DECEMBER 2004 Rs 20

Ace of Hearts

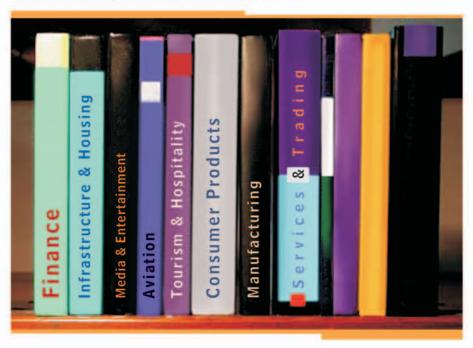
Dr Naresh Trehan

Back to Work: Second Careers for Silvers

Flavours:

Memorable Restaurants

... We too have grown up in terms of knowledge, experience, vision and insight



Let's celebrate the journey of our accomplishments.

Let's celebrate age



ANNUAL REPORT

IT'S BEEN SIX MONTHS SINCE the Harmony initiative, which includes the magazine, the centre and the website, became reality. As we approach the end of 2004, it's time to take stock.

People are beginning to take notice of *Harmony*, the magazine. Newsstand and institutional sales are rising, as are subscriptions. While the figures are encouraging, they are merely a drop in the ocean compared to the visibility we'd like to achieve. Bringing out a magazine such as this month after month is no cakewalk. It's been a continual struggle to find the right people, designers, writers, who are willing to embrace this cause. It says something about the world we live in that a meaningful magazine, which forms part of a social initiative, is something many 'professionals' shy away from.

Despite this, we have evolved. No magazine can be an exercise in self-indulgence. In this regard, I'd like to personally thank everyone of you who has written to us with your valuable suggestions. We've incorporated many of them. Part of this process has been steadily changing the design and content of the magazine to

make it more informative, accessible and enjoyable, and we plan to innovate further.

The Harmony Interactive Centre in Girgaum, Mumbai has also found its feet. We have about 300 members and the feedback has been heart-warmingly positive. For us, the centre has been a laboratory to gauge what silvers really want. We have come to realise that these needs differ according to economic strata and it is a challenge to address all of them simultaneously. But we are determined to do so.

We are also determined to say upfront that for any such initiative to succeed, it needs to be self-sustaining. 'A hand up not a handout' is our credo and the rationale behind charging nominal fees for special activities at the centre. Now, the centre has its own working committee comprising members, who organise celebrations for festivals, plan activities, and chart the course for the future.

Our website www.harmonyindia.org has become a full-fledged portal. Apart from articles, you can subscribe to a newsletter, cast your vote to support a cause for



advocacy, and send e-greetings. There's also a list of day-care centres, homes for the elderly and senior citizens' associations; classifieds; and a section where you can make friends online. The site is getting tremendous response, with an average of 35,000 hits every day.

The Harmony initiative is in place, and we are determined to make a qualitative difference in the lives of Indian silvers. I'd like to thank Aroon Purie. Ashish Bagga and their team at Living Media, who distribute Harmony, for their support. And, most important, I would like to thank you, our readers, for embracing us into your lives. It's been a year full of beginnings, surprises, discoveries and, yes, stumbling blocks too. But above all, it's been a year that, when I look back on it, makes me smile.

Tina Ambani

A Dhirubhai Ambani Memorial Trust Initiative

Harmony—Celebrate Age—December 2004 Volume 1 Issue 7

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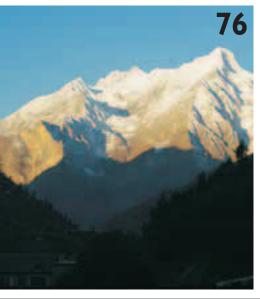
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Cover picture of Dr Naresh Trehan by Tarun Khiwal

column one

Modern life is a difficult business. Today, it's all about selling your CV in the market and, unfortunately, that can be tough for someone over 50. *Harmony*, however, believes that seniors can re-enter the workforce successfully. In "Back to Work", our cover story, we present two scenarios: First, a typical job market that's cynical about age. Second, those seniors who have made it happen for themselves, either for a sustained cash flow or simply continued job satisfaction.

While there's an element of truth to "I am not getting work because I'm retired", if you keep on saying it, it's like a self-fulfilling prophecy. We urge you to follow the role models featured in the article. And listen to what Anurag Khanna of Banknet India and S S Goradia of Single Point Management in Mumbai have to say—they have chosen *Harmony* as a platform to announce jobs for seniors. "The objective is to use their experience and varied exposure for our projects," says Khanna. So what are you waiting for?

This month, we accompany 24/7 cardiologist **Dr Naresh Trehan** to Escorts Hospital in New Delhi and hear why rallyist **Kishie Singh** is still raiding the Himalayas at 67. We also showcase a few 'old favourite' restaurants as part of our occasional nostalgia series. The photo essay, "The Taste of Time", comprises seven old restaurants and their owners from across the country and their age-old culinary delights.

Grey power in all its incarnations—many of them coloured and highlighted (read 'Trial Room' featuring hair colour)—is only to be welcomed with open arms.

-Meeta Bhatti

The editorial in *Harmony*'s October issue ended with prophetic words: "We need performance and solutions. We need to deliver." They were a great source of comfort for us. We need to address bureaucratic bottlenecks and apathy and ensure that the government does not remain indifferent to the country's senior citizens.

W G NAIDU

Bhopal

am a silver citizen aged 69, and a former fast bowler. I had damaged my right knee while playing cricket. After reading Dr Ali Irani's opinion on Conybio healthcare products in the 'H Recommends' section of your September issue, I immediately ordered a knee brace from the company. I got considerable relief after using the product for a week. Thank you to *Harmony* magazine.

V S AKUT

Thane

Justice (retd) S M Daud's writeup on fast-track justice in the September issue was informative. Legal harassment of the elderly is a serious concern but it has not been given much attention by social service organisations. I am actively associated with an oldage forum in Indore, Varishtha Nagrik Vichar Manch, which has started a 'Dignity for Elderly' campaign programme. The emphasis is on spreading awareness about the legal facilities and privileges due to the elderly.

N SACHDEVA

Indore

People may talk about 'sweet 16', but I love 'sweet 60'! As a matter of fact, I have enjoyed all the sweetness of life



am 53 and a regular reader of *Harmony*. It is reassuring to know that you aim to create facilities that serve the needs of silvers. Though, ideally speaking, silvers are better taken care of in their families, there are several compelling reasons why 'care homes' will eventually become the logical solution for a large segment. And these homes will slowly shed the 'welfare model' and assume the shape of a viable 'business model'.



Individually, a retiree may not be able to sell his skill and ability in the open market for his full worth. And the need to travel and attend to other needs and chores may hamper him further. But, if the care home enterprise can micro-manage all his personal requirements and offer age-friendly work or business flexi-time within the complex itself, he can make the twilight years the happiest period of his life.

I envision these care homes as areas with plenty of space for living, working, recreation, entertainment and healthcare infrastructure. There should be a network of such complexes in different parts of the country and the productive work they do should be 'high valuelow turnover' and as far as possible digitally networked with other mainstream centres of productivity.

To ensure the viability of the business model, a provision may be made that the equity held by a member will return to the corpus of the enterprise on his and the spouse's death. Subscription to the equity may be open to the public during their work-life and such subscribers, on reaching a threshold of investment in equity, can be admitted to a centre on attaining the age of 55 or later, according to their choice. Also, provision should be there for anyone above 55 to invest a lump sum in the equity of the enterprise, subject to a minimum amount fixed for the purpose, and be admitted to a centre.

I invite *Harmony* to initiate a debate on the concept and help pioneer a movement in the right direction with inputs from silvers, the public at large, intellectuals and investors.

JOSEPH JAMES

New Delhi

Your letter has given us a lot to think about. Thank you for your valuable suggestions.

—Tina Ambani

The letter of the month wins a gift from Vimal

at this particular age. I just pray to the Almighty that, at this age, I do not lose my temper; I stay loving to my family; I listen with two ears and speak with one mouth; I avoid comparing old memories with the new generation by repeating the same thing again and again; and that I do not become a burden to my family but be a supporting hand till I breathe my last. Please accept my good wishes and congratulations for the beautiful gift of *Harmony* to silvers.

JIMMY F DORDI

Mumbai

WANTED: MORE CENTRES

t is inspiring to read about the experiences of seniors in different corners of the country, and learning about the Harmony Interactive Centre in Mumbai, which is a revolutionary step opening up new avenues for improving the quality of life of silvers. After my retirement from government service in a senior position, I was frantically in search of a similar centre in Kolkata, where silvers could interact with their peers from different walks of life. I could not

find one. Your initiative should expand to other metros too. **DIPAK KUMAR DATTA**

Kolkata

lease accept our heartfelt congratulations on your mission to establish centres for silver citizens across the country. We are impressed with your initiative to provide physical and emotional support to senior family members at a time when the joint family system has broken down in society. We hope your initiative rekindles hope and zest for living among seniors who have lost faith because of the indifferent and callous attitude of their family members, society and government. We in Jaipur would love to work with you to further the cause, and have sufficient space to start a centre here immediately.

DR SATISH C SHARMA

Jan Upyogi Vikas Sansthan, Jaipur

Thank you both for your encouragement and support. It is part of the initiative's plan to expand to other metros and cities all over India in time. Keep reading Harmony for the latest developments.

-Tina Ambani

contributors



A statistician, A N Shanbhag set up the software divisions of Tata Textiles, Hoechst India and Mafatlal Dyes in his 'working' years. He opted for premature retirement 19 years ago to give his passions more time—finance and investment. Now 69 and a popular tax consultant, he has authored three books: In the Wonderland of Investment, in its 22nd edition; Taxpayer to a Tax Saver, in its 11th edition; and In the Wonderland of Investment for NRIs. The books have been named after his firm. Wonderland Investment Consultants. Former director of UTI Investor Services Ltd. Shanbhag launches our new section, 'Rip-Off Alert'. His advice: Don't jump into a mutual fund blindly based on the promise of dividends.



AN INVITATION FROM HARMONY

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

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

Mail us at 4th Floor, Maker Chambers IV, Nariman Point, Mumbai-400021. Or email at contact.mag@harmonyindia.org



SILVER RUN

At Harmony, we believe that fitness is not a function of age. "It is all about the mind, grit, tenacity and will," as Dr BM Nayak says, (see page 88) who took up running at 55 on his doctor's advice and then went all the way to become a marathon runner. You too can start in a small way by participating in the Harmony-sponsored Senior Citizens' Run, which will be a part of the Standard Chartered Mumbai Marathon on Jan 16, 2005. The run will begin at 8.00 am following a 5 km route starting from Chattrapati Shivaji Terminus (previously Victoria Terminus), crossing Flora Fountain, Veer Nariman Road, Oberoi Towers and finally ending at Azad Maidan. There is room only for 1,000 participants so get your entry forms quickly. For more information call 022-30976440/l or log on to www.mumbaimarathon.indiatimes.com. Registration is Rs 100 with no extra charges. You have to be in good health and at least 60 years old to run this race but as 93-year-old Fauja Singh, who took up running at 89 and holds the marathon world record in the 90 plus category, taught us: it's never too late to run.

NOIDA NUISANCE

The police and the district administration of Noida, Haryana, have been blamed squarely by the Noida Citizens' Forum for going slow in implementing a report on 'Senior Citizens' Safety and Security'. The report seeks to look after the security needs of Noida's senior citizens. According to Commodore (retd) Lokesh K Batra of the forum, the report was forwarded to the police, and the Noida administration, for help in implementation on September 6 and, again, on September 12. But the suggestions have not been implemented." These include the setting up of a helpline and a drive to draw up a database of senior citizens with the help of residents' welfare associations (RWAs). The report also called for police verification of all RWA employees, including security staff and domestic help, and asked that all categories of government employees, from postal staff to phone linesmen, should wear identity cards. According to police superintendent AK Jain, a helpline is already functioning from his office in Sector 6 of Noida, but he insists it is not possible to get ID cards for all categories of government and other employees. "However, the police is ready to assist senior citizens in every way, if called to help," he says. Sounds like doublespeak to us.

TAKE TO THE SKY

Dubai-based Emirates, one of the world's fastest growing airlines, is offering discounted fares to silvers over 60 on its recently launched passenger service from India to New York via Dubai. The deal is aimed, as a pitch from Emirates says, at "encouraging seniors to venture out and discover a completely new experience with Emirates and, at the same time, visit a destination as versatile as New York". Senior citizens-travelling economy class-need to book their tickets through a travel agent. From Mumbai and New Delhi, the tickets will cost Rs 38,850 as against Rs 44,000 and Rs 42,000 respectively, while the fares for passengers travelling from Chennai, Hyderabad and Cochin will be Rs 43,320 as compared to Rs 57,800 for a return ticket to New York. Over this, you need to pay sales tax of Rs 5,000. This will be valid for a return period of four months. Until March 3, 2005. Bon voyage. -

MATTER OF FACT

58.5% Indians over 50 have never seen a movie in a cinema hall

HE SMELL OF BOOKS brings back memories.

He would patiently wait for you to return from school.



Then take you by the hand and walk you to the bookstore.

He knew exactly what you liked to read.

If he didn't, who would?

Today you're a man.

And you have a life to lead.

But he's still your father.

And he'll still be waiting for you.

So take him by the hand and walk him down memory lane.

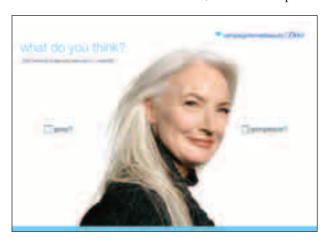
Because if you don't, who will?

News and views from around the world

BEAUTY BITES

The concept of ugliness is a uniquely human one. We are the only species to standardise beauty, to routinely gasp over grey hair, a new wrinkle, or an extra kilo of weight. And it's taken a soap maker to challenge this bizarre behaviour. Dove, in an obviously popular exercise, has declared a war against beauty that limits. According to a company study done across 10 countries—the US, Canada, Great Britain, Italy, France, Portugal, Netherlands, Brazil, Argentina and Japan—only 2 per cent of women find themselves beautiful, and over 50 per

cent find their body disgusting. To counter this, it has launched a website to promote what it calls 'real beauty'. Here people can vote on what they think of unconventional looks, and it seems many are reconsidering their notions of what is 'good looking'. Some 32,000 have voted silver hair as gorgeous versus 6,000 who see grey as drab. And 26,000 people think wrinkles are wonderful over some 4,000 who don't. Go to campaignforrealbeauty.com and cast your vote. We've already cast ours.





LIFE AT SEA

Two doctors at Northwestern University in Chicago, USA, have a brilliant idea to make life more interesting for people in old-age homes, or assisted living facilities as they are now called. They say cruise ships, with some minor adjustments, can

Could this be a home?



provide elderly people with every amenity they need—and a lot more fun. "Seniors who enjoy travel, have good or excellent cognitive function but require some assistance are the ideal candidates for cruise ship care," said Dr Lee A Lindquist and Dr Robert M Golub in the *Journal of the American Geriatrics Society*.

Cruise ships offer practically the same services as assisted living facilities do: regular meals, 24-hour access to nurses and physicians, housekeeping and laundry, and assistance. Moreover, the ships cost roughly the same amount as assisted living facilities and nursing homes, often in a much nicer setting, the two wrote. The biggest plus point, though, would be that relatives won't need a conscience call to visit older family members if they lived on a cruise ship.

MY HEART IS TOO YOUNG TO RETIRE



In London, scientists have come up with a way to determine the 'real age' of a person. According to this method, which involves feeding in detailed information on health, lifestyle, fitness and family medical history into a computer, different parts of the body age differently. So while you may have the skin of somebody 20 years younger, at the same time you can have the bones of someone 10 years older to you. The condition of your body, and not the calendar, determines the real age.

The method is considered so accurate that a British expert has suggested it could be used to calculate a fairer retirement age. Professor Robert Weale of the Institute of Gerontology at King's College, London, said it could also prove useful to insurance companies or employers. The main factors used to establish 'real age' include weight, cholesterol levels, blood pressure, waist-to-hip ratio, hair loss or greying and strength of handgrip. Others are flexibility, balance, alertness, sense of smell, lung capacity and skin elasticity. The computer assesses the information, measures it against averages and creates a light-coded body map. The test costs between \$500 (about Rs 21,900) and \$2,000 (about Rs 89,100). It is not coming to India anytime soon.

ALBUM OF LIFE

A wonderful photography exhibition by Chester Higgins Jr. is going on at the New York State Museum. Called *Elder Grace*, Higgins describes it as "a love song to the nobility of ageing".

He says the process of ageing for some people translates into a mysterious reservoir of wisdom – people who miraculously blossom, seasoned by the years. "They are beacons, in my mind, perhaps even national treasures. We as a society often don't even realise their worth. We need not only to appreciate but to emulate the older generation."

The exhibition is on till April 17, 2005 but you don't need to go to New York to see it. Just log on to www.chesterhiggins.com/projects_elder_gallery

OH BABY!

The birth of twins is usually an occasion to congratulate the new mother. But in the case of Aleta St James of Chicago, USA, she has received only criticism so far—from the entire country—reigniting the debate on older mothers. St James became a first-time mother in November one week before she turned 57. And she spent US\$25,000 to get herself medically impregnated.

A single woman who intends to stay that way, St James said her family members and friends will help her raise the children, just as most other single mothers do. She doesn't feel it is necessary to have a husband, or that she needs to be younger

to bring up children well.



But will she be around long enough to bring them up? Has she even considered the psychological and perhaps financial burden she will put on her young children of looking after an aged parent when they are

barely at an age where they are able to look after themselves? These are the questions her critics are asking. But some people think the debate is unnecessary. That ethics are a poor substitute for the joy that children bring and no one should have the right to deny a woman that pleasure.

The argument goes further: What of grandparents who give up their retirement to raise children who were born to mothers of acceptable child-bearing age, but nonetheless died or found themselves unable to care for their offspring? And the children of parents who have abandoned them? In such a scenario, why shouldn't a woman who has all the resources to provide for her children have the right and the privilege to bring in new life? Tough questions—unfortunately, there are no easy answers.

-Compiled by Anuradha Kumar

A section where you, our readers, can share your thoughts and experiences on anything under the sun. Write in, and make this space your own

victories

FRIDAY THE 13TH

It was Friday the 13th, December 1996. The attendant on duty at the entrance to the ICCU of the hospital stopped us to check my identity from the papers resting in my lap. I looked back at my wife Rama's anxious face, and waved, saying, "See you later," as I was rolled into an alcove with two beds.

Two days earlier, I had been admitted to this Mediciti hospital, a five-storied complex 20 km away from Secunderabad, in open countryside next to a lake. I had been diagnosed with coronary artery disease and was advised coronary artery bypass grafting (CABG)

martin.

urgently. I had developed severe blockages in the blood vessels of my heart and needed three bypasses. Alternative procedures like ballooning or stenting had been ruled out.

So there I was on my preoperative bed. The pretty young nurse fixed a multiple inlet connection to my vein, chatting pleasantly all the while, and then breezed out, flashing me a smile. Next, I was rolled into the operation theatre (OT) on a stretcher. I was familiar with OTs thanks to my flying accident in the 1950s, but the Sony sound system playing pop was a real surprise. "Had I known there was music, I would have given you my request," I said to the chief anaesthetist, to his surprise. He then went about his business. I felt the OT lights going zoom, the drug getting hold of me.

My family also played it cool all this while. My daughter Richa, along with husband Raman and four-year-old kid Karan, my youngest daughter Shobhi, and our neighbour Mary, who had volunteered to be available as a live donor, were all

around. It was a pleasant winter afternoon. They picked up lunch from the canteen and lounged next to the lake. Every now and then, one of them would come and check with the OT nurse. When the sun became low on the horizon, they all came indoors to the lounge. After dark, Raman went to check once again and came back with the good news: "He is off the heart-lung machine. The surgeon said there is no damage to his heart." They came inside to see me, one at a time. I was in a state of semi awareness throughout, drifting in and out of consciousness.

The next morning I was woken up, the backrest of the bed raised, and instructed to brush my teeth. A little later, I was given half a bowl of porridge, which I consumed with delight. Rama came in, held my hand, and told me the prognosis was good. For the next two days, she

and my daughters took turns sitting with me in the ICU, they trying to boost my morale, and I theirs. On the third day, I was sent back to the private room. By the fourth day, I had started walking up and down the corridors, two or three times daily. The view of the lake from the third floor lobby was attractive bait used effectively by Rama and the girls to pull me out. We invariably spent an hour there everyday chatting with other patients and their families. In many ways, it was like being at a holiday resort.

Eventually, I was back home on December 23, 10 days after the operation. And now, eight years hence, I can confidently say that with my regular maintenance dose of two tablets twice a day, a 3 km daily walk or 10 lengths of a standard swimming pool, I have managed to stay problem-free. In addition to this regimen, probably the main factors responsible for this 'good' health are my carefree attitude towards life and an overall habitual avoidance of heavy eating. But at 76, I am still allowed my two drinks a day—and I love them.

-Wing Commander (retd) S K Gorowala, Secunderabad

with love

THE HEART OF THE FAMILY

My husband, Dr M S Kanungo, Professor Emeritus at Banaras Hindu University, is 77 years old and I am 71. We just completed our 50th wedding anniversary on 21st April 2004. Our three sons, Manas, Rajesh and Tapas, settled in California, USA after doing their engineering in India, invited us to celebrate the occasion there with them.

We enjoyed the company, the sight seeing, the marriage puja in the Sri Mandir temple in San Diego, the party and the gifts. We especially enjoyed our three charming, loving and intelligent grandchildren. The youngest is Avani, Tapas' daughter, who just completed her third birthday. She got so attached to us, and was always worried that we would get lost. My husband used to hide just to get her searching for him. Our elder granddaughter is Rajesh's daughter Ishita, eight years old. She told her grandpa that if he kept his fallen tooth under a pillow, the tooth fairy would leave gifts for him under the pillow. She loves pets. She once left a letter for the cat at Manas' house: "Dear Kitty, I know you are only an animal but you are one of my best friends. I love you. Mew, mew, Ishita."

