

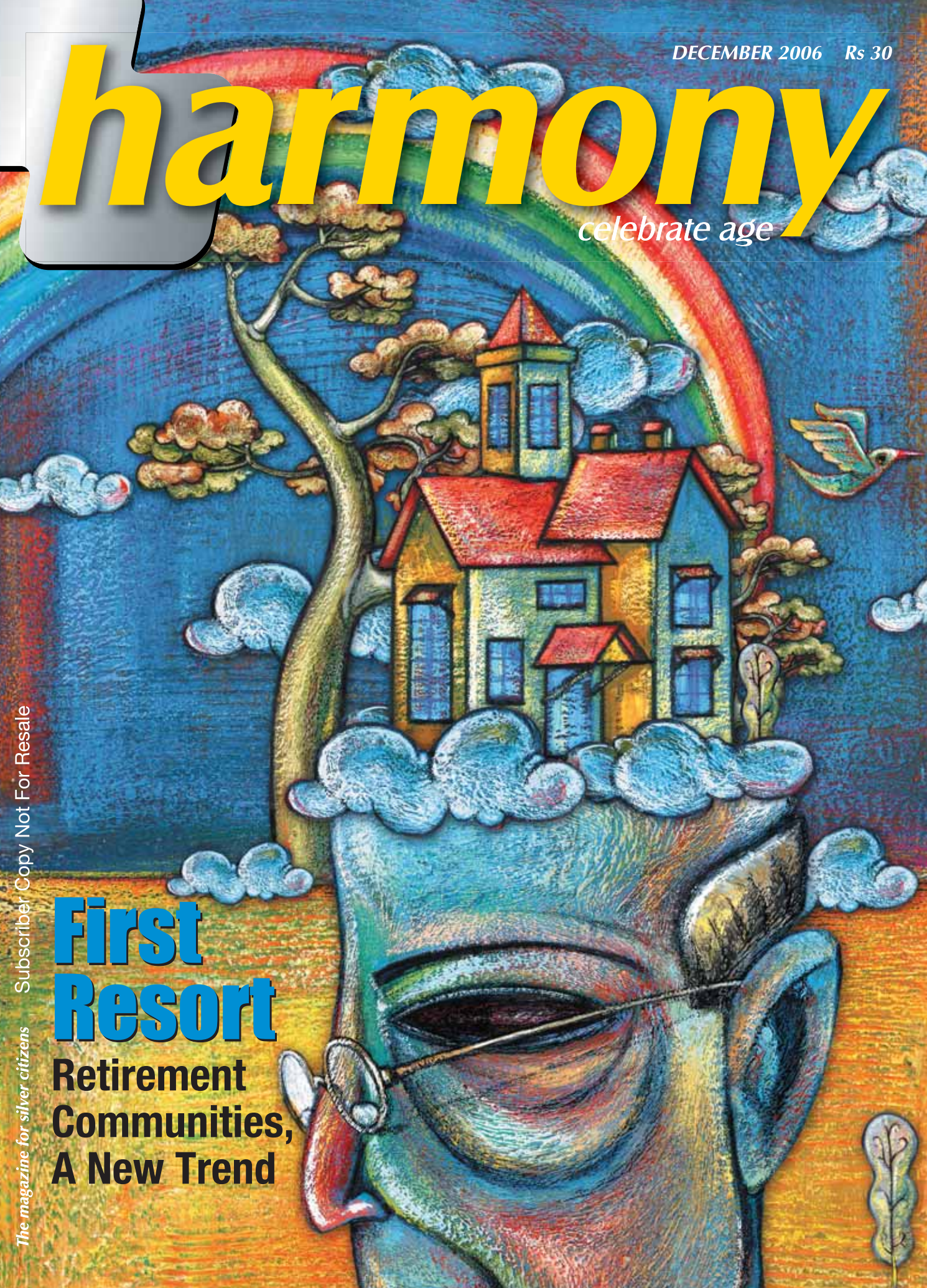
DECEMBER 2006 Rs 30

harmony

celebrate age

**First
Resort**
Retirement
Communities,
A New Trend

The magazine for silver citizens Subscriber Copy Not For Resale





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A YEAR, IN HARMONY

IT'S DECEMBER, TIME TO take stock of the year gone by before welcoming the new one. And I'm happy to say the balance sheet for Harmony for Silvers Foundation is looking good!

This past year, I've written extensively about the strides we've taken: two monographs, two more silver runs in the Mumbai and Delhi marathons, participation in international conferences in Copenhagen and Shanghai, special film screenings for silvers in seven cities. But there's been an equal amount of activity behind the scenes—the Harmony team has been busy, planning projects and initiatives to further empower silvers in India. Collaboration is a great word in our lexicon and this past year we have strengthened bonds with like-minded organisations, both national and international.

We've also laid the groundwork for what's to come in 2007. Information, I believe, is a crucial rung on the ladder to independence. To this end, we aim to give you the resources you need to make informed choices about your life. Like guides to health and yogic

exercise, senior citizens' associations, homes and resorts, medical facilities and finance.

The Harmony Interactive Centre in Girgaum, South Mumbai, has been thriving for two-and-a-half years now. We aim to replicate this model in other cities, providing an increasing number of silvers a place to call their own.

Harmony's first monograph, *Ageing in India in 21st Century: A Research Agenda*, prioritised issues in the field of ageing relevant to India. The second, *Promoting Successful Ageing in India: Issues and Challenges*, focused on one such issue, successful ageing. Future monographs will continue to detail other imperatives specific to the elderly in India and provide a comprehensive blueprint for government and society to go beyond platitudes and make a concrete difference to the lives of silvers.

Indeed, we have made it our mission to be the voice of silvers across India. And we want to be heard not just at home, but across the globe. To achieve this, Harmony will continue to



RITU NANDA

represent the interests of India's elderly at global forums and work with international organisations to share information and evolve common strategies.

Yes, these are exciting times. And there's so much more to come. Watch out for our annual 'Harmony Hotlist' next month, our pick of silvers who made a difference in the past year. Eventually, we would like to translate our acknowledgment of their efforts from newsprint to something a little more concrete, like silver awards. Tell us what you think. And share your own ideas with us. Let's explore different ways of reaching out to people, together, in *Harmony*!

