleansing gel around the eyes and wipe off with moist cotton wool. Then apply an outer-eye cream and leave it on for 10 minutes. Wipe off with moist cotton

Moisturisers and sunscreens help prevent dryness and delay the signs of ageing

wool. On the neck, apply cream and massage downwards from the chin. The pressure should be applied while going down and not while bringing hands back to the chin. Protect hands by wearing rubber gloves when you perform washing chores. Massage cream on your hands after bathing or household chores.

HOME INGREDIENTS FOR ANTI-AGEING TREATMENTS:

Scrub: Take 1 tsp oatmeal and 1 tsp ground almonds. Add yoghurt. Apply on the face and rub gently with circular movements. Then wash off with water. For dry skin, use once a week. For oily skin, use three to four times a week. Orange and lemon peel can

also be dried in the sun, powdered and added to scrubs.

Vegetable mask: Boil carrots, cabbage and turnip. Strain and use the water to wash the face. Mash the vegetables and apply as a face mask. Wash with plain water after 20 minutes.

Fruit mask for all skin types: Mashed/pulped fruits like banana, apple, papaya and orange can be mixed together and applied on the face. Keep on for 20 to 30 minutes. Papaya is rich in enzymes and helps cleanse dead skin cells. Banana tightens the skin. Apple helps cleanse the skin. Orange restores the normal acid-alkaline balance.

Mask for normal to dry skin: Mix ½ tsp honey with the yolk of an egg and 1 tsp dried milk powder. Mix into a paste and apply on the face. Remove after 20 minutes with plain water.

For area around eyes: Apply pure almond oil sparingly around eyes and massage gently for one minute using only the ring finger.

For puffy eyes: Apply a compress of iced water or milk directly over closed lids and leave for 15 to 20 minutes.

For hands: Take 2 tbsp granulated sugar and add a few drops of oil and lemon juice just before application. Put on the palms and rub hands together till the sugar dissolves. Leave on for 10 minutes and wash off.

Shahnaz Husain is the CEO of Shahnaz Herbals, the world's leading brand of herbal cosmetic and skin products



Shameem

Akthar

Perk up: Fight chronic lethargy with yoga

We are indulgent or indifferent towards chronic lethargy but modern medicine believes it is symptomatic of serious ailments, the list of which is long. This includes anaemia; nutrient malabsorption; fibromyalgia (muscle pain); diabetes; hypothyroidism; heart disease; cancer; arthritis and other autoimmune diseases; chronic infections from a weakened immune system; liver disorders; and circulatory failure. Psychosomatic causes include clinical depression, lack of recreation (boredom), excessive recreation (this overworks the system), stress, sleeping disorders and eating disorders.

Yoga works on the systems that are signalling distress through symp-

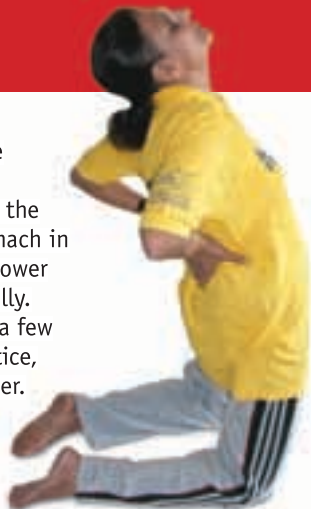
toms of excessive tiredness and lethargy. These include inability to stay awake; a drop in attention that mars ability to complete tasks; and a sense of falling as a person nods off into sleep even while upright or seated. Breathing practices like skull-cleansing (*kapalabhati*) and bellows breathing (*bhastrika*) are excellent pick-me-ups and offer immediate relief. However, when using such practices, the ideal solution would be to first identify the cause for the lethargy and work it out of the system with a good and regular yoga practice designed to treat that particular malaise.

More immediate yogic pick-me-ups include all standing poses, done

dynamically. Chest openers like the bow pose (*dhanurasana*), cobra (*bhujangasana*) and camel (*ushtrasana*) increase lung capacity and improve breathing so that a sense of expansion is experienced immediately. Doing poses in a dynamic fashion is also said to increase the air element or *vata dosha*, which is a stimulating element. Standing poses, by themselves, also have a stimulating effect that fights lethargy. Some interesting standing poses that are great revivers of energy include the warrior pose (*virabhadrasana*) and its series; triangle and angle poses (*trikonasana* and *konasana*) and all their variations; and arm balancers like the crow that induce a state of playfulness into the practice.

YOGIC MOVES Camel pose (*ushtrasana*)

Sit on your knees as shown, with knees a little apart. Place palms on the waist, elbows out. Inhale. Exhaling, tilt head back, bending from the waist, to drop neck behind. Keep pushing stomach in front as this intensifies the stretch along the lower back. Hold for a few seconds, breathing normally. Inhale, returning to starting position. Repeat a few times. Later, after a few weeks of regular practice, you can do it just once but hold the pose longer.
Benefits: It expands lung capacity and uplifts the mood. The forward thrust works the pelvic and hip region. This pose is a stamina-builder.



YOGIC MOVES Hand gesture of wisdom (*chin mudra*)



This gesture is said to increase the air element in the body, thus stimulating the nervous system. Touch the tip of the index finger to the tip of your thumb. Do for three to five minutes at a time. Only lightly touch the tips of the fingers mentioned. Do not press down the index finger with the thumb—that will have the opposite effect.

Shameem Akthar is a Mumbai-based yoga acharya



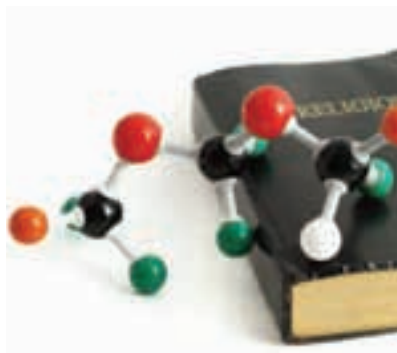
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The perfect balance

Only a harmonious collaboration between religion and science can yield true progress, according to the teachings of Baha'u'llah

Unlike animals, which depend for their sustenance on whatever the environment readily affords, human beings are impelled to express the immense capacities latent within them through productive work designed to meet their own needs and those of others. In acting thus they become participants, at however modest a level, in the processes of the advancement of civilisation. They fulfil purposes that unite them with others. To the extent that work is consciously undertaken in a spirit of service to humanity, Baha'u'llah says, it is a form of prayer, a means of worshipping God. Every individual has the capacity to see himself or herself in this light, and it is to this inalienable capacity of the self that development strategy must appeal, whatever the nature of the plans being pursued, whatever the rewards they promise....

The fallacies in theories based on the belief that there is no limit to nature's capacity to fulfil any demand made on it by human beings have now been coldly exposed. A culture which attaches absolute value to expansion, to acquisition, and to the satisfaction of people's wants is being compelled to recognise that such goals are not, by themselves, realistic guides to policy. Inadequate, too, are approaches to economic issues whose decision-making tools cannot deal with the fact that most of the major challenges are global rather than particular in scope. The earnest hope that this moral crisis can somehow be met by deifying nature itself is an evidence of the spiritual and intellectual desperation that the crisis



Only a coalition of scientific and spiritual understanding will empower the human race to assume the trusteeship towards which history impels it

has engendered. Recognition that creation is an organic whole and that humanity has the responsibility to care for this whole, welcome as it is, does not represent an influence that can by itself establish in the consciousness of people a new system of values. Only a breakthrough in understanding that is scientific and spiritual in the fullest sense of the terms will empower the human race to assume the trusteeship toward which history impels it.

All people will have sooner or later to recover, for example, the capacity for contentment, the welcoming of moral discipline, and the devotion

to duty that, until relatively recently, were considered essential aspects of being human. Repeatedly throughout history, the teachings of the founders of the great religions have been able to instil these qualities of character in the mass of people who responded to them. The qualities themselves are even more vital today, but their expression must now take a form consistent with humanity's coming-of-age. Here again, religion's challenge is to free itself from the obsessions of the past: contentment is not fatalism; morality has nothing in common with the life-denying Puritanism that has so often presumed to speak in its name; and a genuine devotion to duty brings feelings not of self-righteousness but of self-worth.

The effect of the persistent denial to women of full equality with men sharpens still further the challenge to science and religion in the economic life of humankind. To any objective observer the principle of the equality of the sexes is fundamental to all realistic thinking about the future well-being of the earth and its people. It represents a truth about human nature that has waited largely unrecognised throughout the long ages of the race's childhood and adolescence. "Women and men", is Baha'u'llah's emphatic assertion, "have been and will always be equal in the sight of God." The rational soul has no sex, and whatever social inequities may have been dictated by the survival requirements of the past, they clearly cannot be justified at a time when humanity stands at the threshold of maturity.