Manas' son Mohan is 19, a second year student in University of California at San Diego. He took us to his dorm, his canteen, hostel functions and proudly introduced us to all his American friends everywhere. On an earlier trip of ours to California when he was 14, he had called me to school to talk to his class on Indian culture and history. I am so lucky to have such wonderful grandchildren and thank God for his kindness.

—Sarat Kanungo, Varanasi

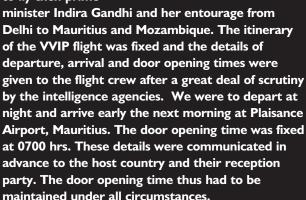


The Kanungos with son Tapas and granddaughter Avani

THE BIG FLIGHT

Whenever I think back upon my golden years in the service of the nation and VVIPs as an Air India pilot, I feel a sense of contentment.

I remember an incident in August 1982. I was detailed to fly then prime



The flight was uneventful. About 500 miles from Mauritius, owing to the sudden change in the upper winds, I realised I was gaining on time. I had to lose 15 minutes somehow to maintain the door opening time. So I wiped the beads of sweat off my eyebrows and decided to pay my respects to the prime minister in her special cabin. She responded with a smile to my greetings. I began with describing the beauty of Mauritius. I told her the small island was rarely enjoyed by passengers from the air, and hesitantly asked her if she would like me to circle around it twice, adding that it would be a thrilling sight. After a pause during which my heart missed a few beats, she replied: "Yes, I would love that, captain." And the door opening time was maintained, as scheduled.

-Captain (retd) S M Mehra, Mumbai

We reserve the right to select articles in order to offer fair representation and relevance to readers of Harmony. Articles will be edited to suit space and editorial considerations

Join the Party

In Chandigarh, a group of retired Gandhians have made it their mission to rid the city of invasive 'congress grass', writes **Teena Baruah**

ne day last July in Chandigarh, when 30 Gandhians had gathered for one of their Sunday meetings in the whitewashed library of Gandhi Smarak Bhawan, the conversation veered towards a 74-year-old retired lawyer who was often spotted weeding grass from the by-lanes of Sector 16. Amar Kant's eccentric morning routine roused their conscience. And, with 10 volunteer neighbourhood recruits, they decided to launch a Quit India movement this time against parthenium, a pandemic weed that accidentally came in wheat sacks to Pune from Mexico in 1956, and invaded other states over the years.

"America gifted us a disease," says R S Rawat, the 73-year-old director of Gandhi Smarak Bhawan, who is part of the 'Uproot Parthenium' project in Chandigarh the second year in a row. An uncontrollable species of grass, parthenium is one of the most notorious plants that destroys an area's biodiversity, causes severe allergies, asthma and even depression, sometimes proving fatal. It's an ongoing menace in Maharashtra, Madhya Pradesh, Karnataka, Himachal Pradesh, Punjab, Chattisgarh, West Bengal and Assam.

Called 'Congress' grass because it grows in groups—'congress' means to group—each plant produces around 1 lakh seeds, and flowers, during the monsoon, which is the best time



Within a week, the Gandhians uprooted 20,000 parthenium plants in Chandigarh

to uproot it. Until last year, the municipal corporation was weeding it out after the plant had completed seeding. So, armed with plastic gloves, 20 Gandhians, including a few from Mohali,

a neighbouring industrial and residential suburb, took to the streets. They started with the Sector 16 children's park, moving to Shanti Kunj (Sector 16), and neighbourhood gardens. Three days later, they were working on lawns, back lanes, and along the main roads.

The enthusiasm was contagious. Joining them was 52-year-old Karan Singh, the principal of Senior Model School, Sector 33, and his students, filling polythene bags with grass. The grass came out easily as the rains had already loosened their roots. But then the disposal threw up a new challenge. The plant, when burnt, releases toxic fumes and, hence, the administration has banned its burning.

Agricultural scientist Pankaj Oudhia, who runs an NGO in Raipur called Society for Parthenium Management and an online forum called International Parthenium Research News Group, points out that it grows along the railway track, just like the calotropis weed that grows along bus routes. "The assumption is that these weeds spread through trains and buses," he says. In fact, in Rajasthan, it's bad if you can't spot calotropis; you've to walk for miles to catch a bus."



The Gandhian brigade: from front, Shashi Nanda, Rameshwar Prasad Arya, V C Nanda, T C Gupta and R S Rawat

Oudhia, who helped clear parthenium from around Bhilai Steel plant, where it is a menace, believes not uprooting it during the monsoon is a deliberate act of omission. "If municipal workers manage to get rid of it this year, how will they get a contract next year?" he asks. "We witness this *tamasha* every year in Bhilai." Chandigarh Municipal Commissioner M P Singh, however, denies this, asking, "What motive would municipal workers have for delaying the process?" Singh also expresses his helplessness at the administration's inability to

uproot all the plants during flowering time, which is only 10 days every monsoon.

The Gandhians, however, claim to have achieved the unthinkable. Within a week, 20,000 parthenium plants were uprooted and 50 per cent of Chandigarh was free from the menace. "It was one big party and everyone was invited," recalls 73-year-old Shashi Nanda. "We joked, gossiped, and had a great time. In fact, quite a few morning walkers couldn't resist the temptation and joined us." The brigade has grown to be a

mini battalion, promising to make Chandigarh free from Congress grass within four years.

It's an unlikely claim, argues environmentalist Vandana Shiva. Oudhia agrees with her. His solution: Spray salt water on parthenium patches. The plant will die in 20 minutes. Spray at least three to four days in a month continuously for six years to wipe it out completely. A word of caution: Don't involve children, it's not safe for them.

But the Gandhians are determined to succeed. V C Nanda, former director of the Centre for Advanced Studies, Chandigarh, says, "We're never short of new goals." Coming up soon is a campaign against polythene bags. "We are planning to go to the Sector 16 market with jute bags," says Nanda, whose role is to scout for recruits. "We'll show them off to customers and shopkeepers." Also in the pipeline is an anti-pollution cycle rally. For that, Nanda needs a green signal from his doctor.

Crusade or no crusade, Nanda and his friends are making the most of their time. Their day begins at the crack of dawn, followed by long walks along the Sukhna Lake, or at Rose Garden. The rest of the day is spent with spiritual readings, yoga class, or looking out for fresh crusades. "It's better than sitting at home playing cards," says Nanda. Rawat's take is more altruistic: "Retirement, to me, means payback time to society."

Contact R S Rawat at 0172-2770976, log on to www.iprng.org or www.botanical.com, or email Pankaj Oudhia at pankaj.oudhia@usa.net





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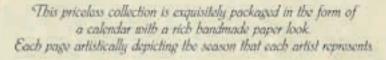












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Learning to let go



THIS EID, MY MOTHER

Shaukat Kaifi made the best *sheer qorma* in the world as always.

It's an intricate procedure that takes hours, with a twist in the recipe every other half hour. No, this is not about how good she is as a cook— every mother is. Also, it's not about the sheer gorma. It's about my standing there on the threshold of the kitchen thinking whether to let her exert herself at this age or not. One part of me said no, because each time she tires herself out and retires to her room, I press the panic button. The other part said, let her be. After all, it will give her the satisfaction of having supervised it yet again. She loves to see everyone licking away their fingers. It's an act of renewing her confidence.

I remember how she used to let me travel at the tender age of nine, all the way from our home in Juhu to my school Queen Mary's in Grant Road. It used to be an arduous journey—20 minutes by bus to the station, then a 40-minute train ride and finally a 15-minute walk. A nanny accompanied me only for three months. After that, I was on my own. I grew up to be a spunky lass only because she had the nerve to lead me to confidence.

Today, I find it hard to reconcile to the fact that she is losing hers. She used to love watching films in cinema halls. Today, she is terrified of negotiating her way through the rough and burly of the crowds.

One part of me wants to wrap her up in cotton wool and bring all the movies she wants to watch to her bedroom. The other part says, 'No, she must continue to make an effort'. And so I hold her hand and take her to the cinema hall – it exhausts her but that's better than her giving up on life. It's a fine balance that needs to be maintained and I'm never sure if I'm doing the right thing.

Traditionally, in India, we are extremely protective about our elders, shielding them from harsh ground realities. In the West, though, seniors face abandonment. It can't get harsher than that. While it sometimes robs seniors from staring life squarely in the face in the first case, seniors abroad tend to become self-reliant. They have no other option because families rarely live together. So they continue to drive the car, pick up the groceries and remember to pay the bills—and in the process remain connected to life till they become infirm.

It's all right to extend a hand but not to stop elders from functioning independently

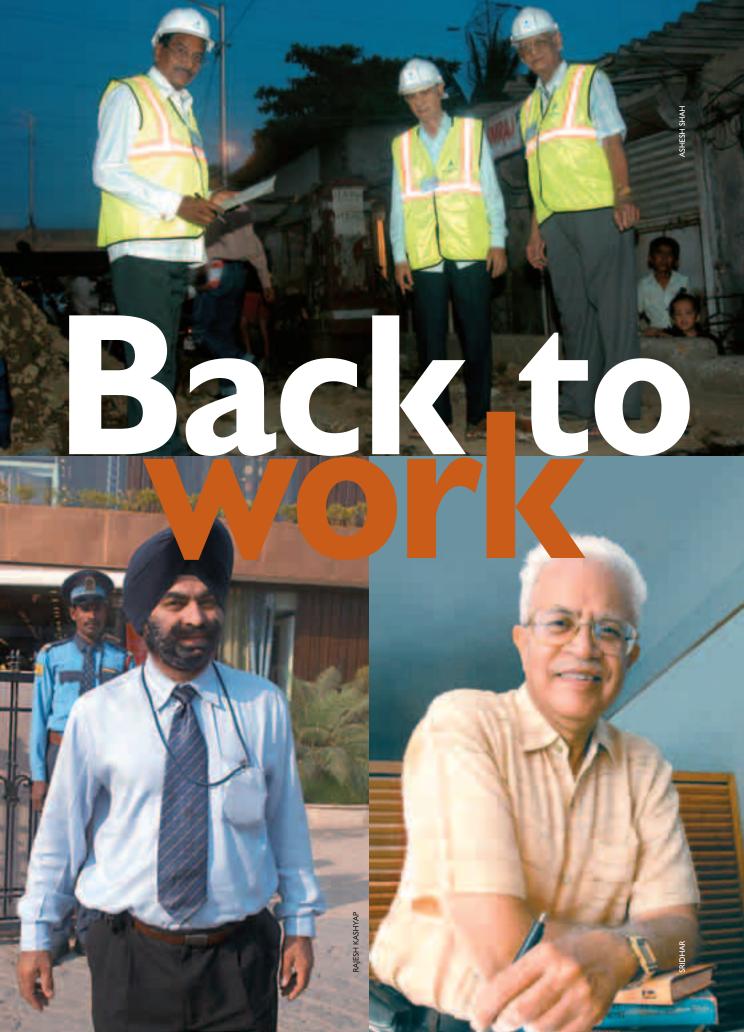
The need to protect is natural and understandable, but it doesn't give elders any scope to function naturally. We think a reward for a life well lived is being surrounded by people we love, who can hold our hands and shield us.

Maybe we strive to put our relationships in order as we face our own mortality. But clutching is not always good. It's all right to extend a hand for support, but it's not all right to stop our elders from functioning independently.

So the next time you are face to face with a reluctant elder, not wanting to come out of the room, not wanting to change into good clothes, not wanting to socialise with your friends, try pushing a little harder, don't give up on them. You need to give them a sense of security. That given, you also need to raise the bar of what they can do on their own and for how long.

Let's combine the best of what India and the West give to seniors. Don't function from guilt—function from love.

Shabana Azmi, 53, is an actor, activist and former Rajya Sabha MP



Retirement may well become a nightmare with falling interest rates and eroded savings. But with the public and private sectors now waking up to the possibilities of hiring skilled seniors, reemployment can keep the dream of financial security alive and help seniors break through the silver ceiling, says Nilanjana Sengupta

ixty-two-year-old Vasudev Rao and his wife Vidya, 53, work from 7.30 am to 11 pm, seven days a week, at their Bengali sweet shop Mishti in Bangalore. They started the shop nine months ago, after Rao retired from *Deccan Herald*, a newspaper, where he worked in the marketing department. The couple enjoys no lazy weekends, no holidays, but something far more important—financial security.

The Raos have come to terms with today's reality: however hard you have worked to provide yourself with a 'happily ever after', achieving it is becoming more unlikely than ever. Back in the double-digit-returns world of the 1990s, plans for early retirement were almost a given for 50-somethings. But now, these same people are saying goodbye to their retirement dreams. And a large number of them are wondering if they can ever afford to retire.

One of these is 54-year-old Pratibha Patil, who has been patrolling pipelines at Dhindoshi and Link Road in Mumbai since 2003 for Mahanagar Gas Ltd. A joint venture between British Gas and the Gas Authority of India for the supply of piped gas in Mumbai, the company tied up with Dignity Foundation, a Mumbai-based NGO, in September 2003, and roped in about 350 seniors to act as surveillance foremen. "Senior citizens staying near the areas through which our pipelines run, check on them during their morning and evening walks," says A K Purwaha, managing director. More recently, Mahanagar Gas has added bill collecting and meter reading to seniors' responsibilities. The company pays Dignity Foundation Rs 5 lakh per month, which is then distributed among participating seniors for their contribution. Says Patil, a Jogeshwari resident who travels to the depots every day by bus, "I enjoy the responsibility." Left with financial uncertainty after her garment export business shut shop due to union problems eight years ago, for her the paycheque is equally valuable.

Underscoring this point is Yusuf Matcheswalla, consulting psychiatrist with JJ Hospital, Mumbai. "The need to work after retirement is more an economic necessity than an emotional one," he asserts. "If one is still applying for jobs after

Clockwise from top, seniors patrol the Dhindoshi gas pipeline in Mumbai for Mahanagar Gas Ltd; former professor B L Virmani now provides training, consultancy and research to private companies in Hyderabad; Col (retd) I J S Dutta has put his army training to good use, working for a security services agency in New Delhi

working for 30-odd years, it is to make ends meet." There are over 80 million senior citizens in India today, and of this the silver workforce is estimated at 20 million. But where are the jobs?

Well, the jobs are caught between the silver ceiling—a mandatory retirement age and a traditional mindset of prejudice that prevent retired employees from rising to positions of power—and the ground reality of financial insecurity that prevails despite years of work. But with the teeming numbers of unemployed youth in the country being first

otherwise, unless the management decides to rehire you as consultant. And until recently, few private companies responded favourably to job applications from seniors.

Things are slowly beginning to change. Ironically, the same reason why silvers found it hard to get jobs—employers paving the way for a younger workforce—has been responsible for the turnaround. With cost-cutting measures in full force, the realisation has dawned upon many that silvers, with their wealth of experience and

willingness to work for reasonable salaries, are an attractive proposition.

GREY MATTER

A P Singh, former director in the Ministry of Social Justice and Empowerment and now director, Ministry of Health and Family Welfare, recognises this potential. While Union Minister for Social Justice and Empowerment Meira Kumar says, "There is no policy that says a retiree must be employed," Singh's take is different. "We believe in self-help," he says. "If you have an entrepreneur in you, you will

HARMONY ANNOUNCES...

Single Point Management, a company that provides accounting and maintenance services to housing societies in South Mumbai, offers both full-time and part-time jobs to seniors managing clients' accounts. Call 022-34925098. Salary: Approximately Rs 6,000 per month.

Banknet India offers jobs for seniors as part-time consultants at www.banknetindia.com, a banking and technology portal. Call 022-26204124 or 9821252792.



Anurag Khanna (left) of Banknet India and S S Goradia of Single Point Management in Mumbai believe in silver power

priority, this need for elders to remain economically productive goes largely unaddressed by the government. "Every senior citizen should be satisfied with the emotional payoff [from a second career] and not worry about what they earn," insists Rajwant Sandhu, joint secretary in the Ministry of Social Justice and Empowerment. "They should work as volunteers and pay back to society." The public sector is beyond reach after retiring once, voluntarily or

Many companies have realised that silvers, with their rich experience and willingness to work for reasonable salaries, are a great proposition

continue to work after retirement. It depends on individual merit and ability."

The Health Ministry, according to Singh, is planning to appoint retired bureaucrats and army personnel as district health managers for its programmes—the plan is at the blueprint stage. "There can be one person in each district," he explains. "To begin with, we will look at Hindispeaking places like Uttar Pradesh, Bihar, Rajasthan and

Chattisgarh." Singh realises that silvers bring with them unique skill sets: dedication, experience, and low turnover possibilities.

Himanshu Rath, convenor of the Agewell Foundation, a New Delhi-based NGO, believes that the private sector will soon wake up to these advantages. He may just be right. Single Point Management, a company that provides accounting and maintenance services to housing societies in South Mumbai, offers both fulltime and part-time jobs to seniors managing clients' accounts. S S Goradia, the owner, wishes to announce to *Harmony* readers: "Seniors with experience in any field can call 022-34925098. Salary: About Rs 6,000 per month."

Anurag Khanna of Banknet India in Mumbai has also chosen Harmony as a platform to announce jobs for seniors at www.banknetindia.com. Khanna claims it is India's only banking and technology portal, with more than 50,000 subscribers from more than 1,900 organisations in 50 countries. "We thought of hiring seniors as part-time consultants when VRS schemes were announced by several public sector banks in 2000," says Khanna, who plans to expand to Delhi soon. "The objective is to use their experience and varied exposure for our projects. Those who are interested can call 022-26204124 or 9821252792 for details." A banker with over 16 years of experience, Khanna brings out publications and reports specific to banking, IT and the BPO industry.

The BPO industry, in fact, is a potential target area for silvers seeking jobs. Already, American

company Dell Computers has released advertisements asking seniors who can speak English to apply for 2,000 part-time jobs at its call centre in Hyderabad. It should not take long for other BPOs to take the cue and follow. Says B L Virmani, a former professor in Hyderabad, "Hiring experienced and qualified physically fit senior staff will result in higher returns in terms of quality work." Virmani heads a training-consultancy-research organisation called the Centre for Research and Organisational Development (see page 23).

SILVER SKILL-SETS

For his part, K M George, president of the Senior Citizens' Club in Bangalore, is working actively to promote employment for seniors. "Most people enjoy their work," says George, who retired almost two decades ago from the Military Engineering Services, as senior barracks store officer. "They might want less of it as they get older, but everybody should have a choice." His pet theory: "A Grey Skill Bank, which would be a special employment exchange for senior citizens, a database into which both the private sector and government, especially in development projects, can dip into." Though he is still waiting for a response to his proposal to the Karnataka government—he made it five years ago-the 84-year-old spends two hours motivating people at his club every day to look for work. He sees silvers seeking reemployment as a mutually beneficial situation: employers can get a wealth of experience and wisdom, and silvers can find professional satisfaction.

Ishwar Bhat is a case in point. He retired in 1992 as law secretary, Government of Karnataka, and now serves as a consultant to a clutch of companies, and now earns much more. "The private sector pays more," he says.

THE OBSTACLE COURSE

Not everybody, though, can break through the silver ceiling as effectively as Bhat—many companies still shy away from employing the elderly.

"In a senior age group, leadership qualities play a major role," says Pratik Kumar, vice president, human resources of

American company
Dell Computers is
looking for seniors
who can speak
English to fill 2,000
part-time jobs at
its call centre
in Hyderabad

Bangalore-based Wipro Ltd. "Normally, seniors engage with us either as consultants, or in training. Age is not a consideration here." But then comes the punch line. "Recruitment at senior levels happens only if we cannot find a suitable internal senior candidate."

"Most employers today want to hire people who are less than 45 years old," says Hitesh Oberoi, director, sales and marketing, www.naukri.com, India's first website for jobs. "Enquiries from companies seeking retired personnel are rare. Only a few insurance companies may want to hire retired people as agents." The website receives about 70 to 80 enquiries from retired personnel every month, but cannot ensure a response.

Human resource consultants feel most companies run shy of experimenting by employing seniors. However, their skills could interest companies effectively if marketed intelligently through job portals, which have thousands of medium enterprises as finance and administrative personnel. But convenor Rath is confident that things will pick up.

Meanwhile, the Second Career Centre in Hyderabad, the social wing of Heritage Foundation, has adopted a novel approach. It made a presentation to the managing committee of the Andhra Pradesh Chamber of Commerce on November 19, in an effort to reach out to all 500 companies registered with the chamber. Through the centre, 12 of the 200 registered senior

skills for today's employment market. Therefore, it aims to start the Third Age School of Learning next year, which will impart computer training and personality development skills to the elderly. Says K R Gangadharan, chairman of the foundation, "We hope to introduce new concepts to silvers who approach us with a rigid mindset."

It's not just the mindset of silvers that needs to change—an urgent rethink is required at the government level too. Take the example of Australia where, in



WORDAGE

Some new words that have come up to describe silvers working:
Silver ceiling A set of attitudes and prejudices that prevent older employees from rising to positions of power or responsibility in a workplace.

Example Our society's bias toward attractiveness is exacerbated by its cult of youth. Boomers are finding it painful as they crash into the silver ceiling.

—Michelle Cottle, "Bodywork", The New Republic, March 25, 2002

Retirement panic Anxiety and fear caused by the concern that one may not have enough money for retirement.

Example Americans are reacting to

their diminishing returns...we have a new phrase: retirement panic.

—"Fears for the Future", The News Hour with Jim Lehrer, July 23, 2002

Active aging (ageing) An aging process in which people remain active physically and mentally.

Example Disease and disability, depression and dependency are not inevitable accompaniments to growing old; good policies can and do make a difference. The buzzword in gerontology circles at the moment is 'active' ageing.

—Aine McCarthy, "Research 'Bias' Against Women", The Irish Times, July 22, 1996

companies as clients. "Rehiring seniors should be promoted as an act of affirmative action," says Oberoi. "If a few take this up, I am sure others will follow."

AGENCIES OF CHANGE

Doing its part to spread the word is Agewell Foundation. The foundation established an employment exchange five years ago, which now has over 33,000 registered silvers from across India. Thus far, the organisation has placed only about 3,500 seniors in small and

citizens have got placement as office help, accountants, and administrative personnel in various city companies. One of them is R Vidya Rao, a 67-year-old banker who was re-employed at a Hyderabad-based company through the centre. "I like being busy," she says. "With my brain working the amount it needs to, I feel my reflexes are better too."