Tina Ambani

Tina Ambani

A Dhirubhai Ambani Memorial Trust Initiative

Harmony—Celebrate Age—December 2006 Volume 3 Issue 7

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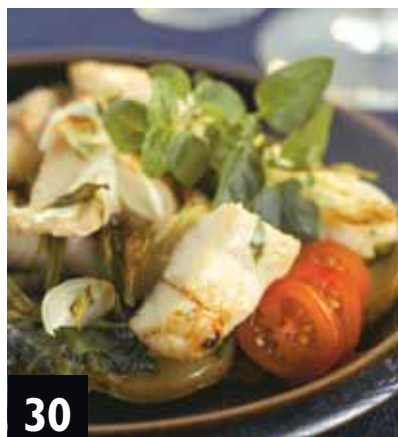
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column one

One of our several promises is to help you discover ways to make your life experience better. We have done it before through our Products and Services issue in October 2005, and then the latest in anti-ageing research in March 2006. *Harmony* is back with another such option—life-care retirement communities, a trend that has only recently triggered urban Indian consciousness.

In today's context, though retirement living largely needs to be viewed as 'nuclear' and not 'joint', it needn't be alone. "First Resort", this month's cover feature, is a guide to residential complexes and resorts. These are more than just beautiful places to live. They have special facilities catering to the needs and wants of retirees, including other retirees for company. There are loopholes still, like lack of assisted living facilities, but remember it's only the beginning. You have earned the right to pursue what brings you pleasure. And you will have it—sooner than later!

Another futuristic trend that we are looking at this month is of Lifecycle Funds. A hugely popular way to plan your retirement in the US, it's just about surfacing in India. While in the US it's a close-ended fund where your portfolio changes and risk mitigates with age, the Indian option from Franklin Templeton is open-ended—the investor can opt for low-risk or high-risk profile at any age and quit anytime.

The reality of future is distinctly different from today's. The key is to be able to look ahead and make the right choices, with *Harmony*.

—Meeta Bhatti



I am over 70 years old and a subscriber to *Harmony*. Each month, I read "Connect" by Tina Ambani with great interest. In the August 2006 issue of the magazine, she wrote about the Shanghai International Symposium on Caring for the Elderly, which she attended, and in the September 2006 issue, she talked about how the central government and provincial bodies in China care for their elderly.



Indeed, in China, government and local bodies are concerned about meeting targets when it comes to helping the elderly. They also keep meticulous records with details of people who have received aid. For instance, in Jilin province in Northeast China, it is recorded that 1,420 community houses have been built for over one million retired workers.

Things are different in India. We keep hearing how many crores of rupees have been spent for social development but there are no records telling us how many people have actually benefited. Past prime ministers of India have even admitted that only 10 per cent of the amount allocated actually reaches the people for whom the money is intended. Recently, West Bengal minister for Urban Development and Municipal Affairs, Ashok Bhattacharjee, remarked that in India we allot funds for them but actually spend the money on something else. In such a situation, what can the elders of our country expect from the government?

ARUN CHANDRA MUKHOPADHYAY

Kolkata

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

The Central Government introduced the Senior Citizens' Savings Scheme two years ago with a view to help 'helpless silvers'. At the time, there was no talk of tax deducted at source (TDS) on interest. All of a sudden, the finance minister has decided to deduct TDS from interest from 1 July 2006 onwards. Most seniors are regular income tax payers, well-disciplined and responsible citizens. Targeting them like this is nothing but an insult. Instead, the government

should target the large number of tax evaders. It should try and net the big fish rather than hassle law-abiding silvers.

GREGORY LOBO

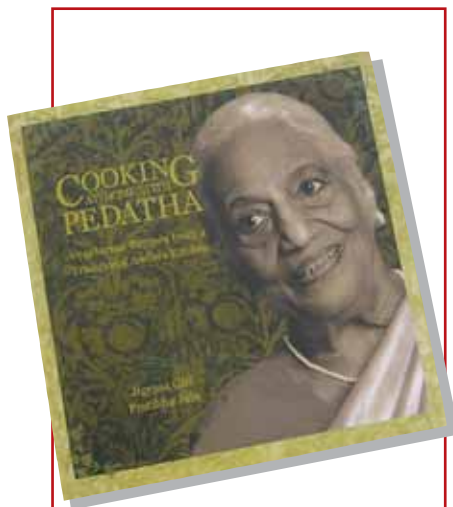
Pune

In 'Money & More' (September 2006), you mention that Minister of State for Finance P K Bansal has clarified that tax should not be deducted from 15H/15G. But post offices everywhere are deducting tax at source. In the 'Response' section

of the same issue, Captain (retd) Joginder Sud from Pune has complained that his post office had deducted 11 per cent TDS. I face the same problem at Varanasi-1 Head Office. On behalf of all senior citizens, *Harmony* should ask the Ministry of Finance to instruct post offices to stop deducting TDS from seniors who are not liable to pay income tax.

S S L GUPTA

Varanasi



As announced in our November 2006 issue, this month's letter writers will get a copy of *Cooking At Home With Pedatha*, a book by Jigyasa Giri and Pratibha Jain. The cook book is based on culinary knowledge of 85 year-old Subhadra Krishna Rau Parigi

On 11 November, I attended 'Grandparents Day' in my granddaughter's school recently. It was indeed commendable that the school organised such an event. It gave the five to seven year-olds an opportunity to come out and perform in the presence of around 150 seniors—and it gave senior citizens an opportunity to have an enjoyable after-

noon watching the children perform group dances, songs and prayers. The best part of the programme was when the elders were invited to dance and mingle with the children.

After this, the management of the school organised a 'competition' for seniors, included the tallest and shortest grandfather and grandmother, the grandmother with longest hair, the senior with maximum 25 paise coins and the grandfather with the biggest watch dial. Everyone participated enthusiastically and winners were given token prizes. Silvers were also invited to sing. To top it all, the school also organised a photo session for all participants—grandparents and grandchildren. I hope other schools across the country also follow suit as such a simple event like this can give so much pleasure.

NIRANJAN MEHTA

On email

I really appreciated Amita Malik's column "Death of Values" in the July 2006 issue of *Harmony*. The incidents Malik quoted were interesting and thought-provoking, like the case of the parents who pay their son (who studies in Class X) Rs 500 as pocket money every day. I am 66 years old now and retired as a senior deputy superintendent of police.