Excerpted from a statement on the concept of global prosperity published and circulated by the Baha'i International Community's Office of Public Information in January 1995

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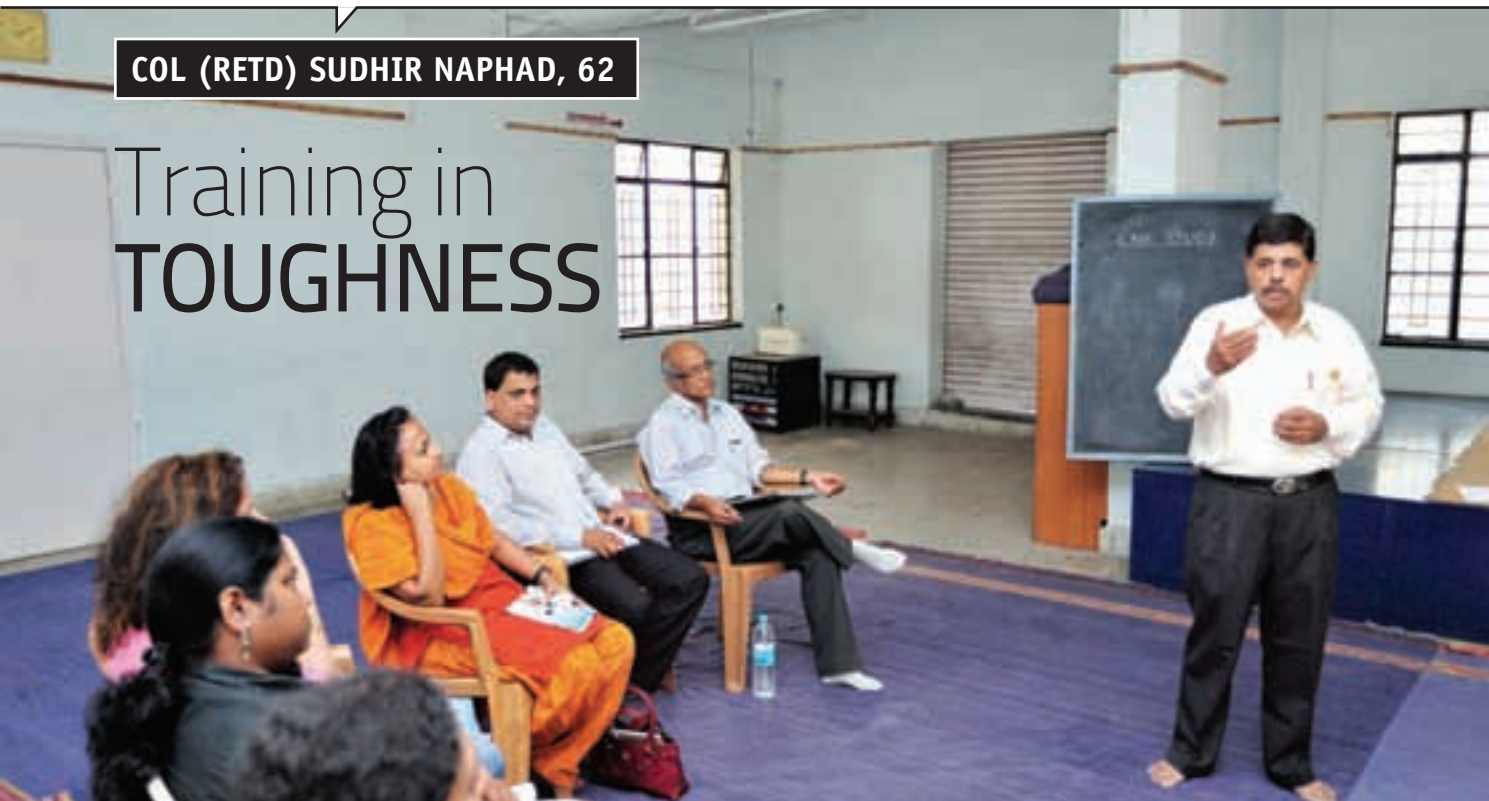
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“The most powerful ammunition we have at our disposal is our inner strength”

COL (RETD) SUDHIR NAPHAD, 62

Training in TOUGHNESS



I was commissioned in the Regiment of Artillery in 1970. Within a year I had participated in the Indo-Pak war along the Rajasthan border and later commanded my regiment in Punjab during anti-terrorism operations. In 1999, I took premature retirement after my wife died of lung fibrosis. Her unflinching composure all through her sickness taught me the importance of a positive attitude.

After my retirement I joined the Indo Swiss Vocational Training Trust as director. The organisation helped several small-scale industrial units to develop training programmes for its staff. However, most of the training initiatives did not focus on psychological development of the employees. I decided to do my MSc in counselling and psychotherapy. Alongside, I also

did my master's diploma in business administration. While pursuing my studies, I came up with the idea of forming an organisation that could help people overcome their problems through self-empowerment.

I formed Paramheet ('highest joy of life') on 2 October 2005. Along with my team, I conduct programmes on psychotherapy; create awareness about physical, mental, social and spiritual health; assist students and young adults with career guidance; train people in personality development, time management, goal setting, communication skills, and power of concentration; and impart practical lessons on first aid and disaster management. We have also conducted programmes for teachers and Class X students in nearly

80 schools on examination anxiety. Often, I travel to schools in rural India to conduct workshops-cum-exhibitions on personality development and career guidance. While my urban assignments are sponsored by schools, my rural stints are funded by various Rotary Clubs. Till now, I have written eight books on personality development for children.

This field presents its own unique set of challenges. I need to be keenly sensitive to people's needs; keep myself updated on developments in psychology and self-growth by attending seminars and lectures; and constantly hone my communication skills. I enjoy all of it though, for I have found my inner strength by helping others find theirs.

—As told to Khursheed Dinshaw

WRITING THE FUTURE

EXPERTS ANSWER YOUR QUERIES AND CONCERNS ON JOBS AFTER RETIREMENT

I am a retired government official. I learnt calligraphy up to the advanced level some years back. I would now like to teach it to students. How do I get started?

Calligraphy is the art of writing beautifully and is a popular hobby among children and adults. Before starting a class, make sure you have all the requisite materials—various types of papers, brushes, inks and nibs. As you have completed all three levels of calligraphy you may be well-versed with its various schools. But it is important to keep practising on your own. If you plan to conduct classes at your own home, you don't have to worry about renting space but limit each batch to 5-6 students to ensure personal attention. Publicise your class in local newspapers and distribute pamphlets in your neighbourhood. You can spend about ₹ 50,000 on this. Typically, it takes about two to three months to complete a level depending on the frequency of classes. A three-month basic course generally starts at ₹ 4,500. You can also conduct workshops in schools and tuition centres. Your returns will depend on how many students you are able to get.

—Achyut Palav runs the Achyut Palav School of Calligraphy in Navi Mumbai



I am a retired banker. I am interested in Vedic mathematics and practice it regularly. I want to start a Vedic math class. Is it a feasible idea?

Vedic mathematics is a branch of math where you can do complex calculations in less than five seconds. There are 16 *sutra* or formulae that solve all known mathematical problems in the branches of arithmetic, algebra, geometry and calculus. Today, Vedic math is gaining popularity among students, especially those getting ready for entrance exams. But it is also useful for bankers, stock brokers and accountants. So, starting a special class is a sound idea. For being a Vedic math teacher you need no special qualifications but you should be able to do calculation and arithmetic with numbers ranging from one to nine orally. It is also important to practise your skill. You could begin by targeting students from Class V to XII. It's best to start on your own and later join a larger tuition centre. Each batch should not have more than 20 students. In the first level, students can be taught arithmetic and algebraic sums. Ideally, it takes about 15 days and two hours of regular classes in these days to finish the first level. You can publicise your class on websites, social networking sites and even conduct workshops in schools

and NGOs. Generally, a student is charged anywhere between ₹ 500 and ₹ 1,000 for a level.

—Bachubai B Rawal runs Vedic mathematics classes in Ahmedabad

I am a retired brigadier. I have 30 acre of land in Munnar, Kerala, where I would like to start a home stay. How should I go about it?

Today's travellers want to get a taste of local culture, which has given a boost to the concept of home stays; that is, home away from home. It's a lucrative business model. As you already have a large piece of land, the first step is taken care of. The lodging place for guests should ideally be within a plantation or a farm. You will need to build a simple boarding place that offers all the basic amenities found at home. If you already have a house in Munnar, you can start on a small scale by renting out the extra rooms. According to the guidelines set by the government, a home stay can have only up to five rooms. Depending on how many rooms you plan to build, it will cost you around ₹ 1.5 million. You could have your own website and put your name on other travel websites. Publish brochures that can be distributed locally. All this would cost about ₹ 100,000. Word-of-mouth publicity remains the best option. Your returns will depend on what kind of facilities you offer. As home stays are different from hotels, it's important that you give your guests homely comfort, personal care and a chance to know more about the local culture. Be up to date with interesting places your guests can visit. You can also arrange indoor and outdoor activities like bonfire, camping, nature walks, boating, and visiting a local village, to name a few.

—Reena Nanaiah runs Kavery Riverside, a home stay in Coorg, Karnataka

Safety at your fingertips



Are you in the habit of checking and re-checking your lock every time you leave home? You are not alone—the rising crime rate in our neighbourhoods has made most of us paranoid. Though there are countless security systems available in the market, we went looking for one that is both intelligent in function and effortless to operate. We zeroed in on Zicom Security System's Fingerprint Lock. Don't let the sophisticated design scare you; it's nowhere as complex as you would expect it to be. Its optical sensor allows access only on recognition of preset fingerprints

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Dr Priya

Desai

Remains of the day: Your post-retirement years can be the most fruitful years of your life if you strategise your finances carefully

I met Venkatesh and Saroj on a tour of the hills in Karnataka. We were friends by the time we parted in Mumbai. As I was bidding goodbye, Venkatesh revealed that my earlier compliments to him and his wife on reaping the benefits of savvy financial planning were in fact misplaced. "This holiday is a wedding anniversary gift from our daughter Neha," he confessed a bit abashedly. "I am 65 years old now. I did not plan for my retirement as well as I should have. I really do not know anything about financial planning and what it entails." I was no doubt surprised by his candour, but I was more astonished that such seemingly worldly wise individuals had nonchalantly left their financial futures unplanned and vulnerable.

Venkatesh and Saroj are not alone in their allergy to financial planning. Rather, they represent the majority among seniors that remains voluntarily oblivious to the financial requirements of retirement, an arguably understandable aversion. Forecasting the shock of emptiness—mental and monetary—accompanying retirement and strategising for it is not a natural human forte. It is easier to pretend that life will continue to be fulsome even in the absence of a monthly paycheck. Has one ensured that an equivalent amount will be available every month without default for the next 15 or 20 years of retirement? Has one assessed the changing nature of one's financial needs and their impact on expenditure patterns? Many choose to ignore these questions because there are no easy answers.