Unlike Rao, though, the Heritage Foundation is aware that many silvers may lack the requisite August 2004, 500 top companies received a letter from the government, urging them to review policies about hiring and firing senior workers. Kevin Andrews, federal workplace relations minister, suggested, "Workers should be judged according to their ability, not their age."

A timely move, considering that a recent study conducted by Hudson, an Australian recruitment and human resources firm, found that employers and society in general hold inaccurate perceptions about older workers, perceiving them as 'slow' and 'inefficient'. The report warned that such 'age discrimination' could lead to financial losses in future once silvers take up active litigation against errant companies and become a more established political lobby.

It will happen. In the UK, for instance, silvers recently came together for the first time as a unified lobby and presented the 'Pensioners' Manifesto' to British MPs. The message to the government was clear: Don't underestimate silver power.

There's another message there: silvers need to believe that they are not a spent force. Certainly not when it comes to seeking a

new start in the employment market, where the possibilities are endless. Oberoi of www.naukri.com suggests consulting, liaison jobs with the government, teaching assignments in colleges, NGOs and working as insurance agents. "Seniors are willing to work for less and don't mind contractual employment as long as they are satisfied and respected," he says.

"All that's needed is the courage to take the plunge," says Vasudev Rao, the long hours spent at his sweet shop in Bangalore just an irrelevant detail. *Harmony* agrees with Rao, believing that it's never too late to reinvent yourself. You can start a self-funded enterprise (see page 22), volunteer with an NGO (see page 26) and, hold your breath, even model (see page 29).

Job options for silvers include consulting, liaison jobs, teaching assignments, NGOs and working as insurance agents

Read on, and discover that there are no limits, no ceilings.

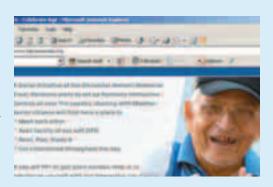
With Teena Baruah in New Delhi, Aruna Chandaraju in Bangalore, and Kiranmayi Indraganti in Hyderabad

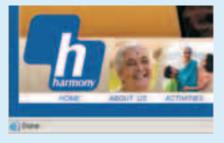
For contact details of the Agewell Foundation and Second Careers Centre, see page 94

www.harmonyindia.org

This is a unique space in the cyber world. www.harmonyindia.org is the face of **Harmony**, an initiative of the Dhirubhai Ambani Memorial Trust for senior citizens.

Created by a team of dedicated professionals and volunteers, www.harmonyindia.org is a portal that addresses the aspirations of the elderly. The young and the old alike have contributed to the initial content and the technical aspects of the portal. In time to come it is expected that elders will bring their wealth of valuable experience to the portal, enriching it further.





The portal covers a broad spectrum of subjects—from health to wealth, yoga to *Siddha*, and spiritualism to recreation. It aims to create awareness about the needs of the elderly, as well as highlight the resources and opportunities at hand for silvers in India and their NRI friends and counterparts overseas.

Come to www.harmonyindia.org. It's your space on the World Wide Web, where you can enjoy a truly delightful and interactive online experience. And celebrate life with passion.

Be your own boss

Setting up your own business venture is a great way to beat the post-retirement blues, says Nilanjana Sengupta



Pratibha Sinha (top) in Chennai turned her hobby of breeding golden retrievers into a career option; Col (retd) S N Khunghar now battles burglars with his security services consultancy in Secunderabad

SHE WORKS AS LITTLE OR

as much as she wants. Some days she puts in 10 hours, others as little as two. "It's great to be in control of your life," says Sohag Sen. The 58-year-old willingly quit her job as administrator at the Tariff Advisory Committee of the Insurance Regulatory and

Development Authority in Kolkata eight years ago after working for 27 years, looked around for another way of life and settled for her passion for handloom. Today, she runs Dress Sense, a clothes house for the middle class in Kolkata, and also finds time to direct Bengali plays and hold acting workshops.

When people retire, they're often faced with a great deal of uncertainty. Sen didn't know whether she would be able to recover the Rs 30,000 she had invested in her business, let alone earn sufficient money from it. But some market research helped. "We need to choose a product or a service that people will buy,"

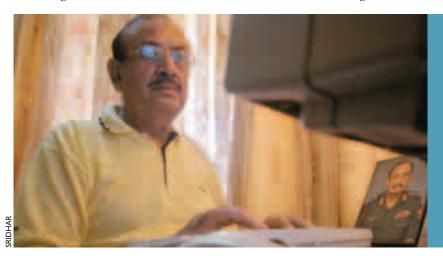
says Sen, who studied the handloom market in Kolkata. "Research is the first step for anyone starting out, age no bar. You have to keep learning what's new." She's not worried about breaking even any more. Now, she makes a tidy profit with two annual exhibitions—during the Bengali New Year and Durga Puja. "And yes, I am my own boss," Sen quickly adds.

Professor B L Virmani in Hyderabad also likes the idea of "being one's own master". initial investment of about Rs 3 lakh that he had saved over two working years, with the intention of starting out on his own. His business mantra: "You must have brain power and will to start your enterprise."

Colonel (Retd) S N Khunghar, 64, retired 12 years ago. Deciding not to hang up his boots, he found a job with State Bank of India as assistant general manager, security, in Kolkata. When his second retirement stared him in the face in 1998, Khunghar

your office; why would you leave it open with a guard standing there?" Today, Khunghar advises private companies on security measures. "I have become choosy with my work and work hours," says Khunghar, who is working on a book based on general principles of security. "I don't want anyone to take away my golf time from me."

Golf didn't stop Khunghar from writing a comprehensive business plan before launching his business. Both Sen and



Passion, market research and a comprehensive business plan are the keys to success in a self-funded business venture

Professor Virmani quit teaching at the Administrative Staff College of India (ASCI) four years ago. Now 60, he heads a training-consultancy-research organisation called Center for Research and Organisational Development, which "combines the best of the industry and academics".

He says, "I am more busy now than I was at ASCI. There, I was occupied for around 10 hours every day, now it's a 12-hour working day." He even earns more—Rs 80,000 a month as against Rs 60,000 earlier. Setting up the 900 sq ft office at Saifabad with a team of eight required an

panicked thinking about the vacuum in his life. Another job later, while taking a break from work, at home in Secunderabad, he decided to put his knowledge to better use and start a consultancy for security services. Circuit cameras, locking systems and ATM security are his forte. "I spoke to a few people I knew and realised they didn't know the difference between robbery and dacoity," says Khunghar. His job is about plugging the gap between managers and security personnel, trying to avoid expensive errors—"because if you lock the door of your house when you go out then why wouldn't you do the same for

Professor Virmani also thought their ideas through. "One can't chase dreams blindly," says Professor Virmani, who worked on the blueprint of his centre for 10 years.

His firm provides consultancy to companies; training to senior managers of Indian companies; and research. "Today, men and women of every age and background are starting their own businesses," he says. "So I needed to be different, yet do something I already excelled in and could carry forward. I wasn't going to do it just to pass time. If nothing else, I would have authored management books."

Some, however, strike gold by turning their hobbies into parttime professions. Sixty-six year old Padmini Sinha in Chennai found a career in her love for dogs. The breeder began a club for golden retriever owners in 2002. Now busy preparing for a Speciality Golden Retriever Champion Show in Bangalore on December 4, she says, "My interest in dogs led me this far. With an investment of Rs 1,000 per dog it is an expensive option, but worth it." Sinha sells each pup for Rs 20,000 and donates part of the sales to animal-related charities like the Blue Cross.

Drawing up a shortlist of business opportunities that will make use of your past experiences is a smart move

Sinha was always sure about her idea. Identifying and drawing up a shortlist of business opportunities that will make use of your past experiences is smart and involves less risk. Treading familiar ground is Wing Commander (retd) B S Narayanan, the 62-year old managing director of Bangalore-based CBAS Aviation Services. He and his former Air Force colleague, Air Commodore (retd) A M Ganapathy, 60, have three decades worth of experience between them in the military and civil aviation sectors. They started CBAS in 1999 and the firm, which rents out

airplanes to high-end clients, is now affiliated to the Confederation of Indian Industry (CII) and the National Business Aviation Association in the US. From an investment of Rs 5 lakh, CBAS has grown to a Rs 5 crore company. All that Narayanan and Ganapathy had to do was tap into their resource and network base—and give it their all.

Building a reliable network in your working years proves beneficial in the long run. D Rajsekaran, who retired as joint commissioner of income tax, can attest to this. The 71-year-old has used his contacts in his income tax consultancy firm that he started after retiring in 1992. In fact, most of 1,375 members of the Tamil Nadu Senior Citizens Association, of which Rajasekaran is general secretary, use his services to file their returns. "Senior citizens feel more comfortable dealing with me rather than a young chartered accountant who can frighten them with all kinds of legalities," he explains. Rajasekaran says senior NRIs also seek his advice on tax-related issues over email.

Experts say the logistics of any business should be planned two to five years before you retire, which will help you get a better focus on opportunities. K V Suryanarayana, former IAS officer from the Andhra Pradesh cadre, retired in 1990 as vice chairman and managing director of the Andhra Pradesh Industrial Infrastructure Corporation. He chose to work as a member of the Andhra Pradesh Administrative Tribunal, looking after matters related to settlement of services for four years while he thought through his own venture. In 1995, he launched Esskay Solutions, a software company dealing with data warehousing and business intelligence. Today, Suryanarayana is planning to franchise the business across the US, where his son lives.

Unlike the UK, for example, where the government offers incentives to those above 50 wishing to become self-employed and sets up a national organisation to support them, in India such initiatives are few and far between. There is, of course, the Armed Forces fund resettlement of ex-servicemen. With almost 60,000 service personnel being released at a younger age every year, there is a huge budget to support them financially through loans for small and medium scale industries or further training. The idea is to enhance their profiles for suitable jobs in the public and private sectors.

Lack of any such funding, however, did not stymie V Rajgopal's plans. The 54-yearold retired branch manager of Indian Bank runs an MRF Tyres showroom in Madipakkam, Chennai. He acquired it through a distant relative. "Working and remaining active is the best way to enjoy retirement," he says. "It keeps my mind occupied and prevents me from getting bogged down by other things." The Rs 5,000 he earns a month goes back as investment in the showroom. "The thrill of entrepreneurial success brings with it handsome returns, satisfaction and economic independence," he says. "The trick is to enjoy being on your own and yet take it seriously." -

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Service with a smile

It is said that volunteer work can shape the character of a country. It can shape your future too, says **Teena Baruah**



For Major General (retd) Ian Cardozo, "a mellowed fauji" after seven years in the NGO sector, job satisfaction is more important than the paycheque

basketball and hockey on television—he even played basketball and hockey when he was younger. So what does someone like him know about going hungry?

More than most, it appears. Since 1995, Ramadurai works as an administrative officer with Udavum Karangal, a destitute and HIV patients' home and orphanage, in Arunbakkam, 10 minutes away from his home. "Volunteering does something for me," he says. "It gives me an appreciation of life's problems, plus a clear perspective on how lucky you really are." Ramadurai adds, "And I earn an honorarium."

Of late, an army of retired professionals have ventured into NGOs. Besides benefiting those in need, non-profit agencies create thousands of paid jobs. However, it's not a well-paying sector. What you get in return though is the satisfaction of volunteering for a good cause. Community Aid & Sponsorship Programme (CASP), a Punebased NGO, started a voluntary bureau four months ago, and has a few hundred seniors working for various causes. In New Delhi, about 9.000 seniors work in NGOs, according to Agewell Foundation, an elder-friendly

NARAYANASWAMI

Ramadurai, 69, leads a good life. The soft-spoken retired senior divisional manager of United India Insurance lives with his wife Kamala, 64, in a comfortable neighbourhood in Aminjikarai, Chennai. An avid reader of philosophical books, Ramadurai enjoys watching cricket, organisation that started five years ago with 1,000 working seniors.

"Almost anyone can work for an NGO," says Dr Sharatchandra Gokhale, 79, founder of CASP. The volunteer bureau gets around 150 job applications from seniors every month. Though it advertises in newspapers, its popularity has spread more by word of mouth. The fact that promoting itself through websites like www.naukri.com and www.jobsahead.com could help

research and collecting resources concerning ageing in India and across the world.

For silvers reading *Harmony* this month, CASP offers contact details (020-25862835, 25862844) and some advice. "Like any other job, pre-requisites for working in a non-profit agency include discipline, commitment, basic computer literacy, and communication skills," says Dr Gokhale, adding that one shouldn't expect returns commensurate with the efforts

to the Indian Air Force 10 years ago. The 68-year-old doctor has some words of advice: "Find out what people need and how. Develop a rapport with the community before attempting any reform. If you don't understand their minds, all your good intentions might get washed out."

Affinity with those in need is the key. When Major General (retd) Ian Cardozo first joined the New Delhi-based Spastic Society of Northern India (now renamed



The Kargil War prompted Mukesh Anand to set up an NGO for wounded soldiers, war widows and retired *jawans*

Though it may not be a well-paying sector, non-profit agencies create thousands of paid jobs. The payback is satisfaction from working for a good cause

both the organisation and seniors in need is not on the management's mind right now (see Back to Work, page 16).

For the moment, the 28-year-old organisation is concentrating on ageing-related issues in India, as part of the National Policy on Older Persons, which completes its five-year term in December. In fact, over 300 seniors from CASP's voluntary bureau work with its two-year-old offshoot, the International Longevity Center in Pune, helping in

put in. He suggests making all the adjustments in your first few days at work: First, clear your mind of any preconceived notions, especially if you are reaching out to the needy for the first time—grassroots realities are far different from what you might have imagined.

"You may definitely have a vision, but don't translate that into highbrow agendas," says Pune-based medical practitioner P M Dube, who retired as senior advisor in community medicine

as Action for Ability Development and Inclusion) in 1997, he almost got a culture shock. "It seemed like chaos initially," he recalls. "This NGO had no methodology, little professional virtue, no punctuality and no order. I was distressed to find that nothing ever got done overnight." In the Army, the 68year-old gave orders and saw immediate results, "but here, people work by consensus". After seven years in the sector, he calls himself a "mellowed fauji" who understands the virtues of

consensus. "Ideas work only if you carry everyone with you," adds Cardozo, who chose volunteer work as a career after retirement because he didn't get a financially sound offer from any corporate house. "My non-profit agency can't afford to pay me much," he says. "But I am happy with anything that takes care of my needs."

Paucity of funds has always been the downside of NGOs as a career option. And if you start

The Community
Aid & Sponsorship
Programme in
Pune urges *Harmony*readers to call
020-25862835 and
25862844 to
register with its
voluntary bureau

an organisation yourself, you need to deal with it more optimistically. When Chennaibased Radha Ganesam, 52, left teaching in 1989 to start Swabodhini, an organisation that helps special children, she knew she had taken a tough decision. After all, starting afresh with Rs 5,000 isn't easy.

But she doesn't regret it. Initially, she used a small room in her home in the posh R A Puram area to teach children suffering from hyper activity and autism.

The word spread fast. Today, she teaches 65 children and has rented a building in Thiruvanmiyur in suburban Chennai. Ganesam puts in six hours every day and earns "competently" every month.

For his part, Cardozo says, "The periodical financial crunch can be depressing. And more so when you have to approach the government for funds. In that case, you can hardly rebel against any government action. It's being in conflict with the system that keeps me going."

The term job satisfaction means different things to different people. For HelpAge India's Colonel Akhilesh Sharma, 63, who currently heads the 55 mobile healthcare units the organisation runs, it means eight hours of tension-free sleep. For Radha Ganesam in Chennai it means helping a child comprehend an alphabet. And for New Delhi-based social worker Mukesh Anand it means freedom from self-pity.

Anand gave up his job with a private firm when he started Mission Vijay II, an NGO for war-wounded soldiers, war widows and retired *jawans*. When the Kargil war broke out, the 54-year-old was working as a distributor for a German automobile parts company, Mico, in Jabalpur.

Today, Mission Vijay II acts a mid-agency, identifying disabled soldiers and recommending them for dealerships of Apollo Tyres, Mico, and Kinetic Engineering. In the process, Anand gets to meet politicians and service chiefs, including the President of India. "They respect

my work," he says. "Had I been just a businessman I wouldn't have ever met them as equals."

For Cordozo, also a partner in Mission Vijay II with Anand, satisfaction means feeling needed. "Once you get into the business of making a difference, somewhere down the line you emerge as a new person," says Ramdurai, who takes pride in the fact that he swept the floors of his flooded destitute home in Chennai during the monsoon this year. He calls himself the unofficial ambassador of volunteerism as a second profession, adding, "All you need to be is retired with enough time and spirit."

Special skills also help. "NGOs often need people with skills in accounts, training and medicine," says G Manohar Row, who works with a clutch of organisations, hospices and paramedical services in Bangalore. "And the sector has now opened up for retirees, too. With over 1,000 NGOs in Bangalore alone, there are plenty of opportunities."

Row retired as head of management development at Brooke Bond Lipton India Ltd in 1994. He gives the example of Karunashraya Hospice, where a retiree from Madura Coats works as the head of administration and finance. "There are institutions for the blind and other physically challenged people who employ the superannuated," says Row. In return, he says, expect only nominal salaries. "You should apply thinking that job satisfaction would be your compensation."

Make your own pitch

A dash of powder, a dab of paint and dollops of attitude can help you sell dreams on TV and in print, says **Teena Baruah**



Usha Jerajani retired as a computer teacher 10 years ago before turning to the arc lights. This model and actress' worst experience: dyeing her hair for an ad. "I looked like a witch," laughs Jerajani, proud of her silver mane

SWITCH ON YOUR TV.

The only ads you don't see wrinkles in are ads for beauty products. You could sell, too—everything from whiskey to pizza. And all that's needed to dig into the Indian ad industry is natural salt-and-pepper hair, a confident smile and attitude to burn. It's a bonus if the camera likes you.

To begin with, get a professional photographer to shoot your portfolio. That could cost anywhere between Rs 5,000 and

Rs 15,000. Sixty-four-year-old model Lalu Makhija's cost him Rs 6,000 in 1999. This was 10 years after Makhija shot for his first ad, by default. In 1989, Makhija took his nine-year-old son to Shekhar Kapur's sets for a Colgate ad. The filmmaker, however, chose the escort, then a stockbroker in Mumbai. He made Rs 20,000 on its six-year telecast. The ad also got him a role from Boney Kapoor in *Prem* but he let it go, not wanting to travel between Dalal Street and Film City every day.

Armed with a portfolio, it was only five years ago that Makhija turned his back on the Bombay Stock Exchange, and launched himself in the advertising industry with a press campaign for The Economic Times. Makhija's Giorgio Armani looks won him campaigns for Maruti Alto, Allahabad Bank, Sundrop cooking oil and Hutch, and a role as actor Shah Rukh Khan's valet in the blockbuster Main *Hoon Na.* His advise to aspirants: "Just go with the natural flow of ageing."

Next, get registered with popular modelling agencies and coordinators. India's top five include Israni Communications and Stance in Mumbai, Prasad Bidapa Associates and Anila Anand in Bangalore and Thaara Umesh in Chennai. Registration costs between Rs 250 and Rs 20,000. A few good ones don't charge for registration, settling instead for a 20 per cent commission from every assignment. "An ad sells the idea of a happy family," says ad filmmaker Prahlad Kakkar. "And no Indian family is complete without grandparents. We use them to portray warmth, vulnerability and mischief."

From 500 in 1999, there are 2,500 50-plus registered models at Mumbai's Israni Communications today. Another Mumbaibased model coordinator, Mona Irani says out of 4,500 models on the books of her agency, about 2.500 are "classic senior faces". That's 1,000 more than 1999. Stance has 750 registered silvers, compared to 75 five years ago. Mubina, a famous model coordinator in Bangalore, works with 10-12 older models at any given time. Her favourite is 58-year-old Arun Bhatia, a former freelance journalist. Mubina also initiated Zarine Bhasin, 62, another Bangalore-based model, into modelling 10 years ago.

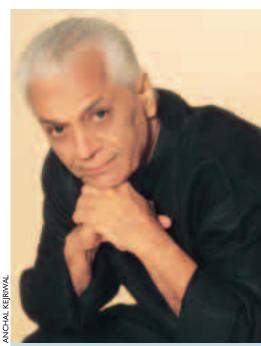
Today, Bhasin endorses just about everything—Cadbury's chocolates, LG microwaves, Titan watches, Toyota Qualis cars and SBI credit cards—and earns about Rs 10,000 every month; maybe not as much as she earned as a banker. "Money has never been a concern, though change is always welcome," says Bhasin.

For 55-year-old Burjor Lavangia, Mumbai-based model and coordinator, change is the "uninterrupted factor" driving him. A photographer, events manager, fashion designer, yoga instructor and footloose traveller, Lavangia faced the camera at 50 as a taxi driver for O&M's Crocin campaign. "If you are a Parsi or an Anglo-Indian, or look like one, you will never be out of business," he adds. You can catch him in the latest Maruti Versa ad with the punch line, *Haan* Dadima, hum sab so rahe hai.

The ride, however, is not as smooth as Maruti Versa's ad would like us to believe. Professional hazards include strenuous schedules and delayed payments. "Shooting requires a model to wait for hours. Then there are several retakes," says 58-year-old Arun Bhatia from Bangalore. "All night shoots are very exhausting. Worse still, is an outdoor shoot on a rainy day."

"Being underpaid or paid late is yet another downside in this business," warns 72-year-old T G Anantharaman, a Chennaibased model who has featured in ads for Hamam soaps, Horlicks and SVS Oil. "It's an unwritten rule. If you don't get paid within 30 days after the shoot you will never get your money. There is absolutely no transparency or consistency in this job," he rues. Kolkata-based model Ashish Chatterjee, 67, sounds another word of caution: "Avoid doing too many ads, serials and feature films at one go. It can tire you completely and push you out of business due to overexposure." Chatterjee has modelled in 70 ads in his eight-year modelling career that began at the age of 58.