I used to earn about Rs 11,000 per month and even giving my son Rs 5-10 a day was very difficult for me. It's unbelievable how parents are spoiling their children nowadays. I request parents not to indulge their children in such a fashion.

GOVIND SAHU

Berhampur, Orissa

CONTRIBUTORS



Author and paediatric surgeon **Kalpana Swaminathan**, 50, lives with her 76 year-old mother Savithri in Mumbai, and finds the proximity of 14 million lives an inexhaustible source of enchantment. She does her writing in the early hours of the morning; her most recent novel is *Page Three Murders*, a murder mystery. Her books for children include *Jaldi's Friends*, an adventure about Mumbai's vagrant animals, written in the aftermath of 6 December 1992. Writing with Ishrat Syed as Kalpish Ratna, her articles on books and science appear in many periodicals. Their first book together was a murder mystery, *Dr Wrasse of Crystal Rock*, and their most recent is *Nyagrodha: The Ficus Chronicles*. Featured in *At Large* this month, Swaminathan reasons having a 60-plus for a detective in *Page Three Murders*.

I am a regular reader of *Harmony*, which is really great! I urge my family members to go through the magazine too. However, my mother is not so comfortable reading English. You should have a Hindi version of your magazine as many senior citizens are not well versed in the English language.

HEMANT ARORA

Mumbai



STUDYING SUPERCENTENARIANS

Website *wordspy.com* defines ‘**supercentenarians**’ as people who live to be older than 110. Now, a group of US researchers has set up the Supercentenarian Research Foundation to study this exclusive club. Their tasks include identifying why these people live so long, developing strategies to help combat the effects of ageing, and improving the quality of life of the very old. According to the Pittsburgh-based foundation, there are 76 people in the world—66 women and 10 men—who are verified to be 110 or older right now. Dr Stephen Coles, the foundation’s treasurer and a researcher who has studied the elderly as part of the Los Angeles Gerontology Research Group, tells *The New York Times* that the process of gathering tissues from supercentenarians has already begun. “The longer we wait, we will lose that information,” says Coles.

NEWSWORTHY

SUNSHINE IN GOA



On 1 October, the Directorate of Social Welfare in Panjim launched the **'Ummid' scheme for senior citizens**. The scheme envisages financial assistance between Rs 1 lakh and Rs 1.25 lakh for establishment of day care centres, with entertainment, library and canteen facilities across the state. The centres will be set up in municipal areas and village panchayats. According to Goa Social Welfare Minister Subhash Shirodkar, the centres will hold free health camps for silvers. There are currently about 1,20,000 silvers in Goa, which has a total population of about 1.34 million. Prominent Goan silvers, including former MP Sanjyogita Rane, former MLAs Phylis Faria and Vasant Joshi, the first director of health services Ananta Vaga, freedom fighters Madhukar Mordekar and Chandrakant Kenkre were felicitated on the occasion.

SENIOR CITIZENS' RUN:



The Harmony 4.3 km Silver Run—as part of the Standard Chartered Mumbai Marathon—is back, with a new route. The 2007 Mumbai Marathon will be held on 21 January. Registrations (for 3,000 participants) are open till 16 December 2006. So if you are active, healthy, and over 55,

hurry up and get your entry forms. As always, Harmony will have a special marquee at the event. For details, contact Harmony Interactive Centre, next to Ram Mandir, Zaobawadi Lane, Thakurdwar, Girgaum, Mumbai-400 002. Tel: 022-32976440/1. For online registration, go to www.standardcharteredmumbaimarathon.indiatimes.com

IN-HOUSE TRAINING

Lonely silvers in Agra will soon get a helping hand from an unlikely source: an American university. Kentucky-based Sullivan University has joined hands with NGO Respect Age International (RAI) (respect@sancharnet.in) to provide special care for senior citizens. They have developed a course to train unemployed youngsters to take care of silvers who are left alone at home while their children are at work and grandchildren in school. The course involves teaching youngsters to make beds, helping silvers have a bath, escorting them for walks,



Illustration: MAMTA JADHAV

reading newspapers to them and feeding them. "The idea is to train boys and girls who usually drop out of school and start looking for work," Girish Gupta, secretary general of RAI, tells *The Indian Express*. "After six months of training, they will be able to find jobs at nursing homes, hospitals and residences."

ANALYSE THIS

GAME FOR GAIN

FreeCell, a popular card game found on most PCs, is not just fun—scientists are now using it as a **tool to spot early signs of dementia**. Researchers at the Oregon Health & Science University's Oregon Centre for Ageing & Technology, or ORCATECH, have found that the game may be used to distinguish between people with memory problems and cognitively healthy seniors. People with mild cognitive impairment are at high risk of developing dementia, which is most commonly caused by Alzheimer's disease. The discovery could help doctors plan early treatment strategies by detecting subtle cognitive changes over time in the natural setting of a person's home. "We discovered we can take an existing computer game that people find enjoyable and extract cognitive assessment measures from it," says ORCATECH investigator Holly Jimison, PhD, and the study's lead author, in the September 2006 issue of journal *Brain*.

In FreeCell, players are dealt 52 cards face up in eight columns, with four columns having seven cards and the others having six. The object is to move all the cards into four single-card free 'cells' in four-suit piles stacked from lowest to highest rank.



"It requires significant planning to play well, and planning is one measure that we attempt to test in clinical situations," adds Jimison, who studied nine people with an average age of 80. All participants were regular computer users who played the FreeCell game frequently over a six-month period. Each participant was given a cognition score based on a brief battery of tests, and three were found to have mild cognitive impairment. To measure cognitive performance, researchers compared each user's play efficiency to a game 'solver' within the program that checks card layouts throughout a game and calculates the minimal number of moves to complete it.

DOUBLE VISION



An Australian study involving 300 sets of older twins is expected to reveal new genes that control how humans age.

Researchers at the University of New South Wales are in the process of enlisting 150 sets of identical twins and a similar number of non-identical twins aged over 65 to take part in the large-scale brain study, reports newspaper *Sydney Herald*.

The four-year project, which will also involve the twins' siblings, has the potential to discover new genes involved in cognitive decline or resilience, according to study leader Professor Perminder Sachdev. We'll let you know how it goes.