Planning is a way to manage the uncertainty factor. The escalating uncertainty quotient is fuelling the fear among senior citizens about maintaining a decent standard of living. Medical and healthcare expenses escalate at the fastest rate with advancing age, leaving less and less money available to meet other needs. Available amounts are also depleting faster with falling interest rates while raging inflation is widening the gap between income and expenditure as never before. Seniors are definitely braving a new world that they never envisioned and need to cope with its demands and rules.

Pension can be enlarged by diverting resources from savings to assets, which earn fixed interest over a period of time

Planning is the most efficient way to either offset or reduce future monetary uncertainties. And for those unable to put aside savings from salaries, financial planning is the most worthwhile pre-retirement skill to master. I recommend financial planning regardless of background. Whether or not you enjoy the financial net created by employed children, helpful siblings, and a supportive extended family, the most reliable solution towards a stress-free retirement is to plan, depending on your own monetary wherewithal.

Here are some of the cardinal principles of financial planning:

First, assess all sources of income and expenditure, fixed and variable. Pension, for instance, is a fixed source of income. It accrues during one's lifetime, though the rate at which it increases depends on the rate of inflation. Notwithstanding this uncertainty, pension can be enlarged by diverting resources from savings to assets, which earn fixed interest over a period of time. Creation of a sizeable chunk of fixed deposits backed by safety, liquidity and assured returns adds a good source of income depending upon the duration of the investments. In most cases, barring unforeseen circumstances, enlarged pension can cover an individual's annual expenses, with the caveat that needs and spending are controlled.

Medical insurance is another underestimated, indirect class of fixed income. It is a sad irony that some of the healthiest people get sick. Seniors sometimes find that medical expenses constitute the greatest drain on their funds. However, medical insurance, despite the current downsides of available policies, is a viable means to pay for the natural demands of the body without dipping into one's savings. Signing up for it early in life ensures a better policy with fewer exceptions. Think of medical insurance as a basic utility, no different in function from rent or maintenance charges on your flat. Not paying for it could leave you high and dry, i.e. unable to cover medical costs incurred

to maintain your health, and in some cases save your life.

Liquid cash is another source of fixed income. Always retain a good cash kitty to meet emergencies. This could mean axing frivolous unnecessary expenses, being a savvy consumer, and resetting budget priorities. While maintaining a debt-free profile, ensure that you do not touch the capital. Thriftiness might sound and look unsophisticated but it ensures a debt-free profile and enables the maintenance of a steadily growing cash kitty. Remember we are not living in an El Dorado like Switzerland or New Zealand where the state ensures the comfort and safety of senior citizens. We are in a country where senior citizens have to find their own means of safeguarding the future and living with dignity.

Finally, protecting your fixed income is as important as creating it. One time-tested means is to know your enemy, who happens to be the tax man, if you happen to be in the tax net. Minimising your tax outgo by seeking out appropriate tax-saving schemes is unavoidable. These provide some of the greatest concessions available to senior citizens.

Moving forward, let's assess the pros and cons of variable income. If fixed income is the foundation of good financial planning, variable income is the luscious cherry on top. Variable earnings arise out of investments such as stocks and mutual funds. Balancing risk and reward is an integral part of this portfolio. It requires regular analysis of portfolio performance to ensure that earnings are commensurate with what the market makes possible. But variable income is not everyone's cup of tea. In the event you find yourself unable to tackle the demands of understanding and managing your portfolio, it is best to go ahead and embrace the traditional solution.

Convert variable investments into fixed deposits even if they come with lower interest earnings. It is better to surrender the excitement of playing the stock market and the pleasure gained from occasional windfalls for the orthodox security of a slowly increasing fixed income.

Authority and control are often overlooked aspects of financial planning. Financial abuse of seniors is rampant in India. Factors like risk and flexibility are also better managed under the owner's control. Therefore, cede control of your finances over to others only if absolutely necessary. Financial planning in many homes remains a male prerogative, relegating women to home affairs. Women, especially, should actively embrace self-directed financial planning. Also, execute your will in time to protect the future of your spouse and children, or those near to you. A clear and detailed listing of all your assets and liabilities, if any, should be prepared and regularly updated.

It is better to surrender the excitement of playing the stock market for the orthodox security of a fixed income

Here are some recommendations for those who are yet to join the rank of senior citizens. Financial liberalisation and faster globalisation have introduced new challenges, such as the temptations of free-flowing credit and the bankruptcy of old jobs to make way for the new functions of diversifying businesses. Job security is one of the biggest fears that many working individuals face today. Financial planning can counteract the fickleness of employers, rising inflation, and sudden financial demands. That said; it is

important to keep in mind that managing one's funds is not a one-time act but requires consistent planning. Ideally, it should begin early in one's working career, and remain a lifelong process. Naturally, financial goals are varied and entail different parameters based on individual needs. Dovetail financial planning for this purpose.

Your twilight years can be a liberating experience that enriches your life, providing contentment and satisfaction. Financial planning can offer a plank on which to build such a future. In this regard, it would not be amiss to refer to the lessons of Kazuo Ishiguro's novel, *The Remains of the Day*. The protagonist, Mr Stevens, who is a butler to a Lord Darlington, observes a large party congregated on a beach. They are saluting the evening with loud cheering. The party-goers had been looking forward to the evening all day, as they believed it was the best part of the day. Against this backdrop of evening merrymaking—to which he is a mere appendage, as he is a butler and not one of the guests—Mr Stevens begins to dwell on his own life. He expresses disappointment about some of his life choices with a stranger who gives him the following advice: "Neither of us is in our first flush of youth, but you have got to keep looking forward. You have got to enjoy yourself. The evening is the best part of the day. You have done your day's work. Now you can put your feet up and enjoy it."

'Remains of the day' is a deceptive phrase. It means to reflect peacefully on a day's work, metaphorically expanded as musing on the achievements of a lifetime. Simultaneously the nuanced phrase can also mean to dwell on the 'remains', or wreck, of a lifetime. Financial planning can achieve the former, more positive meaning. Become a financial planner and help paint your evening canvas with more beautiful hues.

Priya Desai, 70, is a Mumbai-based economist and writer

QUESTION MARKED

A SCIENTIST-TURNED-RTI ACTIVIST TAKES ON BENGALURU'S CIVIC BUREAUCRACY AND INSPIRES THE YOUNG AND ELDERLY TO STAND UP FOR THEIR RIGHTS. **DHANYA NAIR SANKAR** MEETS A NEVER-SAY-DIE SILVER CRUSADER

The first thing you notice about Ravindra Nath Guru is the badge pinned to his breast pocket. It declares: "I will not give or take bribes." That may sound a tad odd, until you learn that this sexagenarian from Bengaluru has filed over 400 queries under the Right to Information Act (RTI). Proudly patting his badge, Guru says he doesn't leave home without it. "Corruption starts because people are willing to pay to get their work done. So it's nice to remind people of this simple principle," explains the 66 year-old scientist-turned-activist.

Between conducting workshops to spread awareness on the all-important Act, taking on the mantle of co-ordinator of a citizens' movement and educating people on their civic rights, Guru graciously takes time off to meet us. And his fascinating story keeps us riveted through the afternoon.

A scientist with the Government of India for 36 years, Guru retired as

director of the Department of Information Technology in 2004. "I was involved with aeronautical and defence quality assurance laboratories across the country under the Ministry of Communication and Information Technology. Before I retired, I was on deputation with the Gujarat government to establish a national-level laboratory for testing components, equipment, calibration and software. The work was challenging but I wanted to do something on a large scale," says Guru, who has a degree in mechanical engineering. When he retired, donning the hat of a citizens' activist was a natural choice. "I was always curious about citizens' rights and, more important, how to safeguard them," he shares. "I also wanted to give something back to society. Thus, even while in government service, I was part of more than 14 consumer protection groups that ran awareness programmes in Bengaluru."

Interestingly, the Karnataka government had taken legal measures to

make important information relating to civic and community affairs public as early as 1997, well before the Centre implemented the RTI Act. "Thanks to the Karnataka Right to Information Act, there was already some degree of awareness here. It was therefore natural that I seized the RTI Act when it was passed in 2005," explains Guru, for whom fighting for citizens' rights is now a way of life.

Guru has taken up cudgels with various civic bodies, including the Bruhat Bengaluru Mahanagra Palike (BBMP), Bangalore Development Authority (BDA) and Bangalore Electricity Supply Company (BESCOM). But he has a special penchant for issues relating to the unplanned development of the city in which he grew up.

Indeed, Bengaluru's recent burgeoning growth keeps our crusader on his toes. "Development is necessary but our elected representatives should prioritise ward work after a public consensus," points out Guru, slipping

into activist mode. "After all, it is the common man who uses a large chunk of civic amenities and has to face the brunt when things go wrong."

Not surprisingly, most of his RTI inquiries pertain to building bylaws, especially in his neighbourhood, a crusade he began in 2005. Today, Banashankari Second Stage in South Bengaluru has kept the peace, thanks solely to his efforts. A quiet locality dominated by a silver population, the calm in Banashankari was once shattered by the construction of two party halls. Soon, parking became a problem, owing to the clatter of construction machinery. The ensuing chaos was unbearable, recalls Guru. With his knowledge of civic law, which can put municipal and government officials to shame, he was aware that large party halls were prohibited in residential areas. "Thus I filed my maiden RTI query and found out that the builder had misused a trade license meant for constructing an office. When we asked the municipal authorities to give us straight answers, they refused. The RTI Act came to our rescue and the construction work was shelved," beams Guru, who is now a hero of sorts in Banashankari.

Buoyed by this victory, Guru forged ahead, firing on all pistons. If residents of this neighbourhood are spared exorbitant maintenance and property taxes for the upkeep of arterial roads and gardens, they have Guru to thank. "The BBMP was charging each family Rs 6,000 for maintenance of the neighbourhood garden. We wanted to know where our money was going and so I filed an RTI inquiry. It was apparently going towards the salaries of security guards. But the truth is that there were never any guards in the park!"