But others like Tara Patkar forget their medical histories when on the sets. The 72-year-old Mumbai-based model with a history of a slip disc has featured in ads for Hawkins, Onida, BPL mobiles and Maruti Versa, to name just a few. She claims modelling stimulates and relieves tension, while she flinches at the sight of stairs at home. Zarine Bhasin stopped riding a scooter four decades ago, but took to it fearlessly for a shoot directed by photographer Prabuddha



Lalu Makhija gave up the share market to be a model

Dasgupta. She experienced "an all-time high" being shot by him, atop a car in fourth gear.

If you want to grab some of that good feeling, get a portfolio shot and send it to agencies. Be prepared for disappointment, though. Modelling is horribly forensic about the smallest physical detail, whatever age you are. Here, however, wrinkles are acceptable.



Extraordinary Hampi

lefts one within ordered one of large and



Home work time

Be a professional homebody and make the most of your talents in the comfort of your home, urges **Amita Malik**



IT WAS IN 1952 THAT I COVERED

my first international film festival, and India's first, in Mumbai. I remember rushing from film to film and our first look at Italian neo-realism, including Vittorio de Sica's *Bicycle Thief*. I went with the young Dilip Kumar, Dev Anand, Bimal Roy, Zohra Sehgal and other enthusiasts. I still have a cutting of the huge spread given to my review by *The Statesman*.

After that there was a long gap in my career as I went to London, till my husband was transferred back to Delhi. I became the regular film critic of The Statesman in 1956, which I remained until 1992. During that period, I covered a minimum of three films every weekend, and attended all the major festivals abroad such as Cannes, Berlin, Moscow, the lot, where I watched up to four films a day. After 35 years of reviewing thousands of films, I said enough is enough. I can now choose the rare good film I want to write about. And with my arthritis catching up, I settled for a TV and radio column. I both watch and write at home, no dashing about from cinema to cinema or to the newspaper office to file my copy in the nick of time.

What I am leading up to is that elderly people, even those not highly educated, can do a professional job at home when they are no longer as mobile as they used to be. One outlet is teaching spoken languages. I know a lady who, in her 60s and 70s, taught spoken English to the wives of senior bureaucrats and corporate executives from traditional backgrounds whose husbands wished them to entertain important contacts at home and attend official functions and parties. I know another elderly lady who teaches English in her home to Japanese men and women. And earns very well without stirring out of her home. Women who are outstanding cooks have held cooking lessons in their kitchen for young brides and others who wished to become expert cooks.

I know two experts—and I mean real experts trained in Japan—in Ikebana, who had large drawing rooms or halls where they took classes of up to 20 women. They not only trained them in the real stuff, and not the bogus variety practiced by Page 3 socialites, but earned very good money in the process. People can teach sewing,

People can work from home when they are no longer as mobile as they used to be

Retired secretaries take up computer work at home: my autobiography was done that way. People who have worked in publishing can still edit manuscripts at home. I know women, musicians of professional standing, who teach classical and light classical music to young girls at their homes. Not to forget retired school and college teachers who teach students who come to their homes for tuition.

For those not so highly educated but proficient at arts and crafts, a lot can be done from the house. embroidery, drawing, painting and, in this modern age, even highly technical skills such as using computers, the Internet and other facilities.

So, dear silvers, next time some busybody or gossip asks you patronisingly what you are doing at home, don't say, "I'm sitting at home." Say, "I am working at home, professionally. I have no bosses or a 10 to 5 routine. I choose what I want to work at, when I want to work and who I want to work for." Bravo and period. That will shut them up.

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





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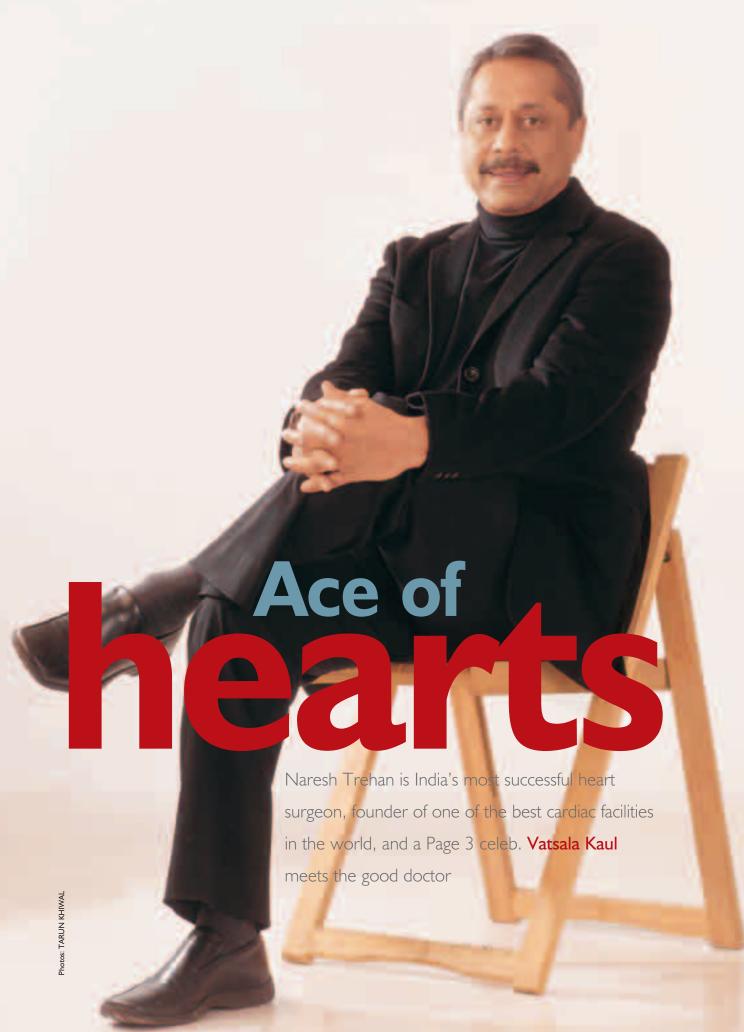


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here is a difference between medicine and commerce," Dr Naresh Trehan is saying to someone on the phone, "it's the difference between a wife and a whore..." The man who has performed over 35,000 successful heart surgeries, still feels enough passion for his work to use such strong words. At 57, after 36 years in his profession, he has taken up yet another impossible-sounding project—this time to create not only a premier hospital but a entire "medicity" in Gurgaon, near Delhi, with a 2,000-bed multi-specialty hospital, a hotel, service apartments, an R&D centre, a medical college and a residential colony.

Right now though, I am in his first creation, the state-of-the-art Escorts Heart Institute & Research Centre in Delhi (EHIRC) on Okhla Road in South Delhi, sitting in his first-floor office. On one side, people wait, eyes shining with faith, as if this man they will meet will make everything all right again. And when he finally enters, everyone sits a bit straighter. Dr Naresh Trehan, founder, director and chief surgeon of one of the best cardiac facilities in the world, has that effect on people.

Today, Trehan looks as if he has been designed into the colour scheme of his office. Steel-rimmed reading glasses, black trousers, a fine cream shirt and a black Nehru jacket, he sits back in a black leather chair, talking on the phone. The very black table is strewn with decks of files and loose sheets, a copy of *The* Washington Post, a Louis Vuitton bag, a stethoscope, and a yellow teddy bear. There will be many phone conversations in the course of the interview, all of them handled with the same unhurried ease, his quick, wide, natural smile flitting on and off his face. His easy, friendly manner has made Trehan one of India's most successful and popular doctors. Veteran journalist Kuldip Nayar, who met Dr Trehan first in 1987 in New York and had his bypass surgery performed by him the next year, calls him a very human doctor. "He has great patience and is not exploitative," he says.

Trehan is loved because he eschews the lessons of 'non-involvement' that most doctors learn early in their careers—maintaining an emotionless facade to deal with the horrors of illness and death. "Unless you are emotionally involved you can't do your

utmost," he declares. He likens his involvement with his patients to the famous Chipko movement. "When I came back to India, I told the doctors here: *chipko* to your patient, don't let him slip out of your hands. Hang on to his life like you'd hang on to your own."

Dr Trehan has always been driven. Madhu, his wife and well-known journalist, says, "Even when I first knew him, he was passionate in whatever he did." He met her when they were both 16. They met at a friend's party in New Delhi and he asked her to dance. "His other girlfriend kept calling him on the phone," says Madhu, "and he kept telling me it was his mother. He went out in the middle of the party and told his girlfriend he had to go home to study. Meanwhile, he had asked his best friend to dance with me so no one else would. Then, he came back." The dance would last a lifetime.

otelier and entrepreneur Naresh Khattar, who has been Trehan's friend for 46 years, also talks about his energy and enterprise. "We did a lot of wild things together, driving, partying. Even then, Naresh was the leader of the pack, the planner, the one with the initiative, a way of looking at new challenges."

These qualities eventually won him plenty of recognition. This July, Trehan was elected the president of the International Society for Minimally Invasive Cardiac Surgery—the first non-American and non-European president in the history of the society. But he brushes aside all personal achievements: robotic surgery, beating heart surgery, the Padmashri and the Padma Bhushan. "The most important thing really is that Escorts is the largest heart institute in the world," he says. "Sitting in India, we perform more cardiac surgery than anywhere else in the world and we have better results than anyone else! That satisfaction is great."

The fact that he leads by example is clear. Does surgery, then, require a different mindset from plain medicine? "Yes," he nods, "It's like saying you could be a commercial pilot or a fighter pilot. You need skills for both, but the sharpness of skills has to be much more in the fighter pilot, because you are doing your job at a much more critical level. In

"I'm driven by a different madness. India's flag must fly the highest"

cardiac surgery, you need unlimited stamina, it can take you 10 to 12 hours. You need nerves as you are dealing with life and death right there."

And you also need to party. Trehan is a bit of a Page 3 celeb in Delhi, known for partying hard after a hard day at work. "To be healthy, you must be multi-dimensional," he says. "A lot of doctors work all day, socialise with doctors and go to sleep. But unless you think laterally, you cannot be even a good doctor. You can do that only if you are de-stressed."

Kalli Purie, his wife's niece and publisher of daily afternoon newspaper *Today*, says, "I've never seen him look tired." Trehan is seemingly indefatigable,

an engineer because doctors have a tough life. "But if your parents tell you not to do something, you want to do it more," says Trehan. After medical college in Lucknow, he went to the US for post-graduate training. "During my internship, there were two fields that were emerging, neurosurgery and cardiac surgery. Neurosurgery was very interesting but I also found it depressing. But cardiac surgery was very positive. A patient would come in breathing funny, not being able to survive and then two weeks later they walk out just fine. That's what decided me."

What was also decided was that he would come back. "Madhu and I were determined to go get the juice of America and return," says Trehan. People



almost obsessed—and that can have its downside. Madhu says he missed most of the younger days of their daughters, Shyel and Shonan, growing up, because he was working almost round the clock. "But in the past 10 years," she says, "he has clued in to them. Now he is always there for them."Trehan's early intensity for work is understandable, because in a way he started learning how to be a doctor ever since his childhood when his family lived in a threeroom flat in Connaught Place in Delhi. "My parents, both doctors, practised in a room each," he recalls. "And we lived in the third room, my sister, my parents and myself." Like any child, he had a new ambition every day. A taxi driver? Uh-huh. A lift operator? Bingo! A pilot? Most definitely. "I was the president of the aero-modelling club of Modern School," recalls Trehan, "with a passion for aircraft." His father, on the other hand, wanted him to become

thought he was crazy to leave earnings of—reportedly—US \$1.5 million a year. "I am driven by a different madness," he says. "I believe that Indians have a better brain than anybody else. I decided to do my best in the field of healthcare."

So he wrote a project report and sent it to five or six industrialists. One of these was Rajan Nanda of Escorts Ltd. The rest is living history. Trehan returned to India in 1988 and started EHIRC the same year. His latest passion is the 'medical city', which will start functioning in 2007. The Rs 1,000 crore project is unprecedented in Asia. Fantastic? "Sheer madness," declares Dr Trehan. "Most people say, 'Why start anything at this age? Enjoy life now.' This project will take 10 years of my life. But I have to do it. It's like a mountaineer's obsession. I believe India's flag must fly the highest."

"I love everything about life"

Dr Naresh Trehan, cardiac surgeon, on what makes him tick

The heart is definitely the seat of emotion. The heartbeat goes up and down with emotion. What tells you that you're excited? Your heartbeat. You skip a heartbeat.

If you are not better today than yesterday, you've wasted 24 hours. This movement must be in your head all the time, or it's time for you to get off the bus.

One morning, finally she told me that Dr Spencer had signed my contract and she was just mailing it to me. I said 'NO, don't mail it. I'm coming there.' And I drove all the way from Philadelphia to New York because I didn't want the contract to get lost in the mail.

I didn't want to come back just to practise. I was making enough

dressed man' and the photographer came looking for my designer suits. It must have been a mistake. I am a *jhola-wallah*...

I love life. I love everything about life, I love music, dancing...The only thing you shouldn't do is drink. No more than two small drinks or a glass of wine.



I wanted to train only with Dr Frank Spencer at New York University. He was the best teacher of heart surgery then. But he had a five-year long waiting list and he didn't talk to foreigners. So I wrote to him. I said I had come from India and wanted very much to go back. I also said that there was no point in my getting mediocre training because then I wouldn't be able to do anything worthwhile back home.

I don't give up. Everyday, after my interview with Dr Spencer in New York, I would call his secretary, Honey, at nine sharp. money there. I used to say that if you want to make money, why fleece the poor Indians; just stay in America and fleece the Americans!

My wife's principles are very black and white. You can take off her head but you can't make her lie. It's a very good quality, because men have grey shades in them and if you have a partner like that it gives you great strength.

I am not a victim of anything... fashion or food. The other day a magazine voted me 'the best-

There is a joke about two kids. It was their birthday and they put them in separate rooms. To one kid, they gifted a horse, to the other a pile of horseshit. They looked into the room where the boy with the horse was and he was holding his head and crying 'My God, they gave me a horse, he's going to shit all over the place, what am I going to do, what a terrible present...' Then they looked into the other room and this kid was scooping through the horseshit saying, "There's got to be a horse here, there's got to be a horse here...' That's me.



very town in India has fond, familiar pit stops of pleasure and relief. Restaurants that beat the anonymity of fast food and chain hotels with the familiarity of longevity. The stuff of their quiet success is steeped in generations of hospitality and deeply satisfying meals. Owners eat at the next table from their clients. A little silver frame with the founder's picture smiles down at the cash counter. Secret recipes are whispered from father to son and then grandson—sometimes even the chef cannot be trusted.

We went to eight such restaurants known as much for their owners as for their menus. Men and women who have added the distinct flavour of their personalities to the ambience of the place over the years, who will leave a legacy of hospitality and warmth that will, unless McDonald's strikes, be carried on by the next generation of the family. Here's a sampling of some old favourites: In the 1920s, three Khorrami brothers migrated to India from Iran, lock, stock and prayer mat. They moved to Secunderabad from Pune to start

Garden Bakery in 1949. Today, their sons serve the restaurant's mainstays of *biryani* and chai at the same Marreddpally location. The food is still cooked on firewood and a thousand helpings of *biryani* are served daily. The secret of original Irani chai at Garden is rather simple: sweetened with sugar and decades of carefully prepared tradition.

The narrow lanes around Amritsar's Chowk Passian are redolent with the fragrance of the eight-hour simmered *maa ki dal* from **Kesar-da-Dhaba**. Lala Kesar Mal set up the original *dhaba* in 1916 in Shekharpura village in Pakistan, but crossed the border towards the Golden Temple after Partition. The Lala's grandsons run the place today, with the fourth generation awaiting its turn behind the traditional giant brass *handis* in which the *dal* is still cooked. Fifteen rupees gets you a helping—the recipe, however, is out of reach.

Eighty-three-year old Violet Smith at **Fairlawn Hotel** in Kolkata serves up mythical creatures on her menu. Angels on Horseback and Dirty Dick are



versions of scrambled egg and meat pie from a more leisurely age. Room No. 17 in this oasis is known as the Shashi Kapoor room, for this is where he spent his honeymoon after meeting his wife Jennifer for the first time in the same hotel. Just some of the stories the 200-year-old walls hold in their friendly chintz.

Why are all Irani restaurants on corners? The corner of a building was considered an inauspicious business location by the Hindus, leaving all the advantages of location for the Irani immigrants.

Café Mondegar, or 'Mondy's', enjoys a corner view of Mumbai's trinket-laden Colaba Causeway. The beer-tinted room with Mario Miranda murals and a retro jukebox attracts executive and global poet alike. The white-moustached owner Rusi Yezdegradi continues to design naughty coffee mugs as Mondy's souvenirs.

Kwality at Delhi's Connaught Place is 64 years old, 22 years younger than Peshorilal Lamba, the owner. The initial menu aimed to please the tastes of

When does a restaurant become more than just a place to eat? What makes it a commentary on a city's history, culture and social politics? What gives every table and every bite the garnish of nostalgia?

American soldiers doing the rounds of the capital, bacon, sausages, thick pancakes and honey, eggs on toast and hamburgers for the wartime era. After Independence, these gave way to suit the Punjabi palette: tandoori chicken, *channa bhatura* and chicken curry. Not much else has changed since.

Over a hundred years ago, in Lucknow, Murad Ali lost half his right hand in a kite-flying accident. But that didn't stop 'Tunda'—the man with the broken hand—from making and handing down the recipe for melt-in-the mouth kebabs that continue to make his family's fortune at **Tundey Kebabi**. Today, Mohammed Abu Baqr, his grandson, serves them up, the homemade blend of 120 spices, stashed away with family secrets.

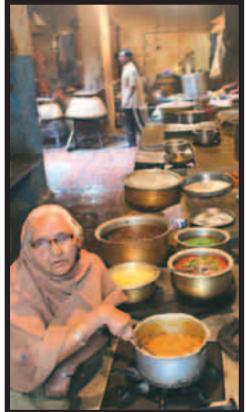
Goa's picturesque palm-dotted Baga beach is home to Cajetan Britto's laid-back family restaurant. **Britto's** is located in an ancestral home built by his great grandfather. Britto's father ran the place till 1980 in his own quirky style, opening the restaurant kitchen to only four tables, which had to be booked a week in advance. Today, the restaurant has expanded up till the beachfront with tables lit with tiny lanterns. You get some of Goa's most fingerlicking seafood here —the daily menu includes jumbo prawns and fish curry rice done the authentic Goan way.

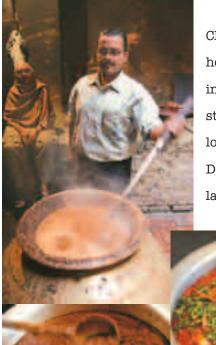
Let's visit them, these slices of history, sprinkled with tradition and served with pride.

—Roshni Bajaj

—With Teena Baruah in Delhi, Payal Khurana in Amritsar, Abhijit Gupta and Kingshuk Niyogi in Kolkata, Alka Pande in Lucknow, Shyamola Khanna in Hyderabad, and Tushar Rao in Goa kesar da dhaba amritsar







Clockwise from top,
hot kulchas; food cooked
in ancient brass vessels,
stirred with five-footlong ladles; Shakuntala
Devi, 75, daughter of
late Lala Kesar Mal



Clockwise from top,
the trademark
kulchas being
prepared; the
all-you-can-eat
thali; every bit a
dhaba even without
the charpoys





Kesar Da
Dhaba,
established
in 1916 in
Shekharpura, now
in Pakistan, by
Lala Kesar
Mal,
grandfather of
Ramesh
Kumar,
60 and Vijay
Kumar, 47.

Ramesh and Vijay now run the place in old Amritsar where it was moved after Partition. The old cots have given way to sturdier wooden stools and marble-topped tables but the food is just the same, says Vijay Kumar. "We haven't changed the menu or the recipes since our babaji's time. Old-timers who studied in college in the 1950s still come back to us. Yash Chopra came here with his family when he was in Amritsar for the shooting of Veer-Zaara."

cafe mondegar mumbai



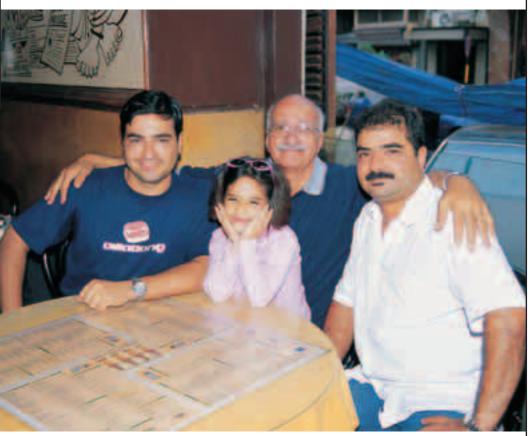


Clockwise from top, Mondegar's is Mumbai's favourite watering-hole; Mario Miranda's magic on the walls; bruschetta in a basket



From right, the glass-covered table-top menu; all in the family — Hoshang, Rusi, Farshid and little Keeana, who will perhaps run Mondegar's one day





Café Mondegar, taken over in 1932 by Rusi Yezdegardi, 69, who runs it now with his sons Farshid, 38 and Hoshang, 27,

both hotel management graduates, but still rely on Yezdegardi Sr. for the everyday decisions. No one, not even the BMC, knows when Mondy's was established. Hoshang says it's definitely before 1925. "People still come here remembering the old Prohibition era, when they enjoyed their mutton samosas and Duke's Raspberry in this restaurant. They say nothing's changed and it's going to stay that way." He's made minor changes. The menus on the checked table cloth under the glass tabletop and the Irani 'Welcome' chairs aren't going anywhere. garden bakery hyderabad



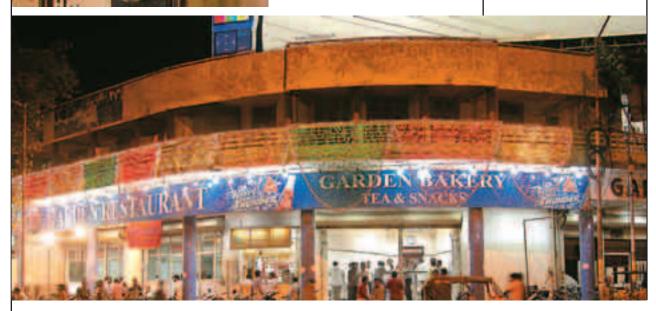


Clockwise from left,
the Khorrami
family; dum biryani
shares pride of
place with Irani
chai; the Garden
glitters; freshlybaked bread lines
the shelves



Garden
Bakery,
established in
1949 by three
Khorrami
brothers,
managed today by
Mohammed
Kazim
Shamsuddin
Khorrami, 46,

grandson of one of the senior Khorramis. He spends 16 hours in the kitchen everyday. In 1958, the menu was expanded to include dum biryani. Twenty years ago, MF Husain dropped in for the famous cuppa. Since then, he has become a regular, even bringing in muse Madhuri Dixit once in a while.



tundey kebabi

lucknow





Clockwise from top,
paranthas being cooked
on the back of a kadai;
spiked, spicy, succulent
kebabs; Wasim, the
nephew, at the cash
counter with Shah Rukh
Khan and Abu Baqr
looking on; doing
brisk business



Established by
Hussein Ali
some 125 years
ago, Tundey
Kebabi, took its
name from his
son Murad
'Tunda' Ali.
Today the place is
run by his
great-grandson
Mohammed
Abu Baqr, 35.