A site to visit: Find interactive games

to build brain strength, news on entertainment and hobbies for silvers and a personalised longevity calculator on **www.eons.com**, a new website launched by American 'job guru' Jeff Taylor. The site also has the largest database of obituaries in the USA, dating back to the 1930s.

MEDIA WATCH

AGE OF MAINTENANCE



Author, screenwriter and director **Nora Ephron** (see photo) doesn't believe in sugar-coating reality. In her new book of essays, *I Feel Bad about My Neck*, the 65 year-old doesn't spare you a single detail of her "maintenance" regimen: she diets; has a trainer and a treadmill at home; has her hair professionally styled twice a week; goes for regular Botox shots; and has paid more than \$ 20,000 (approx Rs 9,00,000) to

have her teeth completely overhauled. "I wrote the essays as an honest antidote to books with titles like *The Joy of Menopause*," Ephron tells *The Washington Post*. "Ageing is hard. Your neck gets all wrinkly and you have no choice but to do something about it. As 40 is the new 30 and six is the new 16, no one knows which direction all this maintenance is going in. But we have no choice but to go with it." Or do we?

NEW HAT!

Have you heard of the Red Hat Society? The **US-based organisation for women over 50 has about 1.5 million members, a series of best-selling books and a giant online store.** Now, you can add a musical to the list. *Hats! A New Musical for the Rest of Your Life*, with music and lyrics from showbiz veterans like singers, songwriters and actors Kathie Lee Gifford and Melissa Manchester, opened in early October at the New Denver Civic Theatre in Denver, Colorado. The show will be staged in New Orleans at Harrah's casino in early 2007 and, if that goes well, at casinos across the US. The protagonist of the show is Mary Anne, who is 49.999 and not at all happy about turning 50. She then meets members of the Red Hat Society who teach her that "50 is the youth of old age", as one song puts it, and the red hat



becomes a powerful symbol of pride and defiance. "That's what *Hats* reflects," Lynne Taylor-Corbett, who directs the musical, tells *The New York Times*. The society's name was inspired by a

1961 work by American poet Jenny Joseph that includes the lines, *When I am an old woman I shall wear purple/With a red hat which doesn't go and doesn't suit me.*

Across the border: On 1 October, in Lahore, HelpAge Pakistan inaugurated **Apna Ghar**, its **first old people's home in Pakistan**, in collaboration with another NGO, Darwaish Foundation. The home can accommodate 60 silvers.

LOVE THAT!

SHE LIKES TO MOVE IT



Connie Allen is the star of the East Oakland Senior Centre in Oakland, California. The 80 year-old, who has been volunteering at the centre for over 15 years, schedules activities, organises health camps and serves meals. But what she does best is what

makes her so beloved — **she gets scores of seniors to get up and dance.** “When I started volunteering at the centre, quite a few people here told me they’d love to learn how to dance,” she tells website *CBS5.com*. “I had learnt the electric slide so I said, ‘Sure, I’ll teach you.’ And they just kept coming.”

Following the popularity of the electric slide (a type of ‘line dance’ (see photo), where individuals line up without partners and follow a choreographed pattern of steps to music), Allen started teaching other line dances. Today, she has about 60 students and she teaches 80 varieties of line dance. “It keeps my students fit and Lord knows, it keeps me on my toes!” says Allen. Her dance classes have inspired duplications in senior citizens’ centres all over California. Dolores Hollingsworth, 72, a former student of Allen, has started her own class for silvers in Los Angeles. “I always give Connie the credit though,” she says. “She set the ball rolling, and got the feet moving.”

COMMUNITY STORY

How’s this for some intergenerational bonding? In Coriapolis, Pennsylvania, in the US, the **Raider Publishing Centre, a state-sponsored project, is bringing together elementary schoolchildren and senior citizens to create reading material for the community.** While the kids write the books (on any subject they like), silvers create covers for them using cereal boxes and illustrations using old magazines. A section of the Coriapolis Town Library will be labelled the ‘Raider Writers’, where the books will be kept for other students, teachers, visitors and members of the community to read. There will be a section in the back of each book where comments can be written. The author can then read what people think of the book. Coordinator Rose DeGregorio says the project intends to motivate young children to write and



strive for excellence. “And how better to do that than with the help of our beloved seniors,” she tells website *saga.co.uk*

Botox boom: More than 1 lakh people had **Botox treatment** in the UK in 2005, according to www.cosmeticsurgeryanswers.co.uk, a new website. The site publishes a **free online magazine** which offers features, advice and information for people considering cosmetic enhancement.

INNOVATION

CONVERT TO CD

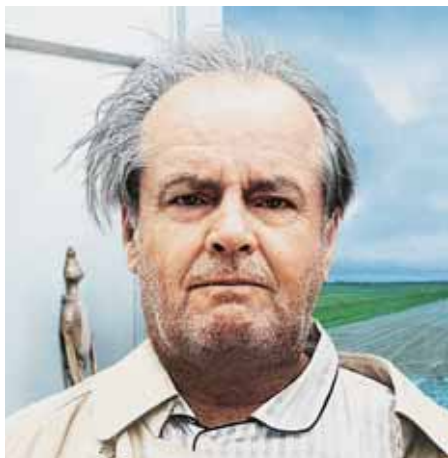
Do you have a pile of dusty phonograph records stacked in a cupboard at home? Or a collection of audiocassettes that just don't sound so good now that you've experienced the wonders of CD sound? Now, you can **convert LPs and audiocassettes to shiny new CDs** without having to buy them all over again, thanks to the Teac GF-350. Lifting the lid of this black wood cabinet reveals a standard, no-frills record turntable. The back panel has stereo inputs for connecting a tape deck. And the silver front panel harbours an AM-FM radio, stereo speakers and a sliding tray for the CD player and burner.

The cost: a cool \$ 350 (about Rs 16,000). True, not everybody needs such an expensive machine to transfer records and tapes to compact discs. If you already own a turntable, you can set up a cheaper transfer system—but you'll need a preamp, cables, software, a computer and a good deal of technical knowledge. The beauty of the Teac machine is that it doesn't require a computer, a stereo or technical expertise.