Among Guru's legion of well-wishers is 85 year-old K L Renu, coordinator of the Senior Citizens' Forum. "His relentless efforts have brought about transparency in municipal bodies," endorses Renu. But Guru's real

"I wish more senior citizens would divert their energy to filing RTI enquiries. Five to eight hours a week is enough. People can call our helpline, (080) 6573 4444"

success lies in spreading awareness so that his mission becomes a movement. "Today, people in Bengaluru are more aware of the RTI Act, thanks to Guru, who has also inspired us to keep a close watch on our elected representatives," adds Renu. "After all, a democracy works only when people are proactive." Says M R Rangaswamy, secretary of the Federation of Senior Citizens' Forums of Karnataka, and a friend of Guru, "Not everyone is aware of their civic rights and therefore people do not question the authorities. The officials themselves are often not armed with information and don't know the rules! That's why we need more people like Guru."

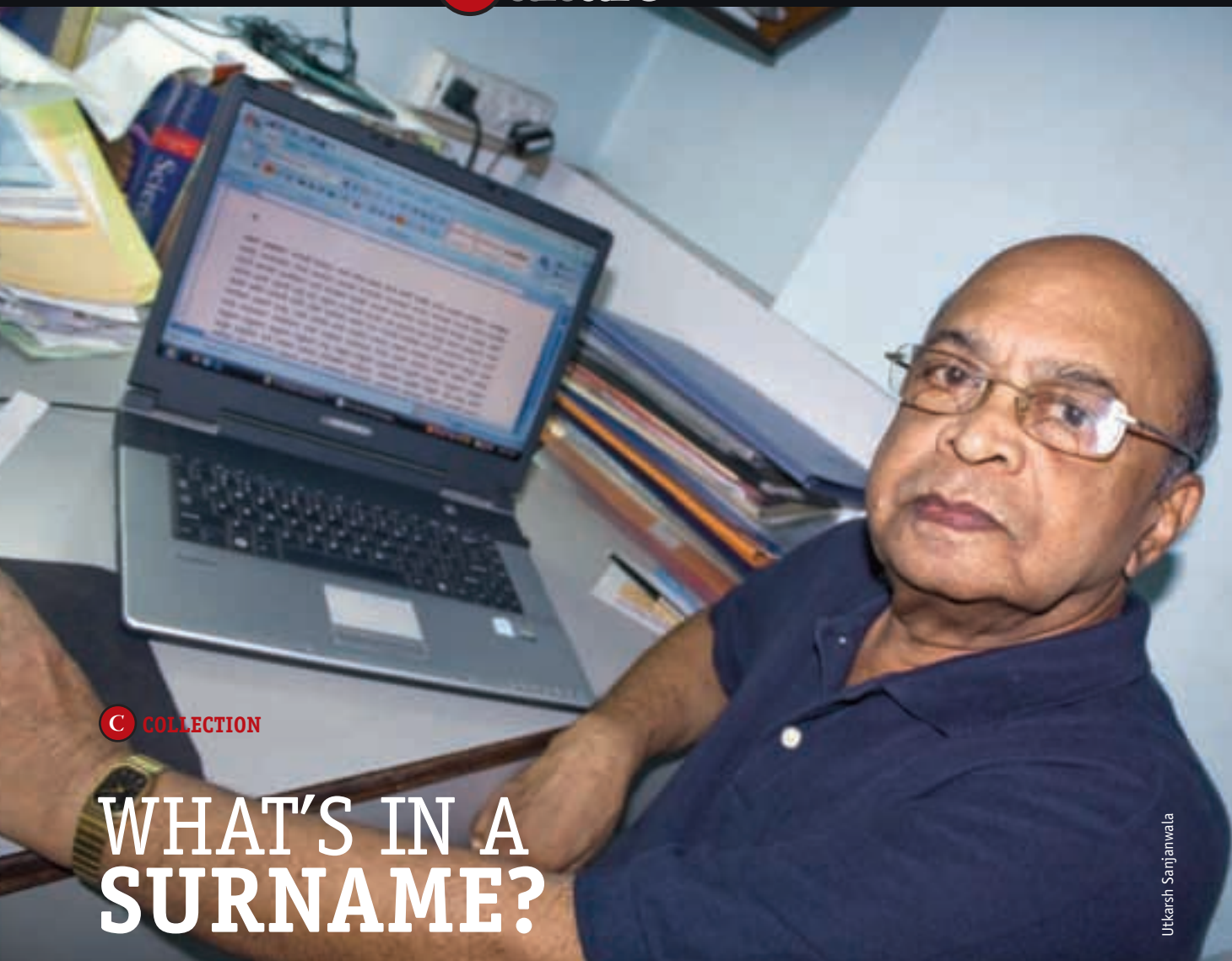
However, Guru's tug-of-war with administrative apathy has not been without its perils. Look closely at the window panes of his home and you notice an irregular pattern. It's not an artistic quirk—his home has been attacked twice and Guru had to request police protection. The first attack took place in 2006, when he approached the Karnataka Information Commission to follow up on complaints regarding BMP building bylaw violations in his neighbourhood. "Their intention was to threaten," says Guru, shrugging off any threat to his life.

But if courage is Guru's strength, our protagonist fondly admits that the main supporting role is played by his wife. "I would love to involve myself more directly with his work but owing to responsibilities at home, I can't be involved with it 24x7," smiles 63 year-old Vineetha Guru; for her, worrying is second nature as her husband is often away from home for hours on end. "People are constantly calling him to help them file applications. I can either sulk because he's

away so much or feel satisfied that someone is benefitting from his expertise," says Vineetha, with a touch of the philosophical.

Apart from his family's safety, there's another cause to worry, and Guru is the first to admit that his work has made him age. He says it's a price he's paying for people of his generation not asking relevant questions and giving in to corruption. "I wish more and more senior citizens would divert their energy to these activities," he sighs, adding, "Five to eight hours a week is enough." Besides filing RTI enquiries, Guru is also the coordinator of the Coalition Against Corruption, a group that helps citizens battle red tape and crooked government employees while dealing with bureaucracy. "People can call our helpline, (080) 6573 4444. We guide them on the nitty-gritty of filing and following up an RTI application," explains Guru.

When he's not knocking on the door of bureaucracy, he's conducting workshops in schools and colleges in Bengaluru, as well as in Mysore, Chitradurga, Tumkur, Belgaum and Hyderabad. Guru has also been instrumental in starting consumer clubs in 20 high schools in Bengaluru, where students and teachers are trained in consumer rights. "I fervently hope these students actively use this knowledge," says Guru. Now he is already planning his next project—an RTI query on rainwater harvesting (RWH) projects in Banashankari. "The municipality has already charged us Rs 200,000 but not all buildings, including civic buildings, have RWH facilities," says Guru. The gleam in his eye suggests that the local municipal corporation will soon receive a visit from a resident they know only too well!



C COLLECTION

WHAT'S IN A SURNAME?

Utkarsh Sanjanwala

We can choose our friends but, unfortunately, not our surnames. And while most of us learn to live with our ancestral nomenclature, Mumbai-based **Gajanan Wamanacharya** decided to study it. The 78 year-old retired scientist from Bhabha Atomic Research Centre has put together a list of 60,000 unusual surnames in the past four decades after poring through thousands of newspaper articles, electoral lists and almanacs. Some names on his list can indeed trigger side-splitting hilarity—Kanpile (ear-puller); Dukre (pig); Gadhve (donkey); Aalshi (lazy); Parkarwarkar (lift your skirt); Deedmishe (one-and-a-half moustache). “None of us realise that a simple sober surname can be a huge blessing,” says Wamanacharya with a deadpan look. The jovial silver does not just collect

surnames but explores their origins too. Deedmishe, for instance, came into existence when a bearded Maratha soldier rushed to the king’s court while the barber had just trimmed off half his moustache. Wamanacharya insists, though, that we don’t have to live with exasperating surnames. In October, he issued a letter in *Maharashtra Times* promising assistance to people who wished to change their surnames. “I received over 40 telephone calls asking for help and I plan to assist them with all the paperwork involved,” he assures. He is now working on a dictionary of unusual surnames. “A 100 years from now, when these surnames will have disappeared I want the world to know about their existence and history.”

—Rajashree Balaram

All work and all play!

THEATRE

December brings you the best action in Indian theatre with a series of theatre festivals in different parts of the country. Here is the schedule; don't forget to mark the dates on your calendar.

Centrestage Theatre Festival, Mumbai,

26 November-5 December

By the time you read this, Mumbai-based NCPA's first theatre festival will already be midway. You can still catch three wonderful plays—*Rebecca*, *Oedipus Rex* by Sophocles and *Haath Kya Aya? Shunya*—scheduled over the first five days of December.

Ibsen Festival, Delhi

30 November-10 December

Norwegian playwright Henrik Ibsen's best works will be staged in English, Hindi and Kannada. Watch out for some of his finest masterpieces: *The Master Builder*, *The Lady from the Sea*, *When We Dead Awaken*, *The Mountain Bird*, *Peer Gynt* and *Mabou Mines Dollhouse*.



International Theatre Festival of Kerala (ITFK), Thrissur

22-31 December

Besides Assamese, Marathi and Manipuri plays, this year's ITFK focuses on Latin American works. Troupes from Bolivia, Cuba, Mexico, Spain and Chile will stage their own plays and collaborate with local theatre groups from Kerala for a grand carnival production, directed by internationally renowned dramatist Elias Cohen.

Sarkash, Mumbai

4-12 December

Organised by Jana Natya Manch, the line-up of Sarkash comprises plays that have received a standing ovation many times over: *Tumhari Amrita*, *Cotton 56 Polyester 84*, *Ismat Aapa Ke Naam*, *Kharashein* and *Hamlet: The Clown Prince*.