"People come here not just for the food, but for taste and digestion," says Abu Baqr. Long ago, a hakim of Unani medicine in the Kaiserbagh area would endorse their 120-spice kebabs to all his patients for good digestive health. Even today, the Baqr family takes kebabs home on the nights when home food isn't too interesting.

fairlawn hotel kolkata





Clockwise from top, service from a gentler era; the kitchen, proudly old-style; the Fairlawn stairway decorated with period posters and photographs





From top, Violet
Smith, the spunky
owner; the restaurant
that serves only
Anglo-Indian food; the
famous Fairlawn
steak and toast



Fairlawn Hotel, established in 1936 by Rosy Sarkis and Minas Sarkis, parents of feisty 83-year-old Violet Smith,

who has done everything to maintain the old-world look of the place. She explains the green driveway, garden and rattan furniture with, "It soothes the eyes." That little remark captures the charm of Fairlawn. Guests are paramount here, not money. As Smith explains, "You cannot buy atmosphere. My husband, Edmund Frederick Smith and I made this place together. And, I won't beat around the bush, I feel really proud about what it is today. It's my life. And I like doing this job and will continue to do so as long as possible."

kwality restaurant

delhi





Clockwise from top,
owner Peshorilal Lamba
who also started the
famous Kwality's icecream brand; tables all
set for the evening rush;
Welcomeji one and all;
reach out for the
bhaturas; the art of
fine service









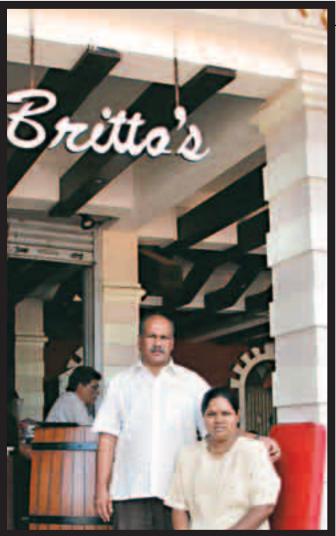
Kwality, established in 1940 by 86-year old **Peshorilal** Lamba, who continues to run it today with son **Sunil** Lamba, 55 and grandson **Dhruv** Lamba, 24,

making them what is perhaps Delhi's most famous restaurateur family. Their clientele is unperturbed by recent world cuisine upstarts. As the patriarch of good Punjabi food confidently states, "No one has offered to buy Kwality, they dare not! I will never part with it. I still have two meals a week hereusually fish tandoori, grilled fish, chicken tikka and kebabs."

britto's

g o a





top, grilled kingfish; Cajetan Britto with his wife Purification at the entrance of the restaurant; Goa, Britto's and the bar — all for the asking







From top, the wood-beamed ceiling.
renovated interiors and wayside cafe furniture is very
Goa-now; the seafood platter; Britto's announces itself



Britto's was established in 1965 by Chef
Dominic Britto in a 100-year-old family home. He trained junior chefs at the Taj and worked for several consulates before he decided to go it alone.

His son, owner Cajetan Britto, 43 worked with computers for a while before he turned to the family love of food and hospitality, renovating and reviving the restaurant in 1986. "My dad started this place because he wanted to give the people the authentic cuisine that he prepared so well. I am very emotionally attached to this place too. My kids may or may not want to run this place. It's a new generation and it thinks differently—I would love it if they kept Britto's going."

All tressed UD:

Harmony decided to give 67-year-old Suhasini Samant a great hair day. **Roshni Bajaj** tells us what happened



Samant before and after her hair makeover

veryone's locks have something to say about the person under them. Wiry, oiled grey waves, tightly pulled back in either a ponytail or a braid, Suhasini Samant's hair indicates that she has been conservative so far-her style dictated by convenience, habit and tradition. "My mother-in-law would not have liked me to colour my hair," she states matter-of-factly. "But now times have changed and I think it's okay to do it." Samant, a 67-year-old retired telephone operator, heard about Harmony's makeover offer and gathered the

courage to agree to a cut, colour and a blow dry at celebrity hair dresser Colleen Khan's Chi-Kaba saloon in Khar, Mumbai. Samant says that she has never done anything "special" to her hair and doesn't even remember the last time she had it cut. Her only concession to vanity is a single flower she wears everyday in her hair. Today, it is a *chameli*.

Samant is anxious, but is eager to give it a shot. "After all, my nine-year-old granddaughter Shweta said, 'Of course you should go *Aaji*. Let's see what it looks like'."

Within 10 minutes of reaching the salon, Khan had decided what would suit Samant most. She first chose a clarifying shampoo to wash away the oil and pollutants from Samant's hair.

"Curly hair is normally dry and when it greys, it gets even drier," explained Khan over the hum of the blow dryer that whirled Samant's hair into a salt-n-pepper froth.

The hair-colour menu was whipped out and fingers ran over looped multihued locks—

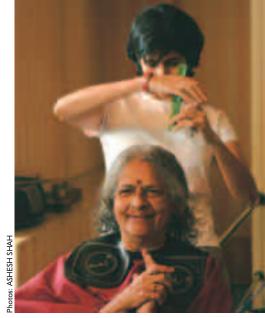


Clockwise from top, Samant gets a new coat of colour; post-colour straightening with a blowdryer; Khan styles Samant's hair after the wash

electric yellow, a sombre deep brown, some reds and blues form the spectrum. Khan picked a global natural brown with a touch of gold. Scissors rapidly snipped away three straggly inches to add health and bounce to the ends.

As a stylist, Khan's instincts were to make her customer open up about what she wanted. Samant was only too happy to oblige. In English—made it an afternoon parlour party, where notes were swapped on everything from the drying effects of henna to babysitting for working women.

The colour came out as expected—a toasty brown, edged with sun-baked gold where the light catches it. A few light strokes of the straightening iron were applied, enough for some gloss and structure, without the



The people in my neighbourhood say I look 40 —Suhasini Samant

fact, she got the entire salon involved. Meanwhile, Khan tapered the natural turbulence of Samant's curls with a not-too-radical layer—one that was long enough to pull back into a low-maintenance ponytail.

Everybody settled around hot tea and tangy potato chips, waiting for the colour to catch. With 40 minutes to kill, the decibel of banter rose beyond comprehension. Samant's witty and confident trilingual conversation—she speaks, Marathi, Hindi and dreary poker-straight effect.
"It's not the 'great today, gone
tomorrow' style," Khan reassured
Samant. "Though the straight
look will wash out, it will look
nice without it too."

A final dab of shine serum ensured the just-out-of-the-salon look for the 'after' pictures. Samant's nakshatra nose-stud shone as she tilted her head for the camera. "Baap re, they didn't take so many pictures even at my wedding!" she giggled, shyly covering her face. Khan

suggested a celebratory dinner with Mr Samant. Two days later, Samant was enjoying checking herself out in reflective surfaces. "The people in my neighbourhood say I look 40," she says with pride. She is looking forward to the reactions at a pilgrimage to Pandharpur this month with friends. "I only hope Vithoba recognises me!"

Cut-and-colour makeover courtesy Colleen Khan at Chi-Kaba Rates: Wash, cut and style Rs 1,000; colour Rs 2,000 For contact details, see page 94

Twist and shout

Shameem Akthar tells you how to sing out loud and clear with the power of yogic exercise



DOES VOICE AGE WITH YEARS?

Unfortunately, yes. But most of the changes arise from disuse and misuse. Else, how do you account for the everlasting sweetness of Lata Mangeshkar's voice?

Talking is not sufficient exercise for the voice just as routine chores cannot substitute exercise of the body. The deliberate use of any part in a scientific manner creates an attitude of absorption, called laya yoga. In yoga, several poses work out the larynx or the voice box in the throat. These include most of the back-bending poses and others such as urdhva mukha svansana (upward-facing dog pose), virabhadhrasana (warrior), ushtrasana (camel), sarvangasana (shoulder stand), parsvottansana (spread-legged side-bend) and matysasana (fish).

The original intention of pranayama or breathing practices is to still the mind and energise your life force. But these practices also have parallel effects on voice control because they enhance lung capacity, encourage abdominal breathing and work out throat muscles, all needed for throwing the voice well. They also induce deep relaxation in the body, another crucial ingredient for voice health. Practices like seetali (cooling breath), nadi shodhana (purification of the nerves), *ujjayi* (victory breath) and basic abdominal breathing are all extremely relaxing yet energising. And they work on your voice.

Yoga emphasises spiritual singing, reciting mantras and meditation on sounds. When all the cells in your body are singing and in harmony, holistic health is guaranteed. Therefore, learning to sing can be our first line of defence to prevent voice degeneration. Those who regularly attend *satsangs* are often surprised to find relief from chronic pains. They attribute it to faith.

But there's more to it. Singing affects the large vagus nerve, involved with the body's repairing mechanism. Apart from voice transfer, it helps regulate blood pressure, breathing rate, immune strength and digestive action. The same effects are derived from pranayama practices like ujjayi and yogic chanting.

Yogic stretches correct posture too. With years, gravity tends to make you shorter and bend your spine. This reduces lung capacity while ageing the voice. With yoga, this shrinkage is corrected.

In yoga, the voice is also kept young through respiratory efficiency. Yoga resets bad breathing patterns, insisting that we make our exhalations controlled. Unless the dregs from the lungs are thrown out, how can fresh air enter? Good singers can draw out a note since they are capable of prolonged exhalation.

Thus, yoga works on your voice on various fronts. You retrain your voice and enjoy a health bonanza that comes from improved vagal tone.

Yogic moves

Simhagarjasana or lion roaring

Sit up straight. Place your palms on the floor, pointing them backwards. Inhale. Lean on your palms, throw back the head gently. Look towards the ceiling, eyes wide open. Exhaling, open your mouth with a gentle 'ah' sound, tongue stretched downwards. Return to starting position, breathing normally. Repeat five times. This pose works on the ear, nose and throat. It relaxes the muscles, improves the

voice, removes nervousness, and fights wrinkles.



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



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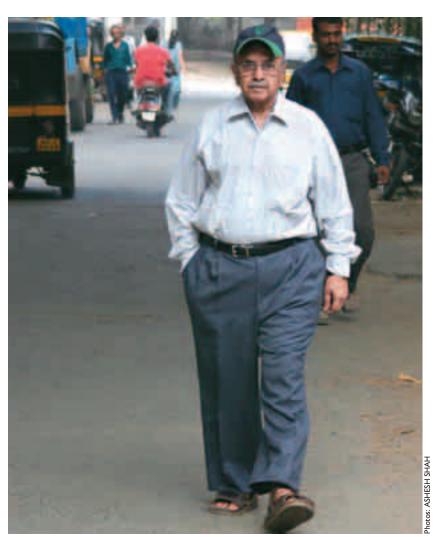


Back in charge

After his recent stroke, Prabhakar Sait is determined to regain his health with a new fitness regimen, better diet, and lots of grit, says **Suruchi Yadav**

hen Prabhakar Sait's pen shook while signing documents seven months ago, he shrugged it off as exhaustion. But when he couldn't tackle the pile of papers on his desk any more or even walk from one machine to the other in his factory, he realised it was time to visit a doctor. The 70-year-old Mumbai-based entrepreneur, whose company supplies smallscale equipment to industries, was immediately hospitalised and treated for Transient Ischaemic Attack, or stroke. This was not his first. Fourteen years ago, Sait had lost partial control of his left hand, the one he writes with, to a similar stroke. Sait was back at work within a week, just like this time. "I never missed a single dose of medication in these 14 years," says Sait, still shocked that it happened again. The doctors tell him that the medication probably minimised the impact of the second attack; statistics reveal that a stroke survivor has a 20 per cent chance of having another one within two years.

The incidence of a stroke in India as compared to a heart attack is 2:3—for every two people suffering from heart attacks, there are three suffering a stroke. Yet, there are 100 coronary support units in Mumbai alone, but only one stroke support unit in India, in Lilavati Hospital in



Despite a recent stroke, Sait still starts his day at 7 am with a walk

Mumbai's suburban Bandra. The unit was established three years ago. "The first three hours after an attack are critical," says Dr Shirish Hastak, consultant neurologist at the hospital. "If ignored, it could lead to irreversible damage."

Sait realised the seriousness of a stroke only after he met other patients at the stroke support centre, which he joined two months ago. Holistic treatment involves physiotherapy, speech exercises, and occupational and psychological rehabilitation.



Sait's routine includes exercising with anti-stress balls two hours a day

Achieving mental and physical health now tops Sait's priorities; his business and circle of friends come later. His family has also cushioned him from the daily grind. While his daughter keeps a check on his diet, his son helps out with the business. "The lack of family support can lead to depression, especially in the case of someone bedridden," he says.

As always, Sait starts his day at 7 am with a walk followed by reading the newspaper. He is at work by 11 am and leaves at 8 pm every night. As before, he never forgets his medication and has devised his own routine to regain lost strength—practicing handwriting on books meant for children and exercising with stress balls two hours a day. He is tickled that, in the process, his handwriting has improved too!

He surfs the Internet for the latest news on medication almost two hours a day, with no problem in mouse coordination—the only visible sign of having suffered from a stroke is a slight slur in his speech. In the meantime, he has modified his diet. He no longer eats fried foods, cheese and mutton and has switched to olive oil.

While anyone can have a stroke, people over 40 are considered more vulnerable. "This is the age when our blood starts ageing, with fat or plaque depositing easily," says Dr Hastak from Lilavati Hospital. This intensifies the chances of a stroke. Hastak insists, though, that leading a normal life after a stroke is possible—and also highly recommended. Sait is already indulging his passion for photography by clicking the pictures for his company's brochures. He also loves to travel, but is taking it easy for the moment.

Sait credits the Stroke Support Centre at Lilavati Hospital for helping him regain his health. For his part, when he suffers from bouts of exhaustion after numerical calculations or any business-related analysis, he intensifies the activity further, determined to banish the word 'limitation' from his lexicon.

STROKE: AN OVERVIEW

Stroke is a potentially fatal event in which oxygen-rich blood flow to the brain is impaired, often because of an obstructing blood clot. It may be due to either a prolonged lack of blood to the brain (cerebral ischemia) or bleeding into or around the brain (cerebral haemorrhage). Doctors need to treat the patient as quickly as possible to avoid permanent tissue damage or death. They must maintain the patient's breathing, reduce fever (if present), run tests to determine the cause of the stroke, administer medication and perform any necessary procedures while racing against the clock.

RISK FACTORS

- I High blood pressure
- Raised blood lipids (fats)
- Diabetes
- Gout
- Smoking
- Obesity
- I Oral contraceptives
- Cardiac disease

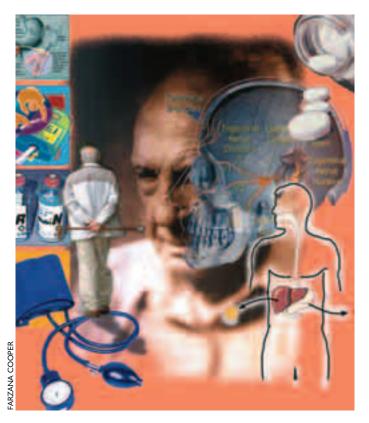
SYMPTOMS

- Transient visual disturbances in the eyes
- Partial or total feeling of numbness or weakness in the body
- Short-term speech impairment or comprehension disorders
- Dizziness, nausea or vomiting
- I Transient confusion lasting several hours without consciousness

PREVENTIVE MEASURES

- I Regularly monitor blood pressure
- Stop smoking
- Maintain a sensible low-fat, lowcholesterol diet
- I Maintain standard blood sugar levels
- Reduce elevated uric acid levels in the blood if you suffer from gout
- I Regular exercise
- Avoid stress
- Consult a doctor regularly if taking contraceptive pills
- I Maintain normal or ideal weight

SUGAR TALK



Life can be tough if you're diabetic and have aichmophobia—a fear of needles and pointed objects. But soon there may be alternatives to the poking that comes as part of the disease. Biomedical engineers at the Case Western Reserve University in Cleveland, US, have developed a 'sliver-sensor', which is a microscopic monitor placed right under the skin that can be seen with the naked eye. It penetrates the skin painlessly, where it continuously monitors blood sugar levels. A change in level is simply marked by a gradual change in colour. The colour sensors change from orange for low glucose levels, to green, then blue and finally the deepest, darkest blue for the highest glucose level for diabetics.

Each sensor is 1 mm to 2 mm long and 100 to 200 micrometers wide, and is functional for several days. The patient needs to wear a watch-like device for data processing. It's also low maintenance, requiring no batteries, wires or electrical connections. The device has performed well in preliminary lab tests and will be ready for human testing in six months.

A BREATH OF INSULIN



There's relief for insulin dependent Type-2 diabetics as well. Studies have proved that inhaling a form of insulin before meals may require patients to take only one shot of longacting insulin a day. The study,

conducted by Baylor University Medical Centre in Dallas, was published in American magazine *Diabetes Care* last month. The latest trials studied 299 patients who were on a minimum two-shots-aday routine. Half the patients switched to inhaled rapid-acting, fine, dry-powdered insulin, Exubera, before each meal and a bedtime shot of long-

lasting insulin for six months. The others stayed on their multipleinjections-a-day routine.

Blood sugar levels improved to a similar degree in both groups in the study period, but 47 per cent in the inhaler group achieved target glucose levels, as compared to 32 per cent in the subcutaneous injection group. Excessively low levels of glucose occurred less frequently in the inhaler





group and extensive pulmonary studies showed that the insulin powder did not adversely affect the lungs. The inhaler group also gained significantly lower amounts of weight compared to the other group.

UNDER PRESSURE



Home BP monitors are common. What's not common is knowing how to use them right. Last month, a new study in Canada's Heart and Stroke Foundation revealed that more than half the patients don't get accurate readings from their pressure monitoring instruments. Inaccurate readings can

prove costly when medication is adjusted to suit incorrect numbers. Of the 80 people they observed, 30 per cent didn't know that the arm had to be held at heart level before testing, 50 per cent didn't know how to place the pressure cuff properly, 70 per cent didn't know that their legs had to be uncrossed when testing, and an enormous 90 per cent did not rest for two minutes before taking a reading.

The foundation offers the following guidelines for people who test their blood pressure at home:

- I Check with your doctor about the kind of equipment you use
- I Read all the instructions carefully
- Carry your instrument to the doctor to check that it gives you the same reading as the doctor's
- Ask the doctor to show you how to use the unit
- Periodically get yourself tested by your doctor, even if you check your levels at home regularly.

GOT MILK, MEN?

We know the link between women's bone strength and calcium consumption for a while now. A new study has found that dairy is not partial to gender. Older men who consume more diary products have stronger bones. Researchers at Purdue University in USA studied the relationship between bone health and nutrition for 745 men and women over 60 years old. They found that the relationship between bone mineral density in the hip and upper thigh area—an area susceptible to fractures from falls—and dairy consumption was very high for the men as well.

In the study, people who consumed less than 1.5 servings of dairy gained more benefits from calcium supplements than those who upped their dairy intake. Supplements also had more beneficial effects on individuals who were 72 years or younger. Our daily requirement of calcium increases as we get older. To up your



intake to the ideal 1,200 mg per day, consume more low fat milk or other dairy products, soybeans and soy products like tofu, green leafy vegetables, figs, almonds, sesame seeds and broccoli.

SKIN DEEP

Anita Ratnam has the kind of beauty people stare at rudely. This dancer, trained in Bharatanatyam, Mohiniattam and Kathakali, has used her face to express herself at over 1,000 performances in a four-decade-long career and, yet, at 48, she has not visibly aged. Of course, there are secrets to it—and she's telling:

Water: "The minute I open my eyes, I roll over and have a glass of water before the skin changes its breathing pattern. It's also the last thing I have at night. It's a wonderful cleanser and has helped me a lot with my digestion. I try and have six to seven glasses a day. Exercise: "I practice yoga everyday. And I have traditional oil baths twice a week. Castor oil in the eyes and a lot of cardiovascular exercise have also helped. Sweating it out helps to remove toxins. I practice Kalaripayettu—a martial art—and run on the beach. It has really helped me; I don't even catch a cold now."

A natural high: "Every year, I take an Ayurvedic retreat. In the three weeks I give myself, I get totally rejuvenated."



Changing times

Dr Anjali Chhabria tells you how to cope with challenges and adapt to the passage of time



I am 82 and have been working for the past 60 years. Of late, my family has been putting pressure on me to retire. They think I need rest. But I am healthy and can do my work with no difficulty. For the past few days, I have stayed home but it only makes me irritable.

Your reluctance to retire is Anatural considering you have been busy all your life. But your family's concern is understandable too. After working for so many years, they want you to relax. You may be physically fit, but you need to accept that your body now needs more rest. Try working for half of the day. Once you come home, you can spend time with your family or involve yourself in different activities. Try something new; maybe you'll enjoy it more than your work. This way, both you and your family would be happier.

QI am 65 with three sons, all married and settled. My wife died about five years ago. My sons are busy with their families and I feel very lonely. I miss my wife greatly. I want to get married again for companionship but I am afraid of my family's reaction. Also, I'm not sure if I would be doing the right thing by remarrying.