Here's how it works. You just put a record on (after cleaning it carefully to avoid scratches and pops); insert a blank CD; use the remote control to specify how you want the machine to divide up the music into individual tracks on the CD; press 'Record' and play the LP. If you've connected a tape deck, you put in your cassette and go through the same drill. Simple. You can order one from ebay.com



OVERHEARD



"People tell wild stories about my partying and womanising. Though most of the partying stories are exaggerated, I am proud to say I still date a variety of women between the ages of 25 and 65—and make them very happy, if you know what I mean!"

—American actor **Jack Nicholson**, 69,
in *People* magazine



H-ETIQUETTE

CHEERS

Always hold your wineglass by the stem. Do not order alcohol when interviewing for a job. During a normal business meal, however, you may order a cocktail if your host does. Never pick up a glass when you're being toasted.

TRENDS

GIVE PEACE A CHANCE

Forty years ago, when Lillian Carter, mother of former US president Jimmy Carter, applied to the **Peace Corps** to serve as a public health worker in India, the idea of a 67 year-old woman volunteering was so unusual that she was asked to undergo a psychiatric evaluation. The Peace Corps was established in 1961 as an independent federal agency of the US to promote mutual understanding between Americans and the rest of the world by providing a pool of trained workers to interested countries. Carter went on to become one of the Peace Corps' most famous volunteers. And today, **hundreds of people in their 50s, 60s, 70s and even 80s have signed up**, living and working in 75 developing countries. "Age is no barrier. In many cases, it's an asset, as senior volunteers bring so much expertise to their work," Gretchen Learman, spokeswoman for the Peace Corps, tells news agency *Reuters*.

When the organisation began, less than 1 per cent of volunteers were over age 50. Today, that figure has increased to 6 per cent, and the Peace

Corps hopes even more silvers will consider making the 27-month commitment. To that end, it has developed marketing materials geared toward the 50-plus. Brochures include the faces of mature volunteers and staffers in a number of recruiting offices are themselves former older volunteers. The Corps also sends representatives to conventions of the American Association of Retired Persons (AARP).

While serving, all volunteers receive medical coverage, vacation time and transportation to and from their host country. Judith Hogan, 62, and husband Tom, 63, signed up in 2003 and spent two years in Ukraine teaching English to high school and college students. "We found it incredibly rewarding," she tells *Reuters*. To volunteer for the Peace Corps, you have to be a US citizen over 18 years of age.



TECH TALK WITH PUROHITS

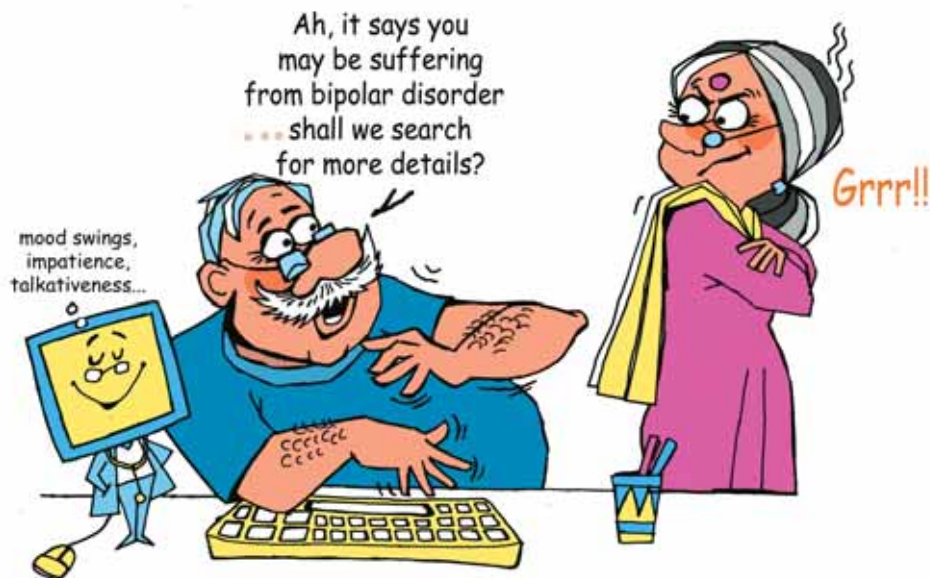


Illustration: FARZANA COOPER

Google can help identify certain illnesses as long as you use appropriate search words. A recent study in the *British Medical Journal* shows, when a user enters symptoms of an illness, the search engine correctly diagnoses the illness 58% of the time

Source of abuse: Sons were responsible for more than half the cases of **elder abuse** (56.3 per cent) in South Korea last year, followed by daughters-in-law (12.6 per cent) and daughters (9.6 per cent), says the government. Among the types of abuse, 44.1 per cent said they received **verbal and emotional abuse**, 23.2 per cent said they were treated with indifference and 16.7 per cent experienced physical abuse.

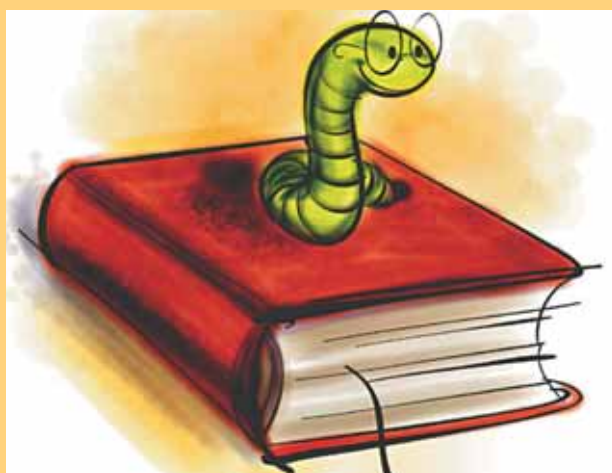
H RECOMMENDS

ACTION PLAN FOR DECEMBER

Try tennis. If you live in a city with a state tennis association or academy, why not give the sport a try? In Stamford in Southern Connecticut, USA, 80 year-old John Subrizi has been teaching tennis to silvers for nearly two decades and has seen results that transcend the game, like better eating and exercise habits and a growing social network. "Take lessons, take it slow and do things right and there is no real fear of injury," he tells *The Stamford Gazette*. One of his students is 73 year-old Dot Green, who had a heart attack four years ago and joined tennis lessons after her doctor's nod. "I'm healthier and happier than I've been," is her take.