Thespo 12, Mumbai

14-19 December

Avant-garde plays in Hindi, Marathi and English apart, the highlight of Thespo's 12th festival is The Thespo Fringe, a 40-minute performance that involves no sets, no sound, no lights and no tickets!



METER DOWN

THE MAHARASHTRA GOVERNMENT'S PLANS TO GIVE MUMBAI A SWISH NEW MAKEOVER COULD SOON HERALD THE EXIT OF THE CITY'S YELLOW AND BLACK FIAT TAXIS. THOUGH NOSTALGIA MIGHT PRODUCE TO RISE IN DEFENCE OF THE TAXI, THE REASON BEHIND THE VEHICLE'S EXIT IS NOT UNJUSTIFIED: OLD TAXIS INCREASE POLLUTION AND FALL SHORT OF INTERNATIONAL TOURISM STANDARDS. FOR ALL THOSE WHO FIND IT DIFFICULT TO LET GO OF THE CULTURAL ICON, DON'T LOSE HEART JUST AS YET—TAXI DRIVERS PROMISE TO PUT UP A STAUNCH FIGHT.

The uncompromising voice

Empress of Hindustani classical music Dhondutai Kulkarni speaks to Vandana Shukla about a lifetime spent in search of perfection

C MUSIC

At 85, Dhondutai Kulkarni is a study in contrasts. Though frail and petite, her posture is taut as a harp string; her aura that of a queen who is sure of her magnificent control over every ascent, descent, glide and meander of Hindustani classical music. Watching her perform at Chandigarh's Bharatiya Vidya Bhavan hall, one cannot help but compare her to a babushka doll—just as you hear one stunning facet of her voice, she stupefies you with another. The only surviving disciple of Ustad Alladiya Khan, Dhondutai Kulkarni remains one of the finest classical singers India has ever known.

A glimpse into her thoughts....

Kolhapur, where I come from, has produced some of the greatest singers in India. My father, a poor schoolteacher, always dreamt I would become one. However, I was born at a time when girls from Brahmin families thought twice before even crossing the threshold of their homes. Nevertheless, thanks to my father, a man far ahead of his time, I had the opportunity of being trained by some of the best Muslim *ustad* and *baiji*. My father even learnt to play tabla to accompany me. As long as he was alive, he always encouraged me to pursue music without ever yielding to the temptation and ego that is bound to follow commercial success.

I have been fortunate to have some of the best gurus. I was trained under Ustad Alladiya Khan, Bhurji Khan, Luxmi Bai Jadhav and Kesarbai Kerkar. I do not see perfectionists of that calibre any more. People are far too busy chasing wealth and material comforts;



Sanjay Sharma 'Kurt'

"If everyone sings in the same style, music will become like a McBurger"

the search for perfection and research has been long abandoned.

I did not marry; you can be either devoted to music or to *grahastha* [domesticity]. You cannot follow both as a woman, both spheres are very demanding. Had it not been for the selfless dedication of the *baiji* [female classical singers] who, un-

like their male counterparts, were not even given the title of *ustad*, we would never have such a great heritage of music. In every *riyasat* [province], only male singers were chosen as *raj gayak*; female singers were never assigned the job of teaching or mentoring. Yet, they had unfathomable reservoirs of knowledge and were very selective and wise.

The f rebrand Kesarbai attended my concerts clandestinely, and tested me thoroughly before accepting me as a disciple. I was made to wait for years before she actually imparted true knowledge to me. She wanted to

be sure her legacy was handed over to the right person. However, once she opened the doors to her heart and mind, there was no holding back; she gave generously. She took me to her house in Lonavala, shut the world out and taught me music all day.

The day Kesarbai's voice cracked on stage, she quit. Such honesty and commitment is unheard of these days. She gave me the chance to sing at many of her top-notch programmes. She would also insist I wear her diamond jewellery for such occasions, though I always refused. It was a great responsibility to be accepted as a disciple, and we could carry that responsibility only because of the grace bestowed upon us by our gurus.

Music is not merely about ascent and descent of notes; each artist can render a unique appeal to those notes according to his or her style. My gurus Luxmibai and Kesarbai were poles apart—the former was calm as a hermit and the latter a firebrand. The personalities of both were reflected in their music. And then, there was Alladiya Khansahib, a deep sea of knowledge who took me as a disciple when I was nine. Each note has four *shruti*; different *gharana* use these *shruti* differently in any given raga, which lends variety to music. Imagine everybody singing in the same style; music will become a McBurger!

Even if you skip *riyaaz* for a week, your voice will stray out of control. Music is not about purity of notes alone, the pure notes have to move within the discipline of rhythm, and the rhythm should not be monotonous, or music will become boring. Universities may hand out certificates of mastery in music. But it's the stage performance that finally serves as the true test of your talent. Sometimes a listener comes to me after a concert and says, "I do not know what raga or *tala* it was, but I enjoyed listening to it, *bahut anand aaya!*" That is music, and that is the certificate one should strive to earn.

C PROFILE



Web wise

She knits at a ferocious speed; solves Sudoku and crosswords; tracks rare, fast-disappearing recipes; studies the finer nuances of Carnatic music; surfs the net; and blogs prolifically. **Lalitha Ramakrishnan** packs it all in a day and she is all of 83 years. The Chennai-based silver, who started blogging eight years ago, pursues her interests with remarkable vigour. "I used to write my thoughts in long hand and my daughter, who set up my blog, used to post them online," says Ramakrishnan. The soft-spoken octogenarian has two blogs: one where she shares her thoughts on travel, pilgrimages, changing times, old recipes, and family and friends, and another blog exclusively devoted to Pondicherry, where she lived when her late husband, T K Ramakrishnan, a Central Government bureaucrat, was posted on a seven-year stint. Her blog is also a tribute to her much-missed spouse. "He was only 67 when he died," she says wistfully. "My grandchildren were too young then and didn't get a chance to really know him. Through my blog, I want them to know about the life he led and the wonderful man he was." It was only last year that Ramakrishnan started typing her thoughts on her blog; thanks to the laptop her son gifted her. Her children—three daughters and two sons—often send her links to interesting websites she might enjoy. "She has an open, curious mind and she likes staying abreast of everything happening around the world," says her daughter 65-year-old Raji Muthukrishnan. When Ramakrishnan is not surfing, she is knitting. She has knitted hundreds of woollen items, the latest a sweater for her one-year-old great granddaughter. To know more about this fascinating silver, log onto her blogs www.memories-and-musings.blogspot.com and www.lifeinpondicherry.blogspot.com

—Rajashree Balaram

Avian HEAVEN

The birdsong of Keoladeo National Park will nest its way into your heart

❖ 📷 Arun Bhat





The small road that cuts through Keoladeo National Park is like a sprawling, open-air aviary, where a medley of bird calls and sudden flashes of colour in the foliage keep you riveted to the spot for hours on end. There's a

mind-boggling variety of migratory birds at this sanctuary in Rajasthan, where I encountered nearly a hundred species living and breeding happily within a 30-sq km, protected area. They had arrived from every part of the world, trusting the safety

of the marshland and jungles. And as if to return the favour, they put on a spectacular show for visitors, day after amazing day. The park is so densely populated that no matter where I stood, there were at least half-a-dozen species preening and calling out.

It's one of history's ironies that the origin of this park has nothing to do with protecting birds. Over a century ago, the Maharaja of Bharatpur created these wetlands by damming Gambhir River and diverting its waters to a natural depression. The marshy area thus created began to attract ducks and cranes, which arrived in the winter months. What is a beautiful sanctuary today was thus a protected hunting site, which hosted shooting parties for Indian and British royalty!

This hunting reserve was declared a bird sanctuary in 1956 and named after the Keoladeo Temple located within its boundaries. The sanctuary, with more than 300 species of birds, many of them critically endangered, was later declared a national park and a UNESCO World Heritage Site.

On a misty morning, I was welcomed by the calls of jungle babblers and Brahminy mynahs that hopped from branch to branch along the trees at

the edge of the park. I had barely taken a few steps inside when I spotted a peahen escorting a bunch of young ones foraging on the ground. They quickly disappeared into a bush when the mother saw me watching them and alerted her flock. A minute later, a laughing dove was posing for me gracefully from atop a bush. This was no laughing matter as it silently kept a careful eye on me. But I spotted many of its kind deeper in the jungle, 'laughing' in unison at my disappointment.



Setting hearts aflutter: (clockwise from top left) the common kingfisher; the shrike; the painted stork; rose-ringed parakeet; (opposite page) cycle-rickshaws ferry tourists inside the park



In my first hour inside the park, I saw only smaller birds commonly found in the Gangetic plains, like rose-ringed parakeets and a variety of shrikes. Parakeets love to chatter and they squawked like there was no tomorrow! Every inch of Bharatpur's shrub is filled with their raucous calls and yet their green blends so seamlessly with the vegetation that it's hard to spot them in the trees.

As I walked further down this great birding highway, birds that were less common were kind enough to make an appearance. The only pair of black-necked storks nesting in the park was feeding happily in knee-deep waters at the edge of the road, showing off shiny blue necks.

After a few days of wandering around the sanctuary, I spotted a fine pair of critically endangered sarus cranes—perhaps the largest of the birds in the park—known to stand almost as tall as a human adult. As I kept watching them, the pair delighted me with a fine display of their courtship dance, jumping up and calling with a loud trumpeting sound. Watching this

happy couple alone made my visit to the park rewarding.

The marshy terrain makes the Keoladeo an ideal habitat for large herons, which need plenty of space and isolation to breed. These large birds were nesting on trees scattered across the swamp. There was a fairly large population of painted storks that stood out with their colourful pink-and-black plumage. Grey herons, with their long necks, were everywhere. Standing absolutely still in knee-deep water, they would suddenly stab at fish with their needle-like, long beaks.