A In today's world, remarriage is definitely an option. There are people who get remarried and live happily after that. (See *Harmony*'s November issue on silvers tying the knot.) But there

are other factors to consider. You miss your wife terribly. Will you allow any other woman to take her place? The person you marry may have her own family and problems. You'll have to adjust to those. Discuss the issue with a close family member or friend before speaking to the rest of the family. Some of them may object initially, but with time they should accept it since they understand your pain. Meanwhile, keeping yourself gainfully occupied, taking care of your grandchildren and taking up a social cause are some ways to combat loneliness.

My daughter-in-law passed away six months ago in an accident. My son is only 35 and I cannot bear to see his sorrow. He has two children—one is 10 years old and the other, six. As their grandmother, their upbringing is now my responsibility. I am trying to do my best but I am not sure if I am handling the situation well. I'm worried.

Alt must be extremely difficult for you to cope with both the loss and the additional responsibility. Being the head of the family, you are their source of strength. Keep reminding yourself that the pain of losing a wife and a mother is more than your pain. This will help you to focus on them and go on. Don't

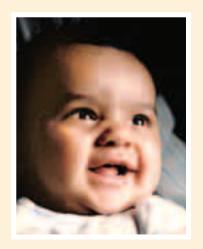
worry too much about how you are bringing up the kids. Your intuition will guide you; after all, you've done it before. Take the help of teachers, relatives or counsellors when in doubt, but trust your love. Also, take care of your own health and make sure you take time out for yourself.

My wife and I live alone as both our children are settled abroad. Of late, my wife has become very tense after reading about all the robberies and murders of seniors. She stays home all day and refuses to open the door even to our domestic help. Lately, she's been locking herself up in her room.

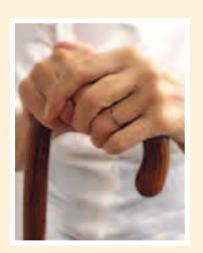
Sometimes, while trying to help, the media inadvertently causes panic. Your wife obviously thinks she could be the next target. She is fearful and feels helpless. If her sleep and appetite are also affected, she could be suffering from an emotional disorder. Take her to a psychiatrist immediately who will prescribe medication to help reduce her fears. She will also require your support. Don't scold her or tell her not to panic. Just hold her hand and make her feel supported. You could even register yourself at the local police station as seniors living alone—that would make her feel even more secure.

Dr Anjali Chhabria is a Mumbai-based psychiatrist and psychotherapist. If you have any questions for her, mail us or email at contact.mag@ harmonyindia.org or fax at (022) 22852217

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Bogus bonus

The promise of immediate dividends in a mutual fund is a fallacy, says A N Shanbhag



A MUTUAL FUND IS PERHAPS

the least understood and the most misunderstood investment instrument. Which is surprising, given its sheer popularity. It is true that no other investment offers the optimality of risk, return, liquidity and tax efficiency. And, by all means, investors—young or old—must use it for long-term investments.

However, don't be taken in by an offer based on dividends. It is a pitfall that investors must be aware of before buying the units. When a mutual fund (MF) scheme is launched, advertisements scream out: "Invest before April 22, to avail of 40 per cent dividend". Sure, it's an instant lure. After all, who wouldn't grab the opportunity of getting 40 per cent dividend on an investment within a few days? But it is simply too good to be true.

Let me explain. While investing in MFs, it does not matter whether you receive dividends or not. Not that it doesn't help. Dividends fulfil your liquidity requirements. However, in terms of net worth, it doesn't matter if you receive it immediately or that it grows in your financial portfolio. All the money in the MF is yours, and getting a dividend means getting a part of your own money back.

Think of it as two pockets. When you invest, say you have put the money in one pocket. A dividend merely means transferring a part of the funds from one pocket to another. The first pocket will be lighter to the extent of the money transferred to the other. Yet the sum total that you have remains the same. In MF terms, the NAV (Net Asset Value) of the scheme will reduce to the extent of the dividend.

An example will clarify this.

	A.NAV at the point of
ı	investment Rs 20
	B. Funds invested Rs 10,000
	C. Number of units
	allotted (B/C) 500 units
	D.Dividend declared 40%
	E. Dividend per unit Rs 4
	F. Dividend received by
	the investor (CxE) Rs 2,000
	G.Ex-dividend NAV (A–E) Rs 16
	H.Value of investment
	after dividend (CxG) Rs 8,000
	I. Net worth of the investor
	after dividend (F+H) Rs 10,000

In this table, the investor started out with Rs 10,000 at an NAV of Rs 20. A 40 per cent dividend equals receiving Rs 4 per unit. Simultaneously, the NAV falls to Rs 16. If he were to sell at this point, it would mean receiving Rs 16 per unit from his investment and Rs 4 per unit as dividend, the total being Rs 20, which is what he started out with anyway.

The confusion is basically on account of the meaning of the term 'dividend'—equity that the investor receives from the company he has invested in. Dividends that the company gives comes out of its own pockets (called Reserves).

The investor actually gets something extra which he otherwise wouldn't have, had the dividend not been declared. What's more, a dividend-paying company is viewed as healthy and profit making and often the share price actually rises after a dividend is announced.

But investors must not carry this mindset to MF investments. In other words, your investment should depend upon how good the scheme is and whether it suits your requirements—not that it is slated to dole out a hefty dividend. So don't let window dressings like dividends, bonuses or stock-splits make you waver in achieving your financial objectives.



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Let your heart fly | issue various



The Purohits learn all about travel at the speed of cyberspace. Sachin Kalbag joins them on the ride

t's been boring for a while—first the rains, then the October heat. Mumbai has been tough on a lot of people. The Purohits are no different. They are a peripatetic couple, and are usually seen giving advice to people on where and how to go just before the school vacations.

Which is why I was surprised when, on one of our after-dinner walks, Mr Purohit said: "We have nowhere to go this winter." Mrs Purohit added, "We have run out of travel agents who can give us good deals."

"Where do you want to go this year?" I casually asked them. Mrs Purohit quickly rattled off 20-odd destinations. But she didn't know how to get information on them.

I gave them the best way out: the Internet. And the best part, I told them, is that you can actually book—and pay for—a holiday online. Websites that book holidays accept all major credit cards. Some even have tie-ups with certain banks—if you are an account holder, the money can be transferred online directly from your account. Of course, if you

prefer 'snail mail', travel sites allow you to send a cheque or demand draft. Now, the Purohits were eager to go back home and get online right away. And they insisted I come along. Goodbye, sleep. Hello, late night coffee.

The online hunt for the perfect destination went on for about three hours. First on the list was the Indian Tourism Ministry's official site, www.incredibleindia.org. It has information about almost every destination in India, and links that help you plan your trip.

Once we were on the site, the Purohits decided to get more information on Ayurveda centres. "I have had this back problem for too long," said Mr Purohit.

Mrs Purohit and I both knew fully well that he had no such thing. He just wanted an Ayurvedic massage. "He wants to be pampered," teased Mrs Purohit. But most authentic Ayurvedic clinics are in Kerala, where they had already been. "Can we try something new?" asked Mrs Purohit.

Mr Purohit then decided to change track. "Offbeat destinations," he shouted. Mrs Purohit gave him a look that could kill. He got the message. *Incredible-India* actually had a listing of offbeat destinations. The problem: the page was almost empty. The problem with many Indian sites is similar—very little information. Even if there is any, it is subject to change at any time.

Mr Purohit quickly went on to the next site, www.traveljini.com. Here he could do much more. They have packages for all budgets that can be booked online, and even a toll-free number. At traveliini. experts can be accessed over email or the phone. So a particular region, say Sikkim or Goa, will have experts who will advise you on the weather, sightseeing, and even how to speak to the locals. A listing for a desert trail in Rajasthan got Mrs Purohit excited. "We haven't been there," she cried with delight. "And the rates are so good at Rs 13,000 per person for an eight-day tour, we'll have money left to shop too!"

"Let's go to other sites too," said Mr Purohit, suddenly the voice of reason. "You can't decide yet." Soon, he came across www.outlook-traveller.com, the online version of Outlook Traveller magazine. It had some great information right on the home page, and useful links like 'Experience', 'Food', 'Stay',

'Maps', 'Message Board', 'Travel Wise', and the regular air, rail and road options.

Then Mr Purohit spent some time on www.himalaya-india.com, which specialises in tours in the sub-Himalayan region. "In winter?" scoffed Mrs Purohit. But her husband continued his search, finding information on adventure, wildlife and desert tours. The site also has tie-ups with heritage hotels in the region. "City-dwellers would love these," he said.

"Well, I wouldn't," said Mrs Purohit with a sniff, still undoubtedly thinking about Rajasthani mirror work bedspreads. Mr Purohit, in response, said: "Look, many of these online makemytrip.com. This site is mostly for NRIs with prices in dollars. "Imagine Mauritius for just \$560. My grandkids will trip on this," he said, grinning at his pun.

Next on the list was www. traveljadoo.com, headquartered in Goa, but headed by a Dutchman. The good thing about this site is that it does not require you to spend too much time clicking on various links before you reach the actual information page you need. "It also has the fine print clearly pointed out. Now, this is one honest site," said Mr Purohit.

It had been over three hours now, and I was sleepy. Besides, Mrs Purohit was looking seriously grumpy, which was a warning

Bored of haggling with travel agents? You can search for, and book, holidays online

sites are glorified travel agents. Let's try somewhere where can get trustworthy information."

At this point, I butted in, suggesting www.lonelyplanet.com, an international site. There are no commercial transactions but the information is authentic. Mr Purohit went to the home page, and chose 'Worldguide' from the menu, which got him to the Destinations page. He clicked on India and got busy again, sifting through information.

But was he satisfied? Curse my luck, no. "Yeh dil maange more," he said dramatically. "Here's more," I told him, taking him to www.

sign for me to leave before the fireworks began. I left, with one more parting suggestion to Mr Purohit: www.msn.co.in, which has tie-ups with several Indian websites to provide travel information. As I drew the curtains on my window, I could still see the lights on at the Purohits.

Next morning, as I was leaving for the office, I bumped into the couple at the car park. "We have decided to take the Rajasthan desert trail after all," Mr Purohit said, a little shame-faced, while Mrs Purohit tried hard to suppress a smile. "I think it was the best option after all."

Somehow, I was not surprised.

Sachin Kalbag is executive editor of Digit, a technology magazine. Next month, the Purohits pick their favourite websites for silvers

Money matters

Legalpundits tells you how to safeguard your financial interests



PI am 58 years old and will be retiring from my company this year. Some years ago, I had an accident and took a loan from my society (what society?). I had to execute a bond where I agreed to pay back the loan from my gratuity. The society informed my company about this. Is the company bound to deduct the cooperative society dues from the gratuity amount and pay it to the society?

The employer is not bound Ato deduct the dues from the gratuity amount and pay it to the society. In fact, if he does so, he will land himself into trouble. Section 13 of the Gratuity Act, 1972, specifically states that gratuity payable under this Act cannot be attached or deducted under any circumstances even in execution of any court order. Section 14 states that the provision of this Act overrides any instrument or contract which is not consistent with the provisions of this Act. Section 7 of the said Act states that the employer shall arrange to pay the employee within 30 days the amount of gratuity due to him. If the employer defaults in making

this payment within the prescribed period, Section 9 of the said Act, which deals with penalties, states that the employer shall be punishable with imprisonment for a term, which shall not be less than three months and can extend to one year, or with a fine, which shall not be less than Rs 10,000 but which may extend to Rs 20,000, or with both imprisonment and a fine.

I am a senior citizen and a member of a residential cooperative society. This society has its own bylaws approved by the registrar as far back as April 1987. These provide for the charging of compound interest on delayed payments of quarterly dues. This is in conflict with the model bylaws, which provide for the charging of simple interest only. Can the society continue charging compound interest?

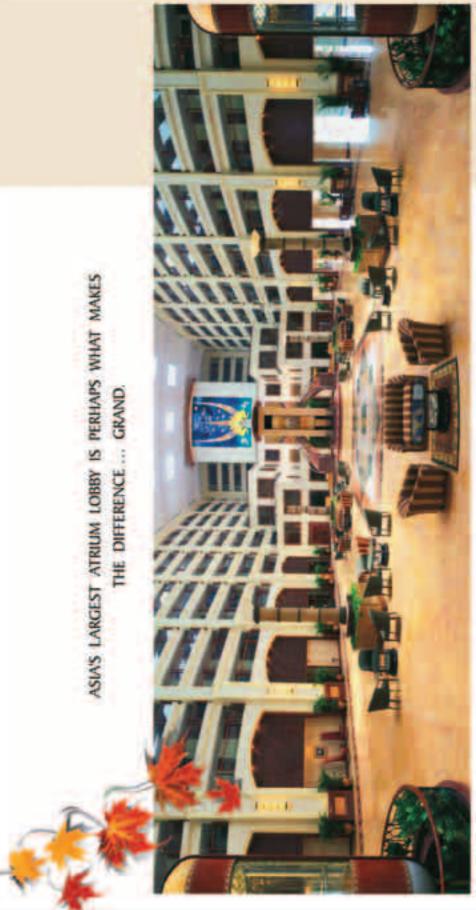
A society has no right to charge compound interest. It should only charge simple interest from defaulters. Even if the general body has passed a resolution to that effect, the society cannot recover compound interest from its members. The general body cannot act against the provisions of the Cooperative Societies Act, the Cooperative Societies Rules and Bylaws of the Society. Bylaw

No. 74 of the old model bylaws and Bylaw No. 72 of the new model bylaws state that "a member shall be required to pay simple interest at such rate as is fixed by the general body of the society at its meeting, subject to the maximum of the 21 per cent per annum on the charges of the society, from the date the amount was delayed till its payment not paid by the member within the period as prescribed under Bylaw No. 70. Now, Bylaw No. 70 states that "every member of the society shall pay the amount mentioned in the bill/demand notice in full within such period as may be fixed by the committee". The registrar of the society can not approve bylaws that oppose the provisions of the Principal Act or the model bylaws. If the registrar has approved charging of compound interest, the matter has to be argued before the Cooperative Court.

My son, who is an NRI, wishes to put all his shares, amounting to Rs 2 lakh, in my name. I am 66 years old. Can he do so? If so, how? Will he have to pay income tax?

A Yes, your son can gift the shares to you. Gifts among relatives are still permissible and are not taxable according to the Finance Act (No. 2) 2004.

Courtesy: Legalpundits International Services Pvt. Ltd. For advice from Legalpundits, mail us or email at contact.mag@harmonyindia.org or fax at (022) 22852217. Harmony takes no responsibility for advice offered



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Joint venture

Members are now at the helm of activities

AT THE HARMONY INTERACTIVE CENTRE IN

Girgaum, South Mumbai, members have taken over. For six months, six working committees comprising 20 members will take active charge of monthly events at the centre. Facilitating them in their efforts will be the centre's staff that includes social workers and administrators.

The six committees—for cultural programmes, birthday celebrations, picnics, indoor games, library maintenance and the hobby centre—have been created to build proactive participation. The centre already has 277 members on its roster, and the committees are an ideal opportunity to make it reflect their needs. Meetings are held once a fortnight. The logistics and implementation of various activities will be largely in the hands of the committees, with the centre's staff chipping in with help when required.

The organisers followed a simple policy for creating the committees. "We put up a notice at the centre inviting volunteers to sign up for the committees, refraining from nominating anyone so that those who sign up do so of their own free will," explains Hiren Mehta, programme coordinator. Further, this participatory approach helps to keep members busy and boost confidence.

"The four-member committee for hobbies is already working towards organising a workshop on gardening as a sizeable number of seniors have a green thumb," says Jyoti Wadmare, a social worker at the centre. "Similarly, the other committees will soon become well-versed with their responsibilities."

For members, such direct involvement is an effective way of absorbing the essence of Harmony. As one member says, "When you are responsible for successfully organising events for so many people, it is a different feeling all together." It is a feeling of belonging, one that the Harmony initiative is all about.

To know more about the centre and its activities, call us at (022) 30976440/6441 or email centre.thakurdwar@harmonyindia.org



Rohini Damani recieves 'the best dressed' award on Navratri from Shantaben Chauhan

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MUSIC Thursdays; *Bhajan* from 4 pm to 5 pm. Marathi *sugam sangeet* from 5 pm to 6 pm

GROUP THERAPY Wednesdays; 4 pm to 5 pm (men); 5.15 pm to 6.15 pm (women). Sessions will be conducted by Dr Anjali Chabbria, Aruna Prakash and Dr Sharita Shah

LEGAL TALK Dec 4; 5 pm to 6 pm. 'How to Make a Will', a talk by legal expert Rashmi Oza

FOR YOUR BODY Dec 7; 4 pm to 5 pm. Health talk by orthopaedist Dr Nilen Shah

FUN COOKING Dec 11; 5 pm. Chinese recipes

ONE-DAY OUTING Dec 15. Picnic to Tikuji-ni-Wadi, 45 minutes from Mumbai

COMMON BIRTHDAY CELEBRATION AND CHRISTMAS PARTY December 25

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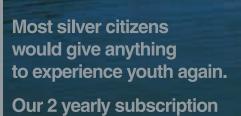
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Leader of the pack

Exquisite gangifa cards take pride of place in Kishor N Gordhandas' collection of over 5,000 sets of playing cards,

says Mamta Kapoor

magine a scene from Babar's was in the Babar Nama, court come alive. Persian rugs, bejewelled courtiers, colour and sometime in splendour everywhere. It's all on 1527," says the 66vear-old. "That's the cards—exquisite, hand-painted gangifa (pronounced when Babar sent cards to his friend in the 'ganjeefa') cards. For Kishor N Gordhandas, who has been kingdom of Sindh." collecting playing cards for over 25 years, these cards showcasing Gordhandas was a mining the glory of the Mughal Empire engineer for seven years in Goa are his favourites. "The first before he started his own mention of this three-person stationery and printing business game that involves 120-144 cards in Mumbai. He began collecting

cards at the age of 40, when David Parlett, the editor of UK-based *Games and Puzzle* magazine, to which Gordhandas contributed, suggested that he become a member of the London-based International Playing Cards Society. "Soon, cards started pouring in," he says, remembering how he bought his first few sets from a handicrafts exhibition held at Cross Maidan in Mumbai. "The first time I got in touch with another member,

harmony december 2004

I received 250 packs of playing cards!" In 1982, the late Dr Rudolf Leyden, an authority on Indian gangifa, introduced him to the game and the cards. He was hooked. "One game needs four people and 45 minutes to play," says Gordhandas, who now holds free workshops.

Gordhandas went on to obtain gangifa cards from Andhra Pradesh, Maharashtra, Orissa and West Bengal to add to his collection. "I have even stayed up nights with the artists who make them and suggested changes they could incorporate, like the size of the card box or sometimes even increasing the intricacy of the art," he says with pride. To date, Gordhandas has collected 150 sets of gangifa cards. Only a few of these have been bought-most of them have either been gifted or exchanged. He has been named one of 'The People Of The Year'

in the *Limca Book of Records* for his interest in the art of Indian gangifa. He has also found mention in the book for having set the 'Largest Playing Cards Collection' record for 14 years between 1990 and 2003.

Today, Gordhandas' modest home in Santa Cruz in suburban Mumbai is home to over 5,000 packs of cards on every available subject, from airlines and buses to music and paintings. There are even pin-up girls, like the 'Varga Girl' cards designed by American artist Alberto Vargas. "The US government sent several packs of these cards to its troops during the World War II," he says with a smile. Another enviable possession is a goldedged pack of tarot cards with Salvador Dali's paintings on them. Gordhandas is a member of two card-collecting societies in the US, one each in Spain and France, and another in England, and exports cards to several foreign buyers. "When I first started collecting cards in 1980,

Gangifa cards come from Andhra Pradesh, Maharashtra, Orissa and West Bengal



the dollar was quoted at Rs 8 and the postage charges to foreign countries was a measly Rs 3. Today, the minimum postage charge is Rs 15 for the first 20 grams," he rues.

Gordhandas has also displayed his collection in a small Belgium town. "I corresponded with a Belgian card collector called Florent De Schinkel, who was greatly interested in Indian playing cards," he explains. De Schinkel and Gordhandas exchanged cards for seven years and Schinkel finally held an exhibition titled Bharat in 1991, which showcased Gordhandas' cards. Ironically, he's never showcased his cards in an exhibition in India-he blames it on "lack of sponsorship and awareness about playing cards".

As for his own legacy, Gordhandas is concerned. He credits his wife's support for his successful collection but the couple does not have any children to inherit it. "I want to give some cards to the Prince of Wales Museum in Mumbai but I don't know



Gordhandas' magnificent collection

whether they can maintain these cards well," he says. At home, some cards are kept in a glass bookshelf while the gangifa sets are stored in their own wooden cases. Gordhandas takes pains to ensure that they are carefully handled and remain dust-free.

Looking at his magnificent collection, he laments the fact that both the artists and the art of gangifa are dying. But on an optimistic note, he adds: "All it takes is some interest to resurrect the art." And passionate collectors like him.

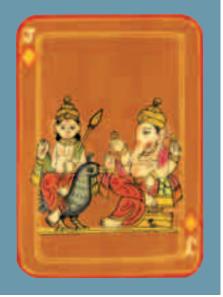
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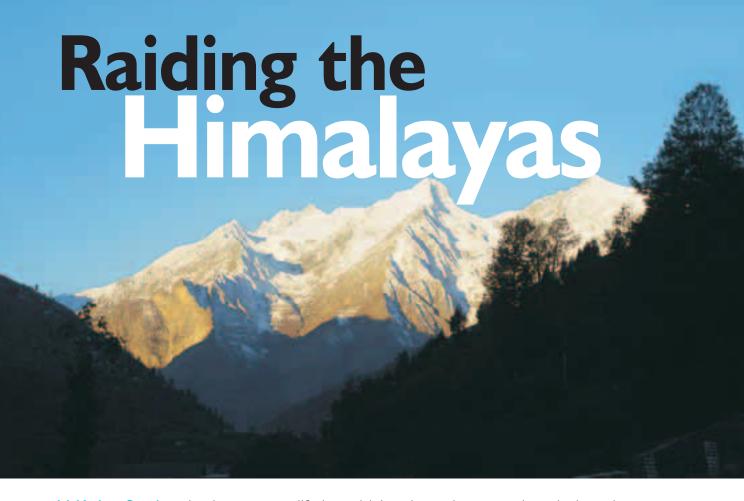
There are 96 variations of Mughal gangifa cards. The traditional Dasavatar cards have 120 face types. Ganapati and Kartikeya are popular gods for cards. So are Brahma, Shiva, Yama and Indra. These are mainly made in Orissa. Gangifa cards cost between Rs 3,000 and Rs 15,000, depending on the size and kind of set you buy. To know more, contact Kishor N Gordhandas at 022-22070915.