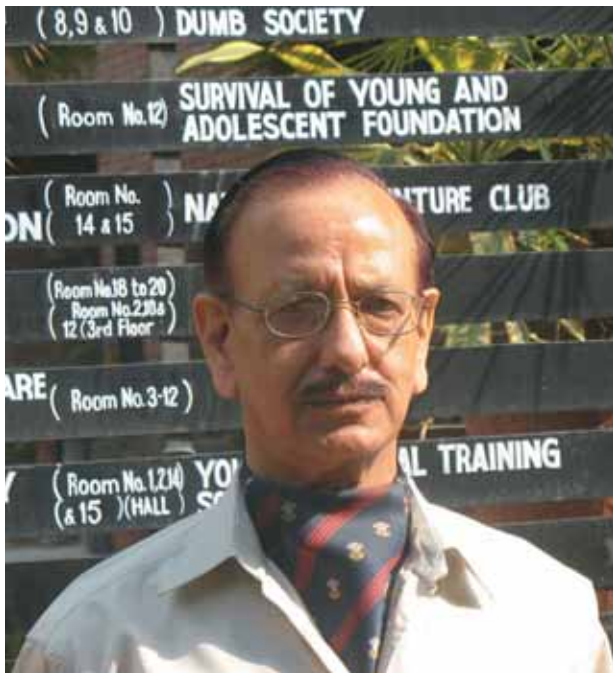
Create with clay. Find a pottery class in your neighbourhood. It's a great way to indulge your creative side—and loosen stiff joints in your fingers and hands. In Dallas, Texas, Odessa Taylor joined up for a pottery and ceramics class at the Southeast Senior Centre a year ago. "It's a great cure for rheumatism," she tells website *mywesttexas.com*. "And I don't need to buy birthday gifts any more; I just make them!"

Picture this. Do your grandkids know their mother tongue? If not, why not make a picture dictionary for their next birthday—in Bengali, Tamil, Assamese, whatever! In Tennant Creek in the Australian outback, a group of seniors got together recently to compile a picture dictionary in Warumungu, an Aboriginal language spoken in the area. "Children and learners should sit down with old people and learn to speak language from them," Samantha Disbray, who coordinated the project, tells website *theage.com.au*. "And if that's not possible this is the next best thing, a labour of love."



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

SILVER CALLING



Brigadier (retired) Keshav Chandra

I retired from the Army's Corps of Engineers 17 years ago. When I 'hung up my boots' at the relatively young age of 54, I had a number of options. But taking up another career was not one of them as our family circumstances were adequate for our spartan lifestyle. That is why I decided on social work. My wife was supportive enough though, I suspect, for an entirely different reason—it would keep me from meddling in domestic affairs!

Seniors counsel students whose parents are unable to devote time to them

I started by joining the nascent Senior Citizens' Centre of the Servants of

the People Society in Chandigarh. Sometime later, when we decided to form an organisation dedicated exclusively to the welfare and well-being of senior citizens, I was appointed secretary general. Ever since, I have been fully involved with the Chandigarh Senior Citizens' Association. The association has now completed 10 years and

has a membership of over 1,000 people. It is unique in the sense that its services are available to all seniors, members or otherwise. The association has come to be recognised both by the administration and general public as sole representatives of nearly one lakh older people, for whom it runs four physiotherapy centres, conducts regular medical camps, and organises get-togethers as well as cultural events.

Among the innovative programmes undertaken by the association, three deserve special mention. The first is Project Shravanika, named after Shravan Kumar from the *Ramayana* who carried his blind parents on his shoulders. Young volunteers give quality time to lonesome senior citizens and thus bridge the generation gap. Complementary to this is Project Bheeshma Pitamaha, where senior citizens counsel and guide young students whose wage-earning parents are unable to devote time to them. This project, designed for government schools, will take off soon. The latest is Project Vanita, which seeks to help destitute old women live a life of self-respect and dignity.

Over the years, our association has succeeded in securing several concessions for seniors—all members have identity cards that make them eligible for 50 per cent concession in local bus travel, separate queues for public offices, access to the geriatric OPD in three government-run hospitals, and access to a daycare centre in Sector 18. We have also been able to create awareness of their special needs, resulting in low-level buses, ramps and railings in government buildings, and priority treatment in hospitals and public offices.

What remains to be achieved is influencing government policies and ensuring their implementation. We propose to address this through a new organisation, OSCAR, an acronym for Organisation for Senior Citizens' Advocacy and Research. This will consist of a core group to advocate issues relating to seniors and identify resources. For me, working for senior citizens has been an educative experience. I

have learnt humility and developed a sense of genuine gratitude for God's mercies. I have also learnt that there are two sides to every coin. We have all been privy to a litany of complaints of older people against their children and grandchildren.

For instance, we complain that our children have no time for us; that they keep our grandchildren away from us; and that they exclude us (and our friends) from their social activities. But looking at it from the younger generation's perspective, they lead such busy lives, very different from our own times, and there are so many demands on their time.

Similarly, our grandchildren grow up to have interests and hobbies, like computers, which we are not able to share with them. Also, when our children entertain their friends, we often object to them serving non-vegetarian snacks and alcoholic drinks. This makes it hard for them to include us in their own social activities.

I urge seniors to realise that the world has changed and that we need to adapt accordingly. Do not react impulsively—instead, try to understand the 'why' of each situation and respond coolly. Count your blessings, stop moaning, and keep smiling.

—Brigadier (ret'd) Keshav Chandra, Chandigarh

LIVING WITH DIABETES

My life as a diabetic started 10 years ago, soon after I turned 50. A routine blood test closed the door to carefree eating habits. Hereditary risk—my mother was a diabetic—coupled with a particularly stressful time at work possibly precipitated the onset of the ailment.

My doctor prescribed a regimen of medication and put me on a diet. Initially I rebelled, experimenting with quantities and types of food I ate, stretching the boundaries of my circumscribed diet, and even savouring eatables that were now forbidden fruit. Sugar in my tea, *sandesh*, mangoes, pastries, rice twice a day and the like—all the while getting my blood sugar levels checked periodically. It took me about a year to realise that this affliction was to be my companion for the rest of my days.



Dastidar (right) with friend Salil Sarkar

With this realisation came determination to lead a normal life within the prescribed confines. Exercise—working out in a gym, swimming or just walking—has helped immensely. I am now able to energetically go about my activities. I can, on occasion, even cross the diet Laxmanrekha. I also have a built-in monitor. A dull ache in the gums alerts me that my blood sugar levels are building up.