There is more to Keoladeo National Park than this massive congregation of birds. The large water body makes it an ideal habitat for flap-shell turtles gently swimming just below the surface. I repeatedly spotted dark, dome-like objects moving slowly in the water for two full days but never once had a face-to-face encounter with the owners of these shells. It was a full three days later that I found an easy way to get a good look at them, thanks to the generosity of Seetaram Baba. Baba lives at the Hanuman

FACT FILE

WHEN TO GO

November to February

GETTING THERE

By air: The nearest airport is at Agra, an hour's drive from Bharatpur. New Delhi has better air connectivity from all parts of the country and is 180 km from Bharatpur.

By train: The sanctuary is connected by daily trains from Delhi and Mumbai.

By road: Bharatpur is located on the Agra-Jaipur highway and is a four-hour drive (180 km) from Delhi. Buses going to Bharatpur from Delhi leave from Sarai Kale Khan Bus Terminus.

WHERE TO STAY

RTDC Saras: Tel: 05644-224004; ₹ 850 onwards

Birder's Inn: Tel: 05644-225701; ₹ 1,600 onwards

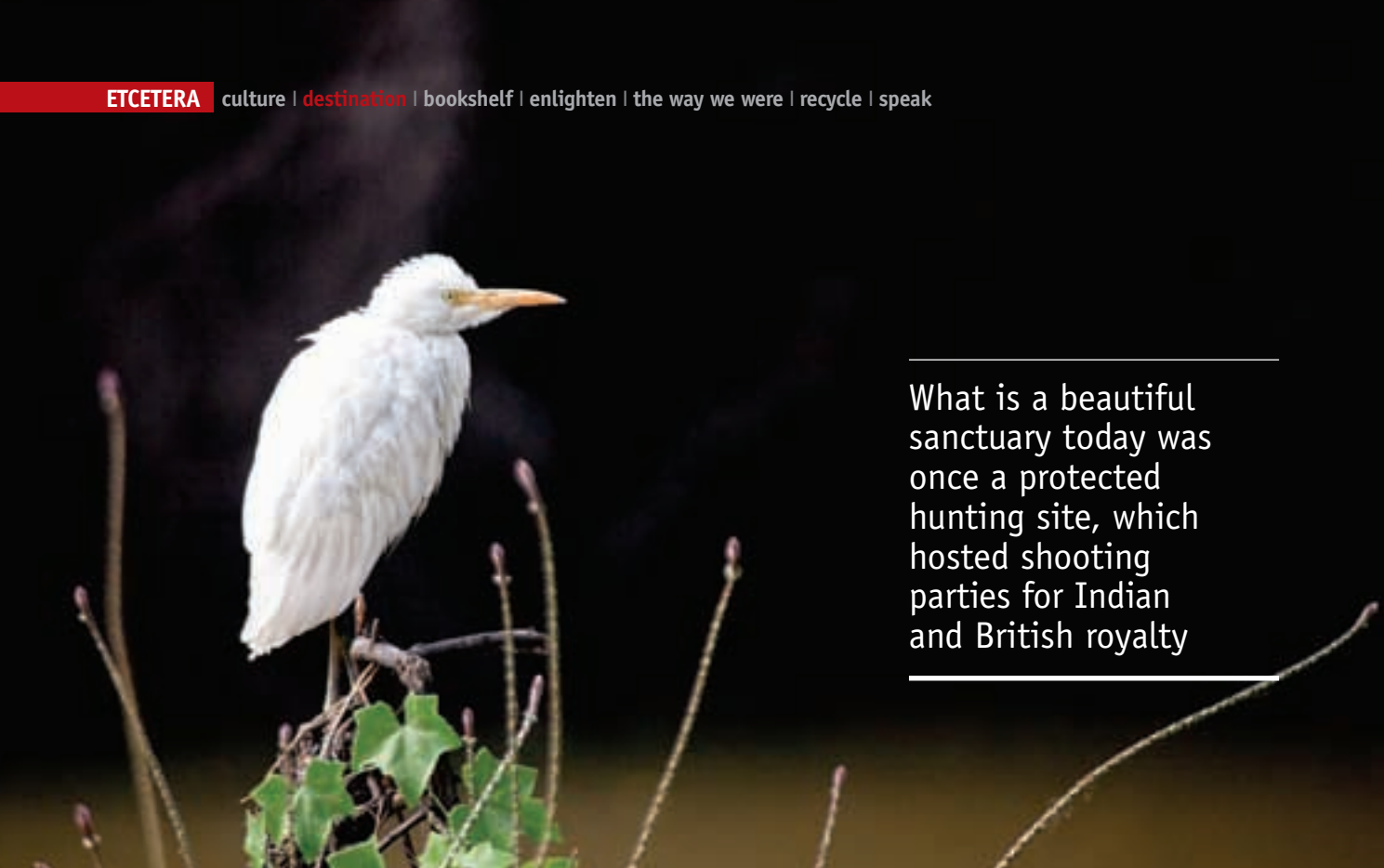
Hotel Sunbird: Tel: 05644-225701; ₹ 1,700 onwards

Bharatpur Ashok: Tel: 05644-225701; ₹ 2,500 onwards

RTDC Saras, Birder's Inn and Hotel Sunbird are located close to the park entrance. Hotel Bharatpur Ashok is located inside the park.

INFORMATION

Visitors can access the park by foot, bicycle and cycle-rickshaw. Bicycles and rickshaws are available for hire at the park entrance. Hire a bird guide at the park to help you spot many birds that may escape the untrained eye.



What is a beautiful sanctuary today was once a protected hunting site, which hosted shooting parties for Indian and British royalty

The cattle egret is mostly quiet and pensive except for its intermittent harsh croaking call during nesting season

Temple in a corner of the park. He had been feeding the turtles for many years and they now respond to his calls. One evening, Baba took a vessel filled with dough to the water's edge. As we watched, standing on the steps leading to the pond, he started calling them, "Aa...aa...aaa." Within seconds, I saw something stir in the water. Then, a small snout and two tiny eyes popped out near the steps. This was soon followed by another one and another one, all of them emerging with characteristic, turtle-like sluggishness. They fed on the wheat balls slowly and cautiously, coming out of the water only for an instant to gulp the food before disappearing again. They looked gentle and harmless but Baba told me they can collectively tear apart an animal.

The park is also home to spotted deer and blue bulls that graze happily on the lush grass at the edge of the marsh. When I was there, there was also a surprise visitor, who was about to stir up things in the jungle. A tiger had wandered into Bharatpur from

Ranthambore about 200 km away. Its presence not only posed a danger to the ungulates that were once absolutely safe in the park but was giving members of the sanctuary management sleepless nights.

Visitors had to be restricted in areas where the tiger was spotted and were asked to leave well before dark every day. I expected tourists to flock to the park with anticipation to spot the big cat among the winged beauties but my guide Captain Singh said people were in fact afraid to venture here for fear of their lives.

While the tiger scare won't last long, environmental issues have proved more perilous to this avian paradise—many species of migratory birds have failed to show up over the past two decades owing to successive years of drought and lack of sufficient water in the marshes. The increased demand for redirecting the waters of the dam to nearby agricultural fields is making it harder to keep the swamp filled. For instance, the Siberian cranes, once al-

most the migrant mascots of the park, have not visited Bharatpur in the past eight years.

The water shortage in Bharatpur is so acute that its World Heritage Site status is now in jeopardy. But efforts are underway to ensure availability of more water in the park. Provisions have been made to fill sections of the marsh using water drawn from tube wells, but it is barely sufficient to save the aquatic flora and fauna. A new canal built to link a nearby reservoir has helped in bringing more water since 2007, but still doesn't assure required volumes. On the brighter side, the Planning Commission has approved a proposal to pump excess water from Chambal River to the national park. If the project sees light, it would ensure that the avian haven of Bharatpur remains a sought after destination for the beautiful winged visitors. The sanctuary's future and sustenance lies in the hands of local people to aid in conservation, state government's efforts to keep the swamp watered and, finally, the will of the weather Gods.

WHERE ELSE
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SOMEONE ABOVE
55 YEARS
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IN TUNE WITH YOU?

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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

The first day after retirement

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THE FLAVOUR OF HEALTH

HOW THE BANANA GOES TO HEAVEN...AND OTHER SECRETS OF HEALTH FROM THE INDIAN KITCHEN

BY RATNA RAJAIAH

WESTLAND; ₹ 395; 246 PAGES

Eating is all about emotion: it can evoke satisfaction, happiness, comfort—or guilt. Harking back to the days when food was a celebration, “a public relations manager with which we conveyed to our guests how welcome they were”, columnist Ratna Rajaiah urges us to let go of the pain and embrace the pleasure in *How the Banana Goes to Heaven*, a delightful primer on how simple foods in our kitchens can bring complex physiological and psychological benefits to our lives. Her superfoods are humble—rice, *ragi*, dal, brinjal, pumpkin, banana—but she treats them regally: each chapter is replete with nutritional information, recipes and nostalgia in the form of memories of her mother and grandmother’s kitchens. Here are some flavours from the book....

CHANNA DAL AND SPINACH DUMPLINGS (Serves 6-7)

Very nutritious and low in calories, this simple recipe makes a diet snack, a hors d’oeuvre for parties or can even be included in school tiffin boxes as a side dish.

Ingredients

¼ kg split Bengal gram, cleaned, washed and soaked for about 2-3 hours; 1 large cup spinach, cleaned, washed, dried and chopped fine; 2-3 green chillies (adjust according to taste); ½ tsp lemon juice; ¼-inch piece of ginger; a pinch of asafoetida; 1 heaped tbsp finely chopped fresh

coriander; 1 ½-2 tsp salt (adjust to taste); *ghee* (optional)

Method

Grind the *channa* dal, green chillies and ginger to a coarse paste, thick enough to be rolled into balls. Add chopped spinach, lemon juice, asafoetida, finely chopped fresh coriander and salt to the paste, and mix well. Shape into lemon-sized balls. Steam in an *idli* steamer or pressure cooker (without the weight) for about 5-7 minutes. Serve hot with mint chutney or tomato sauce. This recipe works just as beautifully without spinach. If you are feeling particularly indulgent or serving the dumplings to children, some warm *ghee* makes a delicious dip.