You could also become a member of an international card association—membership fees range from US \$ 35-40 (about Rs 1,570 to 1,790). Once you become a member, you will receive the membership roster with names and addresses of fellow collectors with their specific interests.

Log onto websites such as:

- http://i-p-c-s.org/
- I http://www.wopc.co.uk/link





H Kishie Singh, who has spent a lifetime driving through mountains, slush and snow, describes the last Raid de Himalaya, one of the toughest motor rallies in the world

t was a perfect day. Crisp air, blue skies and Shimla throbbed to the hum of 48 cars and Gypsys and 31 motorbikes as they showed up for scrutiny at the Peterhoff Hotel for the 6th Raid de Himalaya. Flag off was next day, on October 7, and the excitement was so palpable that you could cut it with the blunt end of a rusted knife.

I have raced for the past 30 years but even today, at the age of 67, as one of the officials monitoring the race, I was just as charged up at the idea of driving into the mountains once again.

The adrenalin gets going even as you prepare for the Raid at home. Loading up the Gypsy, packing sleeping bags, jackets, oxygen cylinder, jerry cans, dry rations and a kerosene space heater—all of these would come in handy when a sudden brute storm hit us in Lahaul Valley a few days later. But as I drove to Shimla from Chandigarh, where I live, I had no idea this would be one of the toughest drives of my life.

MOUNTAINS WITHOUT MERCY

The Raid de Himalaya is one of the most awaited events on the motor sports calendar. Without doubt, it is also the toughest, crossing four of the highest passes in the world (including Taglang La at the height of 17,480 feet) over 650 km of harsh terrain. The Raid runs two events simultaneously: X-treme and Reliability. The X-treme is a speed event where specially prepared vehicles with safety equipment participate, while Reliability is a time, distance and speed event where even a family car can be entered.

In addition to the competitors, the Raid was manned by 35 official cars—fast intervention vehicles (FIV) and lifesaving ambulances (LSA)—which monitor the race. Every vehicle is radio-equipped. I was in an FIV with my

co-driver Mohinder Pal 'Micky' Reen, a 41-year-old veteran of many rallies. We were assigned a position between Baggi and Bhadrash on NH 22, close to Narkanda, which is 65 km from Shimla.

ON A RESCUE MISSION

One of our duties was also to act as a repeater station. Often, while going around the mountains a car could be in a 'radio shadow', and thus a third radio car is stationed strategically to relay messages. The TC (time control) behind us would radio us the departure time of the vehicles, Micky and I would simply take the competitor's number and time and relay to the next TC ahead of us.

At about nine in the morning, two hours after the rally started, No. 77, Yuvraj Sharma, a biker, passed us but did not reach the next TC. We gave him a minute in case of a puncture but in two minutes had alerted the next TC. They questioned all the riders who checked in. Nobody had seen No 77! We feared the worst. Micky and I jumped into the Gypsy and moved off instantly to look for him. We scanned the road for broken glass, skid marks, signs of braking. Nothing!

We finally found Yuvraj about 4 km from the finish. He was sitting on the side of the road, no sign of the bike, shook up, but no broken bones. He had simply failed to take a curve and driven straight over the side. The bike was about 20 m in the *khud*. Yuvraj had slithered another 50 m but had managed to clamber up to the road. That night the halt was at Manali.



DESERT PLATEAU

Next day, on October 8, we left Manali to take position at Koksar, a one-horse village at the foot of the Rohtang Pass in Lahaul Valley, stopping for a leisurely breakfast of *paranthas* and omelettes at Marhi, halfway up to Rohtang. The 51 km drive up to Rohtang was exhilarating and crossing the pass, we entered the barren, brown and bleak landscape of the valley. Lahaul is around 12,000 ft above sea level

and this is a good altitude for acclimatisation. On Day 3, the Raid actually goes up to Pang Plateau, 16,500 ft above sea level, where the rarefied air makes breathing difficult. X-treme and Reliability part ways on the 8th, when the latter goes all the way up to Kaza and regroups the next day at Pang.

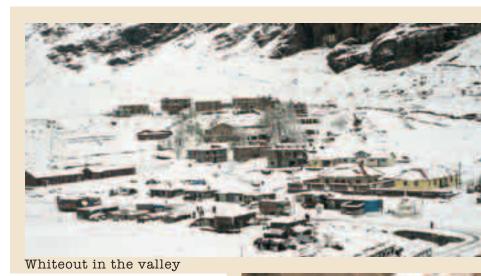
From here, Reliability goes towards Taglang La Pass and then comes back to Pang for an overnight halt. X-treme does a loop around the mountains and also returns to Pang.

The Pang plateau is a high-altitude desert. The mountains are near vertical and the road is narrow with sheer drops on one side. The drive is dangerous and one has to be extra cautious. Right now, though, we were still on friendly altitudes and we spent that night at Keylong after refuelling at Tandi—the only refuelling station in the 500 km stretch from Manali to Leh. The next day was uneventful, except of course for the natural drama of the mountains.

On the 10th, Day 4, the Raid was at Pang. X-treme went its way and the Reliability went to Taglang La, the second highest motorable pass in the world. I had stayed on in Jispa this side of Bara Lacha La Pass so that we could monitor the common route of the two events. After checking out the location of our TC at Patseo, we were only 30 km from Bara Lacha La, which is 16,050 ft high. It was a beautiful, clear day so Micky and I decided to go up all the way. I have crossed Bara Lacha La numerous times in every type of weather. I had also taken my wife there for our honeymoon in 1979. But this time it was going to be a vastly different experience.

WHITE RAGE

Halfway up to the pass, around midday, the sun disappeared suddenly and it started to snow. Within minutes, the snow, swirling and blowing, created a whiteout and temperatures plunged drastically. About 5 km from the top, we abandoned our drive. It became difficult even to see the



edge of the road. The 45-minute drive up took us three hours to come down. We stopped at Patseo to report to the Army check post. Major Sidhu, the commanding officer of the transit camp, called us into his office for a cup of hot coffee and we caught the weather forecast on TV for the next three days. Snow, snow, snow!

Assessing the gravity of the situation, Vijay Parmar, president of Himalayan Motorsport cancelled the event at Pang and ordered everybody back to Manali for safety. All competitors, bikers and drivers were shepherded back. There were no stragglers. It goes to the credit of the organisers that they had total control of the event in the face of nature's awesome fury. When Parmar calls his event X-treme Raid, he means it. It's not just a marketing gimmick.

We had no other option except to head back to Manali. Easier said than done. There were two passes to cross, Bara Lacha La and Rohtang. Both are traveller-unfriendly and were specially dangerous in this weather. Chillingly, Rohtang is also known as

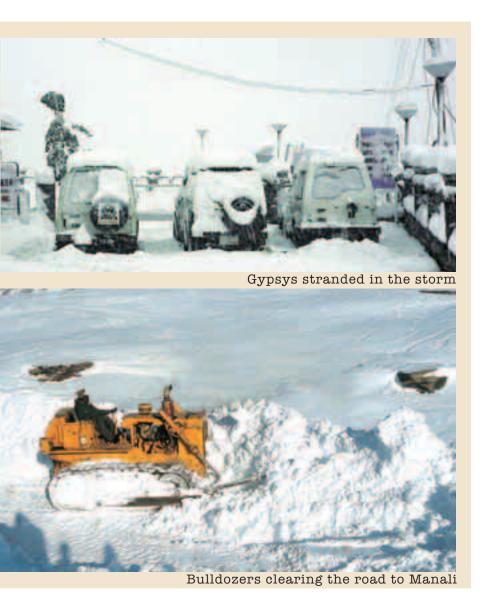


The high life

the 'Mountain of Bones'. It kept snowing throughout the night. On 11th morning, the evacuation of Pang began. There were about 80 vehicles at Pang. Competitors, officials, ambulances and, of course, Khan in his tow truck with crane. Khan runs a recovery service in Shimla and was hired to follow the raid. Nobody knows his first name. What he is known for is his reputation for rescuing anyone, anytime, anywhere!

COLD COMFORT

My instructions were to drive to Manali as the lead car, to give



road advisories and other instructions. But I couldn't even reach routing. I only got up to Koksar, still 18 km away from the Pass. The 70 km drive took all afternoon. Rohtang had been closed for the past two days. At Koksar, we headed for the PWD Rest House where we were lucky to find a room. Every one that day was looking for a room to stay, any room at all. We shared ours for the next three days with Gattu and Shekhar, officials from Jaipur. It was a delightful experience. Adversity does make for compatible friendship.

Every day, I would make attempts to cross the Rohtang. Trucks had been left helterskelter, making it difficult for the bulldozer to clear a path. The Army was on a charge led by Colonel Sarpartap. He must have made seven attempts to cross Rohtang in three days. He made it on the fourth day.

On the 14th morning, the Colonel came into our room and announced in a most casual voice: "I am going to Manali. You want to come?" Three days of doing nothing had us wound up



like a spring. We were galvanised into action. But the going was still tough. The 18 km to Rohtang took four hours. The 51 km from Rohtang Jot to Manali took 10 hours. All the participants finally made it back to Manali on October 15, though according to schedule we had to be back on the 11th.

Though the Raid had been cancelled, it was a drive to satisfy the appetite of any motoring aficionado. I have never needed a reason to go into the mountains. That they exist is reason enough. There is also that nagging question in my mind: "What else can the Himalayas show me?" This year, it was yet another climax, another masterpiece. But I also know there is more to come and so I will go back again.

FOOD: THE DIABETICS COOKBOOK

By Frenny Billimoria with Surinder Wadhawan Penguin Books; Rs 250; 104 pages

renny Billimoria never does anything by halves. She keeps one of the best tables in the capital, and possibly India. So when I told her that I had been asked to review her latest book, *The Diabetic's Cookbook*, she insisted that I taste one or more of her recipes at

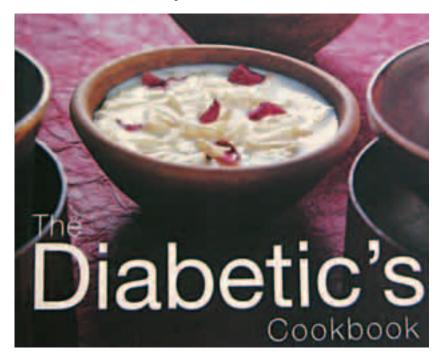
from Safdarjang Hospital, New Delhi, after 34 years of work. Frenny assured us she diligently scrutinised every recipe for calories, hidden or otherwise. And every recipe in the book has its calories, and also protein, fat and carbohydrate contents, listed alongside. This is in addition to an introduction about the different types of diabetes, how diabetes develops and how it can be controlled, plus a list of dos and don'ts about recommended

To come to my 'diabetic lunch' at Frenny's, we started with a cold carrot soup, which was one of the best soups I have tasted, followed by smoked pomfret. I must confess that as a Bengali I find pomfret a very bland fish unless spiced up (as in the Parsi patiya fish) or baked with cheese. The anchovy sauce with which it came showed up its blandness all the more. But I loved what accompanied the next dish, which was chicken. This was Romanian bell peppers stuffed with everything from rice to a variety of vegetables, celery, parsley, egg and other ingredients and served with a light but delicious sauce.

The main dish was hot glazed chicken, which is roasted in an oven. The marinade includes honey and Hoisin sauce, which aptly proves Frenny's contention that food for diabetics need not be dull and can be enjoyed by the whole family. The dessert was *kheer* made with *lowki*. Delicious.

I have only two small points of criticism about the book. As someone who often keeps a cookbook near the stove, I find the rather fancy labelling, as in the chapter on 'Snacks and Chutneys' overlaying the mushroom puree, a little unnecessary. I must also remind Calcutta girl Frenny that the recipe she has given for *maccher* jhol, wrongly spelt as johl, is for shorshay baataar jhol (which has mustard) and not plain maccher jhol (which does not) and also contains vegetables and borhi (known in Hindi as varrhi). I hope this will be corrected in the next edition.

—Amita Malik



her home before judging the book. I might tell you that Frenny's other book, *The Party Cookbook*, published by Penguin Books, has a wide range of recipes from exotic to manageable and has been a boon to many inexperienced hostesses. But this book is something more special. On the inside cover it says: "Dedicated to my beloved daughter Niloufer who succumbed to diabetes in her youth."

Being a perfectionist, Frenny roped in Surinder Wadhawan, who retired as senior dietician as well as banned foods. The nutritive values of various foods are listed over two pages, apart from the table of measures, oven temperatures and rough estimates about how much to cook for how many people. The book goes on to give recipes for soups, salads, snacks, chutneys and dips, eggs, vegetables, chicken and meat, rice and roti, desserts and preserves. There are recipes from many countries as far removed as Sindh and Spain, and the illustrations are mouth-watering.

FICTION: THE ZIGZAG WAY

By Anita Desai Chatto & Windus; Rs 495; 182 pages

nita Desai's new book has a promising name—*The Zigzag Way*. You like it even more when you learn that miners in 19th century Mexico used to walk zigzag deep inside the mines carrying up to 300 pounds of weight, because they had discovered that "their respiration is less impeded if they traverse obliquely the current of

air". Desai has picked up this motif to describe the life of Eric, a postgraduate American student who has been meandering through life with no clear purpose. And when faced with defending yet another pointless day to Em, his girlfriend, a serious research scientist, he reflects with what he hopes is a winning smile, why

should anyone have to do more than simply observe and imbibe life? Isn't that enough? But Em



is his only steadying factor and when she has to go to Mexico on a field trip, he accompanies her, unable to drift alone. There, Desai sets him upon a zigzag track of discovering his grandfather's life who had worked as a miner in a very different Mexico. In fact, Eric's father was born here. In this tiny bit of family history, Eric suddenly feels he has found a purpose. But the trail is not easy. He encounters difficult characters such Dona Vera-a venerated expert on indigenous people in her old age but a callow gold digger in her youth. Through unlikely flashbacks and chance encounters with ghosts, the story of Eric's grandparents is narrated. It's all a bit unlikely and while Desai's language cannot be faulted, the story is weak. Like Eric, it reaches nowhere.

—Anuradha Kumar

BRIEFLY

THE LINE OF BEAUTY
(Picador; Rs 305; 501 pages)
by Alan Hollinghurst, set in
Britain in the 1980s, won the 2004
Booker Prize—you know why
once you're done reading it. In
these boom years, Hollinghurst
drops gay anti-hero and wannabe
scholar Nick Guest into the
swank Notting Hill home of
Gerald Fedden, a new Tory MP.
Nick stumbles through two love

affairs, and negotiates a minefield of cocaine, conquest and conservatism, all in his pursuit of beauty. This funnysad send-up of Thatcher's Britain also doubles as a fine portrait of a social

class. Watch out for a hilarious guest appearance by the Iron Lady herself.

The beautifully produced INDIAN WISDOM 365
DAYS (Thames & Hudson;
Rs 2,180), compiled by Danielle and Oliver Follmi, resounds with thoughts and images from India, one for each day of the year.
Words of thinkers like
Rabindranath Tagore, Swami
Vivekananda and J Krishamurti are set off by ordinary scenes from Indian life, elevated to fine art through

photographic excellence. This is perhaps one of the nicest New Year gifts you could give—shame about the price though.

nita Nair retells myths and legends from all over the world in THE PUFFIN BOOK OF WORLD MYTHS AND LEGENDS (Penguin; Rs 250: 178 pages). From "Why the Bear's Tail is Just a Stump" from Sweden to "How Death Came to Stay" from Rwanda, there's always a lesson to be learnt in



each tale, brought to life with Sujasha Dasgupta's illustrations. Forget Harry Potter, read this to your grandchildren.

Living beyond loss

Four books on how to triumph over grief

Jaishree Misra's AFTERWARDS is about what happens after they all 'lived happily ever after'. The book tells the story of Rahul, an NRI, who whisks the beautiful Maya and her small daughter away to his home in London to save her from her brusque husband. After three years, Maya dies in a car accident and Rahul's nightmare begins. Because her husband never divorced her, Maya is not legally Rahul's wife. To compound his agony, the English Social Services take Maya's daughter away from him. The book sensitively captures Rahul's sense of loss and his attempts to reconcile himself with Maya's family. He finally realises that the traditional ways of coping with loss, through rituals and family support, are the best. Penguin India; Rs 250; 288 pages

Zoe Strachan's **NEGATIVE SPACE** is the tale of a woman who loses her brother to a brain tumour. Strachan then drops the reader into her narrator's world, who spirals from the near paralysis of raw trauma into a numbing daze of sex and alcohol, attempting to obliterate the self. Every windswept corner of Glasgow, the flat that brother and sister shared, even the narrator's body, echo with the emptiness of loss. The grief is real, but the novel is never tedious or self-pitying. The book presents a vivid sense of what it is like to cope with the loss of a loved one and, in the end suggests that only love can compensate for loss. Picador; Rs 924; 304 pages

Anita Rau Badami's THE HERO'S WALK looks at loss from both sides of the coin a father's grief at losing his daughter and a child's bewildered sorrow when her parents die. Sripathi and his wife Nirmala live in a big house in the small town of Totapuram. Nine years before, their daughter Maya married an American against their wishes. Sripathi has cut Maya, who lives in Canada with her husband and daughter Nandana, out of his heart. Suddenly, word reaches Sripathi that Maya and her husband have died in a car crash and that Nandana has to be brought home. Badami effectively captures the way life can shift and change, so that the accepted becomes the unfamiliar, and takes an honest look at the ways in which we struggle to cope with loss.

Ballantine; Rs 630; 359 pages

War is another kind of loss in the realistic and compassionate THE GREAT FIRE, by **Shirley Hazzard**. Scorched by World War II, decorated hero Aldred Leith meets a girl with silvery hair in a remote Chinese outpost. The girl, Helen, is just 16, but she has learnt the hard lessons of life because her brother Benedict is an invalid living on borrowed time, prey to an illness that defies medicine's best efforts. Despite the age difference, Aldred and Helen are drawn to each other. Stranded on the Asian subcontinent, the survivors come to realise that, in the end, love can act as a lifeboat.

—Anjana Basu

Virago Press; Rs 291; 326 pages

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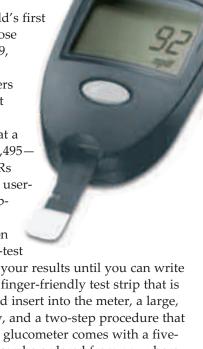




You can indulge your sweet tooth and keep sugar at bay with the mithai and dark bitter chocolates launched by Mumbai-based Magna Nutrition Centre. Devoid of any artificial flavours or colour, the products are also low in fat. The *mithai* comes in flavours like dry fruit, walnut and date, almond and date, apricot and date, and fig. A half-kilo box of mithai costs Rs 300, while the chocolates will set you back Rs 195 for 100 gm. Strict quality control governs the manufacturing process and the finest ingredients are used. For now, these low-carb creations will be available only in Mumbai, but branches of the Magna Nutrition Centre are expected to open in Delhi, Bangalore and Pune next year. Fresh stock is delivered everyday, but advance orders with a deposit need to be placed for bulk purchases. Call 022-56237834 or email sales@magnabookgallery.com. For address, see page 94

TEST YOURSELF

Inventor of the world's first portable blood glucose testing meter in 1969, Germany's Bayer Healthcare now offers the Ascensia Entrust blood glucose monitoring system at a special price of Rs 2,495—the normal price is Rs 4,900. The system is userfriendly, with a stripactivated on-off feature, single button memory recall, a 10-test



memory that stores your results until you can write them down, a large finger-friendly test strip that is effortless to hold and insert into the meter, a large, easy-to-read display, and a two-step procedure that is easy to learn. The glucometer comes with a five-year warranty, and can be ordered from anywhere in the country. Contact: Mumbai - 9323659521, 9323911191; Bangalore - 9844009771; Hyderabad - 9392333632; Cochin - 9847049440; Kolkata - 98311157833; Lucknow - 94150-89394. For address, see page 94

CREDIT FOR A CAUSE

Shopping finally has a silver lining with the new co-branded ICICI Bank-HelpAge India credit card. "A percentage of spends on the card would go to HelpAge for being ploughed into its various projects for senior citizens," says V Vaidyanathan, senior general manager, head—retail business, ICICI Bank. These projects include healthcare, livelihood support and placement in old-age homes for less-privileged seniors.

The HelpAge card comes in two variants: silver and gold. A payout of Rs 75 for every silver card applied for, and Rs 100 for every gold card, is given to the NGO. Other than this, 0.1 per cent of all that is spent on the card is given as donation. There is also an option of reward redemption on the card in the form of a donation to HelpAge. People of all ages can apply for the card—the only



eligibility criterion for applying for the silver card is an annual net income exceeding Rs 60,000; for the gold card, it should exceed Rs 1 lakh. The card comes free for the first year. To apply for an ICICI-HelpAge card, and help your fellow silvers, contact Bangalore 080-51131877; Chennai 044-52088000; Delhi 09818178000; Kolkata 09831378000; Mumbai 022-28307777; Pune 020-26103333, or log on to www.icicibank.com



PAST PERFECT

To ensure your old photographs stay just as vivid as your memories, they need to be carefully preserved. To breathe life back into old pictures, you can choose the modern process of digital restoration with the help of specially developed software, or go the traditional manual repair way. Costs depend on the extent of damage, the size of the photo and the work required. Digitising an 8 by 10 photograph will cost a minimum of Rs 550. Here are some places to go:

Bangalore: G K Vale, one of the city's best-known photo stores, with branches in Koramangala, Jayanagar, Gandhinagar, Indiranagar and Frazer Town, promises to turn old, torn photographs into brand new ones. Call 080-2558 9429/7546 or fax 25091212.