A dull ache in the gums tells me that my blood sugar is building up

A few years ago, I had to undergo cataract operations in both eyes. The pre-operation tests revealed that diabetes had not affected my eyes, I was lucky, and the operations went smoothly. It was a time of satisfaction and triumph. There are other victories too. Tea without a sweetener is now more flavourful. I am conscious of the need to eat health-preserving foods. And exercise becomes meaningful in the context of burnt calories.

With acceptance comes hope. As there are so many diabetics like me, I share my experience and knowledge with the hope that it will help ease their burden.

—I G Dastidar, Kolkata

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Raising a stink

Prabha Chaturvedi has waged a battle against garbage in Lucknow for over a decade.

Nabila Zehra Zaidi tells us how

Green grass, blue sky, fresh air. All things nice surround you as you walk through the local park in Paper Mill Colony in Lucknow. There's another thing worth noticing: 67 year-old Prabha Chaturvedi, hard at work with her team of volunteers—they have helped make this, and other areas in Lucknow, clean.

"Ten years ago, our park was in a despicable condition," recalls Asha Chandra, 74, retired Air India Radio newsreader and Chaturvedi's neighbour of 15 years. "So I joined hands with Prabha, and we worked towards it." It was not just regular work—growing and watering plants—but also involved trying out eco-friendly techniques like digging pits in the park for 'vermin composting', the process of turning organic wastes into compost with the use of live earthworms.

"Using kitchen wastes to make compost is not only cheap but is an effective way of managing biodegradable garbage," says Chaturvedi, whose battle against garbage began in 1992. Dismayed at how Lucknow had degenerated since she moved to the city after her marriage to R K Chaturvedi, a government officer, in 1960, she started knocking on the doors of local sanitation departments. By 1994, she had formed a Mahila Mandal, comprising 500 women.

In 1996, M B Nirmall, founder-chairman of quirkily-named Exnora (Excellent, Noble and Radical) International, a Chennai-based organisation that promotes local initiative in areas of environmental and waste management, and pollution control, arrived in Lucknow. Sanjay Agrawal, then Lucknow municipal commissioner, was impressed with Exnora's activities in the field of garbage management in Chennai and wanted Lucknow to replicate it. He introduced Chaturvedi, who had already made her presence felt in the city, to Nirmall. He made her president of 'Exnora Innovators Club' in Lucknow with the mandate to transfer principles of eco-friendliness from books and conference tables down to the common man.

Ironically, Chaturvedi initially got more support from the government than ordinary citizens. "I used to go from door to door to find members for my association," she recalls. "Often, people would just slam the door on our faces." On the other hand, heads of local sanitary departments, the divisional commissioner and district collector were supportive, and assisted Chaturvedi in many ways, from providing venues for awareness-generating events to getting new members.

From Exnora, Chaturvedi learnt more eco-friendly techniques. Following a month-long visit to

Chennai where she attended workshops and talks, watched presentations, films and visited related websites on waste management, she came back to Lucknow, brimming with new ideas for cleanup drives.

Chaturvedi decided to start small—and local. She began with the park in her own colony. The Uttar Pradesh government allows anybody willing to undertake responsibility of maintenance of a public place and she made full



use of this policy. With help from Exnora and the personal support of Rekha Gupta, then secretary of the sanitation department, Chaturvedi received her 'go-ahead' letter to maintain the park. Then, she set about persuading Lucknow Nagar Nigam to send vans to collect trash from garbage bins in her colony regularly. The results were soon evident. Now, the Nagar Nigam is trying to replicate this across the city.

For her part, Chaturvedi is always ready to give a crash course on waste management. "Burning garbage or disposing it in water bodies adds to water and air pollution," the 67 year-old explains. The simplest way is, to segregate paper items, kitchen scraps, fruit and

vegetable peels and make organic manure. Chaturvedi and her volunteers collect this garbage in the small pits dug in the park. You can also use a large pot if land is not available. The trash is then covered with dry leaves and cow dung and churned every three or four days. Churning helps obtain better results. In 35 to 40 days, organic manure is ready for use.

Burning garbage or disposing it in water bodies adds to water and air pollution

Next on the list should be aluminium and iron waste we routinely throw away. Instead of bundling it out with regular trash, Chaturvedi suggests people give this kind of waste

separately to rag pickers. Else, it would be burnt with the rest, adding toxic fumes to the air. Non-biodegradable garbage like plastic needs to be segregated and disposed scientifically in landfills located in barren lands to avoid loss of fertile soil or clogging of drains. Incinerators to burn trash like polythene bags at high temperatures can also do the task.

Over the years, Chaturvedi's zeal has won her many followers. Pratibha Mittal, 75, an early member of the association, wanted to know more about vermin compost but had no idea how to go about it till she read about Chaturvedi in the newspapers and fixed an appointment with her. The meeting lasted for four hours. Today, Mittal accompanies Chaturvedi to all meetings, programmes and activities concerning the environment. "Life should be meaningful at my age," says Mittal. "Not a single minute should be wasted."

Another member of the team is 72 year-old R N Arora, who retired in 1992 as a technical railway engineer. "I met Prabha through a common friend," he says. "Their work on garbage management impressed me." He signed up. And for Rajeev Sharma, a 40 year-old chartered accountant, watching the commitment of the seniors was inspiration enough to join them. Today, the 500-strong team



A volunteer helps Chaturvedi churn a pit of organic manure



Chaturvedi tends a lemon tree in her garden

makes organic manure and sells it at the cost price of Rs 12 per kg instead of the current market price of Rs 20.

The team has dug several pits in Lucknow's Indira Nagar and Aliganj areas, which generate about Rs 1,500 per year, per park—the amount is used to

government officers participated, carrying placards bearing inspirational poems and slogans. And in October, at a seminar titled *Swachhya Lucknow—Kab aur Kaise?* (Clean Lucknow—When and How?), organised by Kabir Shanti Mission, a voluntary association for cleanliness, in collaboration with the Lucknow

Exnora sells organic manure for Rs 12 per kg—Rs 8 less than the market price

maintain the parks. Exnora's source of income includes the annual membership fee of Rs 150 and occasional voluntary financial assistance from non-members. Although funds remain a bit of a struggle, Chaturvedi still soldiers on. After all, she has a message to spread. And she does it using every possible medium. On 26 March 2006, she organised a 3-km march where over 200 students, teachers, municipal employees, members of voluntary associations and senior

Management Association, Chaturvedi and her team addressed the diverse crowd on garbage management.