A BANANA FOR YOUR HANGOVER

One of the best ways to tackle a hangover is with a banana! Have two glasses of water and a banana just before going to bed, or a banana milkshake sweetened with honey—take your pick.

CENTENARIAN GHEE!

Ghee can keep without spoiling for extremely long periods of time. This is because *ghee* is made by cooking butter over very low heat until all the milk solids—which cause butter to spoil—get burnt and precipitate out in the form of a dark-brown residue. In fact, in Ayurveda, it is believed that the older the *ghee*, the greater its medicinal powers and efficacy! The Sanskrit term for *ghee* that is 11 to 100 years old is *kumbhaghrita*. *Ghee* that is more than 100 years old is called *mahaghrita* or ‘mighty *ghee*’ and is used to treat insanity, epilepsy, neuralgia, paralysis and asthma!



SECRET HIDEOUT

SACRED GROVE

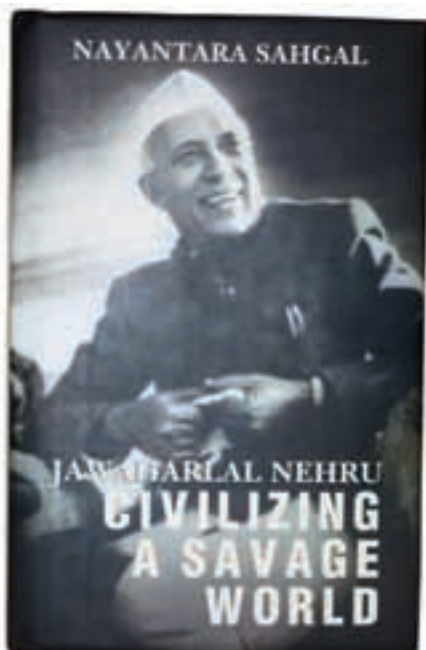
BY DAMAN SINGH

HARPERCOLLINS; ₹ 250; 237 PAGES

Everyone has one in childhood—a place away from eyes that nevertheless trace them. In *Sacred Grove*, author Daman Singh (Prime Minister Manmohan Singh's daughter) paints the cold ocean currents blue and warm ones red through pre-teen Ashwin's life. Son of a district collector, he loves to play cricket with house help Dham Singh and Ram Singh, and basks in the glory of being a gaming champion. In between forgetting his Sanskrit notebook home, driving around with new driver Rafiq, entering into contests that require buying libido capsules and putting up with both his parents, Ashwin is growing up in sensitive times and only beginning to understand that the 'M' word in his small-town life means Muslim. It's not easy to be a government official's son and have your every movement watched. So, while believing he is in hiding and can see adult feet

shuffling and heads bobbing, Ashwin has his parents up in arms about how he is shaping up. Faraway, forgotten days will swell before your eyes with this book. The author successfully brings back a time when mothers weren't fun to be with, fathers were confused, and siblings (existing or expected) were enemies.

—Meeta Bhatti



"Nehru is the light of Asia...yes, and a greater light than Buddha," said Winston Churchill to Vijaya Lakshmi Pandit when she called on him during her stint as Indian high commissioner

IDOLS, POLITICAL AND FAMILIAL

JAWAHARLAL NEHRU – CIVILISING A SAVAGE WORLD

BY NAYANTARA SAHGAL

PENGUIN VIKING; ₹ 350; 159 PAGES

to Britain on 22 March 1955. As Churchill is best remembered in history for his stinging wit, such extravagant praise from him cannot be dismissed lightly. Now, 55 years after those words were uttered by Churchill, Nayantara Sahgal's book sheds light on one of the most fascinating figures of Indian political history. Though countless books have already been written in an attempt to demystify India's most sophisticated statesman, Sahgal's words are accompanied by the privilege of familial closeness. As Nehru's niece, the author was privy to his many moods, doubts, peeves, interests, and anxieties and aspirations, not just for his country but for the world. Through letters exchanged between him, Sahgal, Vijaya Lakshmi

Pandit and many international leaders, the book reveals his unflinching beliefs on atheism; his despair at the dangers of nuclear power; his refusal to kowtow to the might of the Soviet Union or the US; his misjudgement of China's hostile neighbourly intentions; and his refreshing stance on gender equality that finally led him to introduce radical revisions on the Hindu Code Bill that enabled Hindu women to enjoy equitable entitlements on inheritance and invited the wrath of many Hindu fundamentalists in his party. The book is an interesting read, though one does wish Sahgal had set aside her natural bias borne out of love for her 'Mamu' and shown us the warts as well.

—Rajashree Balaram

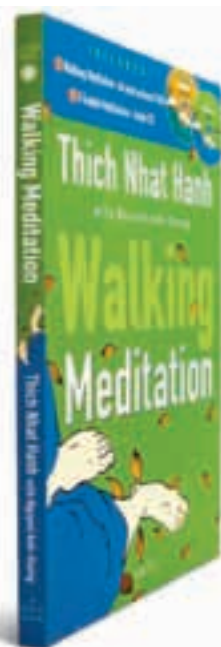
BRIEFLY



Another month; another book on Mughal India. Not that we're complaining as **Gopal Gandhi's DARA SHUKOH** (Tranquebar; ₹ 250; 203 pages) is a delightful play cum history lesson in verse that paints a picture of emperor Shah Jahan's bitterly divided court and the life of his crown prince Dara, a secular, enlightened man, felled by his own arrogance and underestimation of his driven sibling Aurangzeb. Gandhi leaves his readers in no doubt about his own preference for Dara and there is a sense of regret that permeates the book about how different India's secular history may have been if the intellectual, almost mystic prince had bested Aurangzeb. Although it may be far-reaching to trace all the country's woes to a single act of succession, Gandhi's case is engaging—and intriguing—enough to make you wonder. And he pleads this case in writing that is charming, yet deliciously contemporary. A

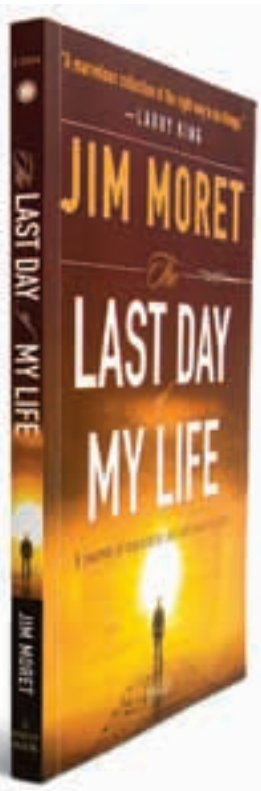
tiny sampler: *This is the Diwan-i-Khas. Not the place to swing your*

All too often, what is meant to be a leisurely walk turns into a stress cycle of quicker paces, rapid breathing and stressful thoughts. In **WALKING MEDITATION** (Jaico; ₹ 250; 88 pages), Buddhist master **Thich Nhat Hanh** and one of his early students, **Nguyen Anh-Huong**, suggest that every step you take can instead deepen your connection with all life, helping you tap into and con-



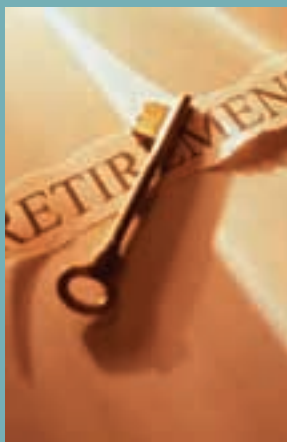
tribute to the Earth's reserves of peace, joy and serenity. Presented in a unique format—book, audio CD and DVD—they teach you easy steps to help you walk in peace, whether in a park or on a bustling street, reverse “habit energy” and use walking meditation to work through anger and anxiety to a place of quiet joy. Indoors, the book suggests, walk slowly, and take off your shoes so you can feel closer to the floor and the Earth. “When you begin to practice walking meditation, you might feel unbalanced, like a baby learning to walk,” says Thich Nhat Hanh. “Follow your breathing, dwell mindfully on your steps, and soon you will find your balance.”

Only a veteran reporter could turn away from the brink of suicide and begin taking notes on what he was feeling. **Jim Moret**, a veteran US reporter and TV broadcaster, was hit hard by the 2008 recession—his mounting financial burdens threatened his closest personal relationships. Desperate, he began to ask himself if he was worth more dead than alive. Giving himself 24 hours to live unlocked a cache of deeper questions: What would he cherish most? Could he forgive those who had hurt him and apologise to those he had wronged? Could he recognise what he was truly grateful for? Realising he didn't have all the answers, Moret began a journey of rediscovery that saw him step back from the abyss. The result is **THE LAST DAY OF MY LIFE** (Jaico, ₹ 195; 150 pages), a book of 24 life-affirming chapters, each exploring a separate theme (tenacity, laughter, music, for example). Moret's flowing style makes this inspirational memoir a welcome change from today's plodding, didactic self-help books. Most important, it impels the reader to explore how best to live life in the time we are given.



WORK ON

Retirement can be the best time to make the best use of your skills. Don't believe us? Speak to the members of the Navi Mumbai-based Voluntary Executives Forum of India (VEFI), an association of retired executives who offer consultancy to various sectors such as trade, commerce, industry, bureaucracy and social welfare. Members of VEFI meet two Sundays a month and have a legal and grievance cell that works on the first and second Saturday. Contact: Voluntary Executives Forum of India, 405, Vikas, 4th Floor, 11, Bank Street, Horniman Circle, Mumbai 400023. Tel: 022-22691273. Email: vefi@rediffmail.com



BUCKET LIST

n. A list of activities and achievements that a person hopes to accomplish in his or her lifetime

Example: According to Wayne Hasson, president of Aggressor Fleet, whale watchers can slip into the water there and snorkel with the 10 to 12-foot calves as their mothers watch from 40 feet below. 'The baby will dive down and come back up to the surface,' Mr. Hasson said. 'It's one of those things you have to put on your **bucket list**.'