Chennai: Ellis Road in Triplicane is home to about a dozen photo studios that still use the non-digital method of retouching old photographs. A meticulous and painstaking process, it requires strong vision and nimble hands. "Very few individuals still resort to manual restoration as it is both expensive and time-consuming," says city photographer Bharath Godhavakar. For digital repair, contact Konika Labs at 044-28275878 or Murthy's Photo Lab at 044-28583016.

Delhi: Kinsey Brothers, located in Connaught Place, is one of Delhi's oldest photo laboratories. It restores family photographs that are between 25 and 50 years old using the software Adobe Photoshop. Call 011-23324446, 23328731 (telefax).

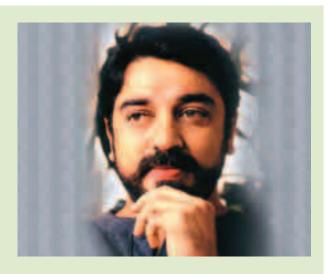
Mumbai: Ranjit Madhavji, the 79-year-old proprietor of Hamilton Studios at Ballard Estate, has just finished supervising the restoration of a 110-year-old photograph for a client, an erstwhile royal from Rajasthan. The studio specialises in both digital and manual retouching of old photographs. Call 022-22614544.



Heart Care is a new wine by the J&P Company, made from cabernet sauvignon grapes grown in the Sahayadris. But is it really good for the heart?

Well yes, but then every dry red wine is supposed to be. Though this does look a bit redder than usual—the label claims this wine has extra tannin, the natural component that makes red wine effective against heart disease. Available at all major wine stores for Rs 380 plus taxes.



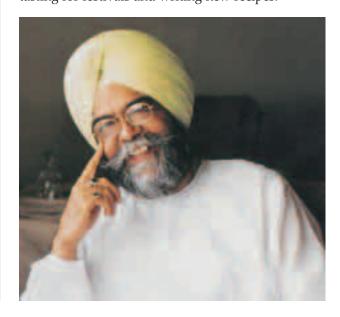


FILMI 50

Kamal Haasan is smiling his way into his next half-century, after his birthday last month. The only Indian actor to have seven of his films sent as India's official entry to the Oscars is revelling in yet more success. Despite some spectacular flops in the past few years, he has had two hits this year, Virumaandi and Vasool Raja MBBS. "I feel rejuvenated and relaxed," he said in an interview given on his birthday on November 8. "I now have a smile on my face and it shows in my films." All this bliss is proving to be more a springboard than a hammock. Haasan has planned a Tamil-English bilingual film with Bharat Shah for the first time after Hey! Ram, which promises to "push the envelope". On his birthday, he also announced Bombay Express, which will release in Tamil and Hindi. Tinnu Anand and Haasan will work together once again 15 years after Pushpak.

ONE SMALL STEP FOR JIGGS...

...one giant leap for Indian cuisine. At least that's how Jiggs Kalra looks at it. The gourmet was inducted into the Las Vegas-based International Food and Beverage Forum Hall of Fame last month. "I feel so humbled because it really is a tribute to Indian food," he says. "If there was no Indian food, there would be no Jiggs Kalra." Jiggs, or Jaspal Inder Singh, is India's original foodie, but he doesn't cook himself. Instead the 56-year-old likens himself to a music conductor who knows what ingredients make fine music on the tongue. "I wake up in the middle of the night and tell my wife, 'Write this down.' The next day, I have a recipe." Still full of beans despite suffering a stroke four years ago, he is currently creating the menu for Jet Airways' proposed international flight schedule, tasting for festivals and writing new recipes.



MARATHON MAN

When **Dr B M Nayak**'s trainer recommended running as a way to stay fit, he probably didn't see the doctor running the New York Marathon. The 57-year-old professor of surgery at the Kasturba Medical College in Mangalore took up running two years ago when he "saw and started fearing the debilitating effects of old age". On November 7th, he ran the marathon, making the full distance of 42.195 km. Dr Nayak trained at midnight on Mangalore highways for the gruelling run, often pushing himself beyond the required distance. "I

started running at 55," he says. "This shows that the marathon is not about the body; it is really about the mind, grit, tenacity and will. I have run a gutwrenching 56 km in order to push my body around the 42 km barrier." His first run was 10 laps of a 400 m track, after which he moved on to the Karnataka State Veteran's Meet in 2002, winning a bronze in the 10,000 m. He also participated in the Bangkok International Marathon in April 2003 and in the StanChart Mumbai marathon in February 2004. The meal plan that keeps Dr Nayak going at marathon time: 15 egg whites per day, wheat chapattis, idlis, skinless chicken, boiled vegetables, and fruits.



LONG LIVE MCQUEEN

The last shot shows **Steve McQueen** zooming off in a 2005 Ford Mustang. No, they haven't done a *Mughal-E-Azam* on the 1968 action movie, *Bullitt*. The Ford Motor Company has only digitally revived the actor for its latest advertisement. It shows a farmer building a winding racetrack in a 75-acre cornfield, when McQueen's digitally

enhanced bodydouble emerges from
the swaying green
cornstalks. The farmer
tosses the keys at the
actor who suavely
drives away into the
horizon. McQueen
appears in his *Bullitt*detective avatar—the movie
that linked him with the car

and gave them both instant iconic status.

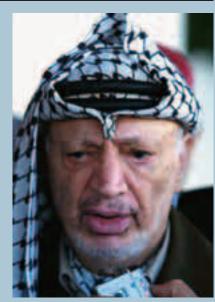
McQueen, who died of cancer in 1980 at the young age of 50, personified the American dream—a small town boy whose adversity-ridden youth didn't stop him from becoming one of the wealthiest and most sought-after superstars in the world. Fans flocked to every action-packed screen adventure graced by his rugged good looks. *Bullitt* has one of the most famous and exciting car chases ever filmed to this day. The climax chase sequence—a nine-minute, 42-second testosterone overload in San Francisco's streets—involved McQueen's Ford Mustang Fastback and a Dodge Charger. Remakes of that model have since been known as the Ford Bullitt Mustang.

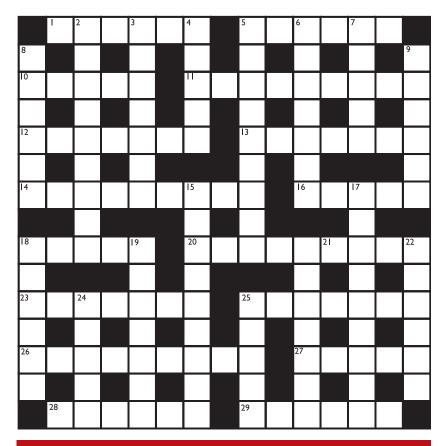
N PASSING

A CHEQUERED LIFE

Yasser Arafat was deeply loved or bitterly hated, depending on which side of the fence you stood. While Palestinians hailed him as their saviour, Israelis saw him as a ruthless terrorist. Mohammed Abdel Raouf Arafat al-Qudwa Al-Husseini was the fifth of seven children born to a Palestinian textile merchant on August 24, 1929. During his college years, he adopted the name Yasser, which means 'easygoing' in Arabic. The name was little indication of what the

chequered kaffiyeh-wearing Nobel Peace Prize Winner of 1994 would hope to achieve. Arafat spent five decades seeking a homeland for his people. He won the Nobel along with Israeli leaders Yitzhak Rabin and Shimon Peres for their work on the Oslo peace accords, seen at the time as a breakthrough that would lead to an independent Palestinian state and a permanent peace. Arafat eventually died of a mysterious illness in Paris on November 11 at 75, his life's work unfinished.





EXCLUSIVE HARMONY CROSSWORD 4

By Raju Bharatan

ACROSS

- Without being this, Vijayashanti remains a stunt queen in her own right (1, 5)
- **5** From wife to wife? Or is it from husband to husband? (6)
- **10** Iberian eliminated in symbol of the KGB (5)
- II Some adherent! (4-5)
- **12** Inflation is a global phenomenon! (7)
- (with 6 sixes & 17 fours)
 Zimbabwent for the bowling during that *balla*-in-hand 175, seeing Nikhani 'Tunbridge' the

- 'Wells' gap between 'India 17 for 5' and 'India 266 for 8' (7)
- **14** Maharanis skilfully ruling for five years (9)
- 16 Rural Nasik retreat (5)
- **18** 'Look-out!' crowd-call in football match (2, 3)
- **20** Confirm not holding Das before Sen (3, 6)
- 23 Ten embraced by Anna (Kournikova) as a feeler (7)
- **25** Nicky Boje's perception of 'Operation Delhi Police' (4, 3)
- **26** For a price, how Phoolan Devi stood, before letting Shekhar Kapur release *Bandit Queen* (2, 3, 4)
- **27** Homer's epic 1501 spot (5)

- **28** Both articles first, rupees after, no dirt in the pocket, please! (5)
- **29** Anything but a panner commentator (6)

DOWN

- **2** Bimal Roy's original Paro, a full two-and-a-half years before Suchitra Sen essayed the same-name role in his *Devdas* (6, 3)
- **3** Mere imitators of Dianadesigned babywear? (7)
- **4** Watchful guardian Allan Rae on Logie (5)
- **5** Legendary lady-killer (9)
- **6** Something to face poison threat (3, 4)
- **7** Juicy one specialising in writing out money orders at post office? (5)
- **8** *Beti* into an act as accomplice (4, 2)
- **9** Snow-suiting slope? (3-3)
- **15** No less do they relish women of taste! (3-6)
- 17 What The Illustrated Weekly of India had until we saw it go to rack (5, 4)
- **18** He holds forth at the centre or on either side (6)
- 19 In the September 1965 world body forum, did Zulfikar Ali Bhutto so discountenance Swaran Singh? (7)
- **21** Rani of Journalism, as *Film-india*'s Baburao Patel saw it (7)
- **22** Suit of clothes for ox duet (6)
- **24** The reason why Virender Sehwag is there from the first ball (2, 3)
- **25** His tragedy was touching (5)

For answers, see page 94

Raju Bharatan is the originator of the Sunday Cryptic in The Times Of India

TIPS FOR BEGINNERS: There are a variety of clues employed in cryptic puzzles. For instance, the anagram. One anagrammatic clue could be: Stipulated as empty truisms. Stipulated is the 10 letters of platitudes rearranged to make an anagram. Another type of clue used is the palindrome. For example: A TOYOTA reading as ATOYOT A when viewed backward, or when viewed up in a Down clue. Next, there could be a clue (8-letter answer) reading: Begin to tell what I did in the restaurant. The solution: INITIATE (IN IT I ATE). The solution to the clue, An organised series of operations to promote a soft drink, is CAMPAIGN, the CAMPA part of it covering the soft drink. At times, what looks a straight clue could prove tricky. For example, It's slightly more than a foot in length, has SHOE for its answer. Or the solution to the clue, Mrs Ram, could be SITA. Madagascar could split into Mad Aga's car, Franciscan into Franc I scan, Abracadabra into A bra, cad, a bra. The possibilities are endless.

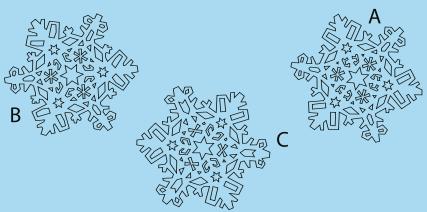
visual challenge

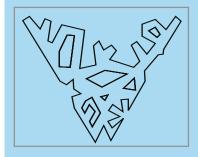
SNOWFLAKE

The folded cut-out in the bottom left can be unfolded to make only one of these paper snowflakes (A-E). Which one is it?

This puzzle is taken from www.puzzability.com

For solution, see page 94









brain gym

HOMOPHONY

In these puzzles, the words are outside of a set of brackets with spaces. Each of the words on the outside is a synonym of a word that can be made by filling in the blanks in the brackets. A word can be made for the word on the left of the brackets, and a different one can be made for the word on the right of the brackets. The two words that can be made are homophones of one another. That is, they sound the same, but are different in spelling and meaning.

Example:

Birds (---L) Disgusting The answers are FOWL and FOUL.

Fly (-O- -) Tender Bucket (-A- -) Wan Drill (-O- -) Peasant Wail (- - -L) Globe Passageway (-L- -) Floated

For solutions, see page 94

Happiness is good health and a bad memory. —Ingrid Bergman

For every minute you are angry, you lose sixty seconds of happiness.

-Ralph Waldo Emerson

If we'd stop trying to be happy, we could have a pretty good time.

-Edith Wharton

If you smile when no one else is around, you really mean it.

-Andy Rooney

If you want a happy ending, that depends, of course, on where you stop your story.

—George Orson Welles

laugh lines

A reporter was interviewing a 104-year-old woman. "And what do you think is the best thing about being 104?" he asked. She replied, "No peer pressure."

ш

A couple goes out to dinner to celebrate their 50th wedding anniversary. On the way home, she notices a tear in his eye and asks if he's getting sentimental because they're celebrating 50 wonderful years together.

He replies, "No, I was thinking about the time before we got married. Your father threatened me with a shotgun and said he'd have me thrown in jail for 50 years if I didn't marry you. Tomorrow I would've been a free man!"

ш

A woman walked up to an elderly man rocking in a chair on his porch. "I couldn't help noticing how happy you look," she said. "What's your secret for a long happy life?" "I smoke three packs of cigarettes a day," he said. "I also drink a case of whiskey a week, eat fatty foods, and never exercise."

"That's amazing," the woman said. "How old are you?" "Twenty-six," he replied.

ш

A young man saw an elderly couple sitting down to lunch at McDonald's. He noticed that they had ordered one meal, and an extra drink cup. As he watched, the gentleman carefully divided the hamburger in half, then counted out the fries, one for him, one for her, until each had half of them. Then, he poured half of the soft drink into the extra cup and set that in front of his wife. The old man then began to eat, and his wife sat watching, with her hands folded in her lap.

The young man decided to ask if they would allow him to purchase another meal for them so that they didn't have to split theirs. The old gentleman said, "Oh no. We've been married 50 years, and everything has always been and will always be shared, 50/50." The young man then asked the wife if she was going to eat, and she replied, "It's his turn with the teeth."

back to school

On 29 October 1999, a cyclone smashed into Orissa. Winds hit speeds of 273 kmph. Twelve million people were affected, over 10,000 people died, 1 million animals were lost and 774,000 houses destroyed. How did you describe it?

Cyclone, hurricane, tornado and typhoon... what's the difference?

Well, a cyclone is a generic term that refers to any circular windstorm. A hurricane and typhoon are really the same thing. The real difference then lies between a hurricane and a tornado.

Wind speed

The fastest tornadoes reach almost 515 kmph. That's almost half the speed of sound and faster than many airplanes. It's enough to fling a house across a football field. The milder ones at 322 kmph can still uproot trees. Hurricanes are tame in comparison. The gustiest work up a lather at sea at 386 kmph.

Size

Swift footed tornadoes are tiny at ground level. Funnel width can range from a few dozen to several hundred feet across. On the other hand, the spread of the average hurricane is 322 to 482 kmph. Even then, the smaller ones pack the fiercer punch.

Power

A good-sized tornado releases energy at the same rate at two nuclear reactors, but they rarely last for more than an hour. Hurricanes, which can whirl for days, win by longevity. A typical hurricane generates power at a rate equal to that of half of the electrical production of the world at any given time.

Location, frequency and damage

Flat terrain is tornado country, but they can form over water and also move over mountains. Hurricanes love tropical ocean climes, losing intensity over land or in cooler climes. Tornadoes pack a localised wallop when they hit populated areas. They are known to wipe out one side of the street and leave the other untouched. The trio of wind, rain, and surf can destroy homes, shores and sometimes entire coastal cities.



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BACK TO WORK

PAGE 16



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ALL TRESSED UP

PAGE 52



CHI-KABA, 4, Mangal Smruti, Junction of 1st and 14th Road, Khar, Mumbai. Tel: 022-26049610

H RECOMMENDS PAGE 86
SWEET PROMISE
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143 M G Road, Kala Ghoda, Mumbai-400001

TEST YOURSELF BAYER HEALTHCARE DIAGNOSTICS,

589, Sayajipura Ajwa Road, Baroda-390016

PAST PERFECT BHARATH GODHAVAKAR, Objektive

Photography, Flat No 6, Shanthi Apartments, 6/2, Reddy Kuppan Road, West Mambalam, Chennai-600033

HAMILTON STUDIOS, NTC House, NM Marg, Ballard Estate, Mumbai-400038

KINSEY BROTHERS, A 2, Connaught Place, New Delhi-110001

KONIKA COLOUR LAB, No 3, Apex Plaza, Nungambakkam, Chennai-600034
MURTHY AND SONS COLOUR LAB,

105, Wallajah Road, Trade Centre Building, Chennai- 600002

HEADSTART SOLUTIONS PAGE 90 SOLUTION TO 'EXCLUSIVE HARMONY CROSSWORD 4'

ACROSS: 1 A Nadia; 5 Bigamy; 10 Beria—In eliminated from I(beria)n; Beria is synonymous with the KGB; 11 Glue-stick; 12 Topless; 13 Blaster; 14 Narasimha (is the 9 letters of Maharanis rearranged); 16 Kisan (reads Nasik in retreat—looking back; 18 On you; 20 Nod assent—No(DasSen)t: Not holding Das before Sen, Nod assent means confirm; 23 Antenna—AN(TEN)NA: Anna (Kournikova) embracing Ten; 25 Must Fix; 26 On her head; 27 Iliad (I represents 1, L represents 50, i represents 1—1501, ad is spot; 28 Athers (A/the/Rs), reference to Mike Atherton, famous for dirt in the pocket; 29 Slater

DOWN: 2 Nirupa Roy (played Paro in Bimal Roy's June 1953 *Do Bigha Zamin* before his *Devdas* came in December 1955); 3 Diapers (Di/apers); 4 Argus—ARGus (AR standing for Allan Rae, Gus for Logie); 5 Bluebeard (Perrault's legendary creation); 6 Gas mask; 7 Moist—MO-ist: one specialising in writing out money orders at post office; 8 Abet in (A/beti/n)—Beti into an; 9 Ski-run; 15 Man-eaters; 17 Shelf life; 18 Orator—OR(AT)OR: at the centre, or on either side; 19 Unnerve (UNnerve); 21 Sushila (Rani Patel, wife of Baburao Patel); 22 Tuxedo (ox duet is its anagram); 24 To hit; 25 Midas

VISUAL CHALLENGE

D is the right section

BRAIN GYM

Soar, sore

Pail, pale Bore, boor

Bawl, ball

Flue, Flew

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बूंद बूंद में विश्वास



Photo: SRIDHAR; Text: BALAKRISHNAN HARIHARAN



"We bought this land in Banjara Hills in 1975 and built the house in 1977. When I saw this lovely rock, I asked the architect to design the house in such a way that it remained intact. These rocks are 2.5 billion years old. You can recreate flora and fauna with new technology like cloning. But these rocks, once destroyed, can never be recreated."

—Narendra Luther

Seventy-two-year-old Narendra Luther, a retired IAS officer of the 1955 batch, has served as chief secretary of Andhra Pradesh and municipal commissioner of Hyderabad, and is an author, columnist, historian and Urdu translator. But Luther—his surname is an anglicised form of ludhar, 'otter' in his native Punjabi, since one of his ancestors was very fond of swimming—is best known as 'Rockman', an authority on the ancient rocks in Hyderabad's Banjara Hills area. His documentary on these rocks, aptly titled Rockumentary, won two Golden Aster awards at the IX International Heritage Film Festival held at Osaka, Japan in 1999. Luther got a study conducted with scientists from Osmania University to ascertain the ecological value of the rocks. As a result, the state government has now declared nine of the rock formations in this area protected. His home is testament to his passion: enter the drawing room of his Banjara Hills home, and you are faced with a sheer wall of brown rock.







Close in the neighbourhood of Coimbatore, yet in a silent distance is Vrundhavan, true to its name - shrouded in the greens of nature and refreshing air with an intersperse of manicured gardens and lawns amidst cottages.

"A home for Seniors & Elders who are used to elegant life style, want to age in peace, security and an ambience of empathy, with hassles of living and chores taken care of."

Vrundhavan is conceived and established by GKD Chairty

Trust, a link in the chain of trusts of the industrial conglomerate "**Lakshmi Group**" in Coimbatore, extending over 3 generations. In their vision and concern for society and public cause, these trusts have built and nursed a variety of





institutions, serving the needs of different strata of society, economic segments and populace, like - hospitals, schools, industrial training centres, institutes of higher learning, temples etc.

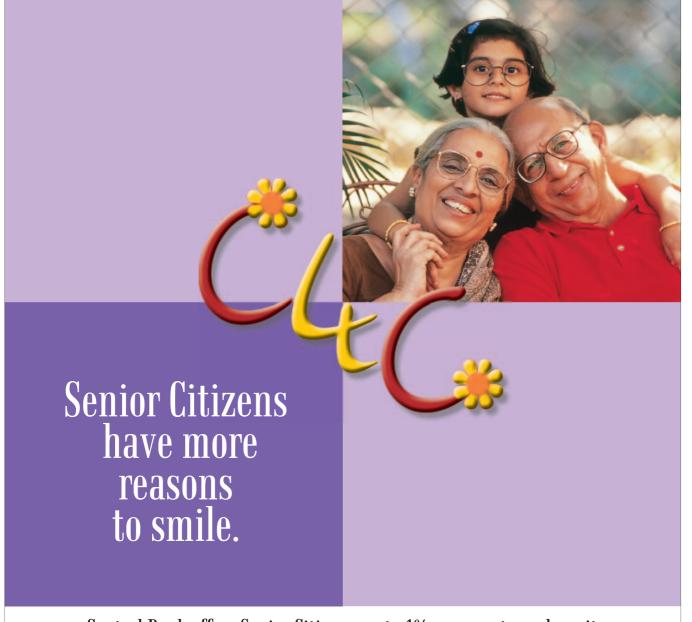
Vrundhavan is a manifestation of one such research finding
- a strongly felt need but a missing facility, in that kind.

The intent of the project was to serve as a model in bridging the gap of a social need in the contemporary structure of nuclear families influenced by the dynamics of globalisation. A place to meet the emotional and physical needs of seniors and elders who are unable to move away

from their cultural moorings or cannot cope with changes due to personal reasons of health, climate..... whatsoever.



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