—Allison Busacca, "Six action adventures in the Caribbean,"
The New York Times, 7 November 2010

“The length of a film should be directly related to the endurance of the human bladder.

—American director Alfred Hitchcock (1899-1980)

bobby hobby

n. A volunteer or part-time police constable, particularly in Britain.

Example: But like everyone else in Britain, London's Metropolitan Police Service is tightening its belt. Aspiring bobbies can still join the force—as long as they don't expect to get paid.... The announcement has drawn ridicule from both commentators and opposition politicians. "Do we really want to be policed by **hobby bobbies**?" harrumphed one headline.

—Katharine Hamer, "Scotland Yard's budget woes create 'hobby bobbies,'" The Globe and Mail, 9 November 2010

LAPTOP ZOMBIE

n. At a coffee shop or similar establishment that offers free wireless Internet, a person who is oblivious to everyone and everything except the screen in front of them.

Example: No, protests Jon Myerow, who owns a couple of craft-beer-and-cheese-centric Tria cafes in Centre City, he's not a Luddite. He's as addicted to his BlackBerry as the next guy. But there's a time and a place: "When you're out with friends, we should be with friends". ...But that's not quite how it often goes down these days—**laptop zombies** lurking in Starbucks, dates dumped (for 10 full minutes at a time) to answer texts, silent ESPN crawls above the bar, as distracting as snakes on a plane.

—Rick Nichols, "Unplugging a wine bar to let the conversation pour forth,"
The Philadelphia Inquirer,
26 August 2010

cougar lift

n. Cosmetic surgery performed on a middle-aged woman to enhance her prospects of dating younger men.

Example: The 'cougar' euphemism generally refers to older women who date or marry younger men. Many surgeons and elective surgery centres have coined the term **cougar lift** to identify an entire category of cosmetic procedures for women in this demographic who are engaged in new romantic relationships—and want to look as vibrant and youthful as they feel.

—"Cougar lift procedures offer menopausal women surgical options to enhance romantic relationships,"
PR Newswire, 10 November 2010

Sofalise

v. To socialise with friends and family via electronic means (such as Twitter) rather than face-to-face.

Example: It could be down to laziness, the expense of going out or just wanting to spare ourselves long conversations with friends or family. But millions of Britons have given up on actual socialising in favour of **sofalisng**—staying at home and talking to loved ones via electronic devices rather than in person, a poll has found. More than a quarter, 26 per cent, do all their communicating from the comfort of home. And for these ‘sofalisers’ who prefer the rapid-fire exchanges of texts or Twitter to a rambling conversation over a meal or at the pub, there are no fewer than 11 ways to connect, according to the poll. They are: email, text, instant messenger, Twitter, Skype, online gambling sites, live chat, social gaming, and messaging, wall posts or status updates.

—“*Why socialise when you can just stay home and ‘sofalise’? Why staying in is the new going out*”, Daily Mail, 8 November 2010

Par-Don

n. A person who splits his or her time between Paris and London.

Example: So, how to mark an end to our wonderful time in this fair city? We could think of no better way than an intimate dinner with BFF at our favourite cocktail/Asian venue: Zuma in Knightsbridge. The topic of most of the evening’s conversation was our forthcoming new status as **Par-Don**: a new breed of people splitting their lives between London and Paris. Terrible name, but a concept we like lots.

—Patito, “*A Zuma-tastic farewell to London*”, The Prodigal Guide, 25 August 2010

“A wide screen
makes a bad
film twice as bad.

—American film producer
Samuel Goldwyn (1879-1974)

Halfalogue

n. One side of a two-person conversation. [Blend of *half* and *dialogue*.]

Example: As I noted in this post on curiosity, we are especially drawn to gaps in information. (This is known as the ‘information gap’ theory of curiosity, and was first described by George Loewenstein in the early 90s.) In this new study, the Cornell psychologists build on the ‘information gap’ model. They demonstrated, for instance, that subjects listening to only one side of a conversation—what they call a **halfalogue**—showed decreased performance on a range of cognitive tasks that require undivided attention.

—Jonah Lehrer, “*The science of eavesdropping*”, Wired Science, 10 September 2010



Memories in film

Want to make the most special occasion of your life also the most enduring? Film it. Paromita and Yashaswini of Fluorescent Films can turn every occasion into a wonderful documentary—whether it is your daughter’s wedding, your 50th anniversary, your son’s convocation, or your grandson’s thread ceremony. The two young filmmakers move away from the typical in-your-face video format and instead convert your special moments into a unique film by capturing nuances of human interaction and emotion through interviews with family members and friends, album pictures, music and background songs. Have a look at their website to know more: www.thefilms.in



Then: Glass jar Now: Lamp

Take an unused pickle or jam jar. Bind craft wire tightly around rim, then make a loop of wire over the top for the handle. Roll the wire around the jar rim and pass back to make another loop. Twist the loops together. Bind the wire around again and twist the end well on the other coil of wire to make sure everything is tight. Cut out a lamp shade from hard craft paper and fix it around the rim. Take some glass paint and paint away!

FACTS

- » Glass recycling is the process of turning waste glass into usable products. Reuse of glass containers is preferable to recycling according to the norms of waste hierarchy.
- » Recycling a glass bottle to make a new glass container saves enough energy to keep a 100-watt light bulb illuminated for four hours.
- » Glass collection points, known as Bottle Banks, are very common near shopping centres at civic amenities in the UK.

Haresh Patel

MORE RECYCLE IDEAS...

Rinse empty wine bottles and use as plant holders.

Take some sand from the beach and put it inside a jar; add small sea shells to it for a fun table knick-knack.

Paint or ribbon the rim of the jar and use it as a vase.

Try a thoughtful gift. Fill a jar with homemade cookies or pickle. Tie a satin ribbon and attach a handwritten card.

“We can learn a lot from toys. They have no language, yet they speak; they come in different colours but don’t quarrel with each other”

Devendra Desai, 64, Mumbai, for bringing toys within the reach of poor children

Everyone who drops by to meet Devendra Desai ends up playing a round of a board game with him. The office space of Children’s Toy Foundation, which he established in 1982, is packed with games and toys. Driven by a desire to hone the creativity of poor children, Desai started his first toy library in 1988 in Matunga in suburban Mumbai, using funds and toys donated by clients from his paper-printing business. Today he has set up six libraries in Mumbai and helped set up 260 libraries in 11 states and two union territories all over India, including villages, jails, temples and institutions for mentally challenged children. He has also bought four toy vans from funds donated by companies and banks. The colourful vans, packed with 900 games each, visit 35 municipal schools in Mumbai, four municipal schools in Baroda and 20 villages around Varanasi and Allahabad every week—they reach out to 9,000 children. Three years ago, he set up a play centre each at City of Los Angeles Municipal School and Passpoli Municipal School in Mumbai that use storytelling, craft and puppetry to teach children. Desai, who features in the *Limca Book of Records*, is now looking for funds to set up an international toy exchange, research centre and museum. If you wish to donate toys you can call Desai on (0) 9987754555.

—Rajashree Balaram



Utkarsh Sanjanwala

A man is shown from the chest up, standing in a shower. He has dark hair and is looking slightly to the right with his eyes closed. A hand is placed on his right shoulder. Water droplets are visible on his skin and in the air around him. The background is a dark, textured wall.

***ENERGIZE YOURSELF
WITH THE SENSATIONAL
MUSK FRAGRANCE.***

***NEW CINTHOL
DEO MUSK.***



SAHARA Utkarsh

JEEVAN BIMA

UIN- 127L022V01
(A Unit Linked Plan)

Where LIFE Meets Your Expectations

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₹ 50,000 in single premium mode.
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- **5 Fund Options** - Secured, Balanced, Growth, Smart and Prima Fund for attractive Returns.
- **Partial Withdrawal facility available**
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- **Guaranteed Minimum Death Benefit** - 105% of premiums paid
- **Accidental Rider Benefit** - Available under regular premium mode.
- Tax exemptions upto ₹ 30,900/- under Sec 80C and Tax Free Maturity proceeds/ Death Benefits under Sec10(10d) of Income tax Act, 1961.*



* Conditions apply. Tax benefits shall be subject to modification as per prevailing tax laws and statutory provisions from time to time.

For more details on risk factors, terms and conditions please read the sales brochure carefully before concluding a sale.

Risk Factor & Warning :

1. Unit Linked Life Insurance products are different from the traditional insurance products and are subject to the risk factors.
2. The premium paid in Unit Linked Life Insurance policies are subject to investment risks associated with capital markets and the NAVs of the units may go up or down based on the performance of fund and factors influencing the capital market and the insured is responsible for his/her decisions.

3. Sahara India Life Insurance Company Limited is the only name of the Insurance Company and 'Sahara Utkarsh Jeevan Bima' is only the name of the unit linked life insurance contract and does not in any way indicate the quality of the contract, its future prospects or returns.
4. Please know the associated risks and the applicable charges, from your Insurance agent or the Intermediary or policy document of the insurer.
5. The various funds offered under this contract are the names of the funds and do not in any way indicate the quality of these plans, their future prospects and returns. In this Policy, the Investment Risk in Investment Portfolio is borne by the Policy Holder.

Insurance is the subject matter of solicitation.

Sahara India Life Insurance Company Limited

Corporate Office : Sahara India Centre, 2, Kapoorthala Complex, Lucknow-226 024

Ph. : 0522-2337777, Fax : 0522-2332683, Toll-Free No. : 1800 180 9000, Website : www.saharalife.com

IRDA Registration No. : 127

SAHARA
INDIA
Life
Insurance
Chiranjivi Bhava