People are listening. She was recently invited by a popular FM radio channel in Lucknow to speak for its anti-polythene campaign. "Even if you cannot create an immediate 'no plastic' environment, you can avoid it and replace it with cloth bags." Chaturvedi's credo: cleanliness begins at home. "We should all

DO IT YOURSELF

Compost ingredients can range from dry leaves, grass, flowers, paper bags, kitchen scraps, tea bags. Avoid matter like sawdust, cooked food remains as they are slow to compost. Do not compost animal faeces, disposable nappies and glossies.

Dig a pit if you have space, or get an empty kitchen bucket. Add composting material (it should make a layer of 30 cm or more in the bin or pit).

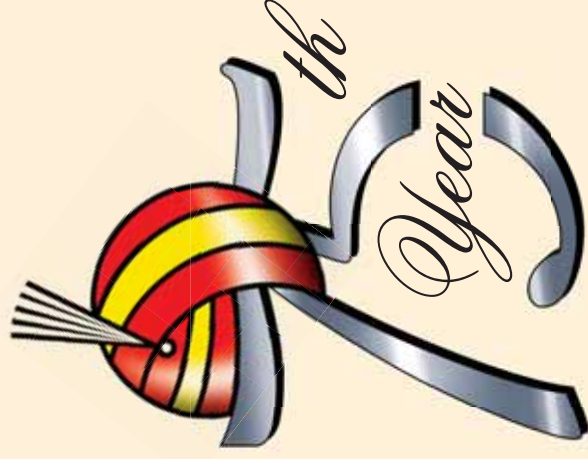
Add and mix soft and hard items; if possible, chop them up. You can go the 'cold way' and water them periodically and churn them after few weeks or so.

The 'hot' way makes use of compost items that cut off air, like grass mowings. This mixture, even after watering, turns hot within few days. Once it cools, one has to turn the heap.

Keep adding items as the volume reduces once the composting begins. The compost should turn dark brown. The more you 'mature' it, the better it is. It normally takes six to eight weeks to compost.

take responsibility for our own garbage," she says. So don't even suggest to this feisty lady, who begins her day with yoga and cooks and cleans before leaving home, that age could be a handicap. "Age has nothing to do with what you want to do in life," she says fiercely. She proves it everyday. ■

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First Resort

For a growing number of financially independent silvers in India, the retirement communities mushrooming across the country are emerging as a viable option to live in companionship and security, writes **Smita Deodhar**

Do you want me to say our children abandoned us? If it makes you happy, I'll say it!" says 84 year-old B A Kulkarni, exasperated when acquaintances and strangers refuse to believe his wife Usha and he moved to the Athashri retirement complex in Pashan, Pune, by choice. They did—and couldn't be happier. The Kulkarnis own a two-bedroom

ground-floor apartment in the complex. Furnished with a sofa, TV, refrigerator, beds and wardrobes—all their own—the house looks out on the entrance of the complex. Usha says she has a wonderful time observing the comings and goings of NRI sons, daughters and grandchildren, who hail her in their accented hi and bye as they pass—90 per cent of the residents are parents of NRI children.

Welcome to the 'new home'. For a growing number of financially independent silvers, a 'new home' after retirement is no longer a dirty, daunting word associated with alienation, abandonment and a vision of being put out to pasture. It is just what the phrase implies, a new home, a fresh start, and a place where you can continue to live a life of comfort—in the company of peers.



Courtesy: CLASIC KUDUMBUM

Builders, as ever, are quick to push this idea whose time has come in India, announcing retirement homes and resorts.

While a retirement home is a housing complex custom made for independent elderly life (the property rights resting with the buyer), a retirement resort is rented (for a lifetime, if the resident wishes) and with holiday resort-like exclusive amenities. In both the options, accommodation is sold or rented to people aged 55 and above, although the age limit may vary; younger people can buy the flat but actual residents must be above the stipulated age.

Major construction companies like Brigade, Ashiana Group of Builders, Vascon Engineers Private Limited, Paranjape Schemes, and Clasic have projects up and running in major metros like Delhi, Pune, Bengaluru (formerly Bangalore) and Chennai (*see box*)—for Rs 5 lakh to Rs 40 lakh. The trend has even prompted heavyweight Life Insurance Company to turn to construction. LIC Housing Finance Limited launched with LIC Care Homes in Bengaluru. The pilot project with 98 units was handed over to buyers in October 2006.

This surge in construction activity apart, retirement communities in India are still far from fulfilling their potential. According to HelpAge India there are no statistical data or surveys to support making any estimate of the proportion of population that would be the target market, “but a ballpark figure of 1 million out of the 80 million elderly population would be a fair figure to mention”. Of these 1 million prospective buyers, 50 per cent are not yet aware of the idea, and several thousand from the rest are either not enamoured by the distance of the complex from the main city or are investing in them as a long-term option. Hence, some common facilities in the community can become operational only when a critical mass of inhabitants is reached.

Hitches aside, this new trend, fuelled by the nuclear family system, is evidently here to stay. “Loneliness is a common problem binding both the rural and urban elderly, but the similarity ends there,” says John Thattil, regional director,

HelpAge India (western region). “Moving rural elderly to living facilities is neither feasible nor desirable, as their lifestyles are intertwined with community life. But it’s a good option for the relatively affluent sections of society or those whose children live abroad or have transferable jobs,” he adds.

“This option, apart from providing good facilities, provides companionship and security, the two things most needed when you are old and alone,” adds Mathew Cherian, chief executive of HelpAge India. However, he is concerned that for now the option exists only for the healthy elderly. “Such homes/resorts should provide care to residents throughout their life, and not send them away when they start developing mobility problems or mental deterioration. That is the critical part of senior care, and all builders must introduce these facilities as soon as possible.”

A GOOD MOVE

The Kulkarnis understand this all too well and say they checked on the possibility of assisted living before moving to Athashri in Pune. “My wife has bad knees, a steel rod in her right leg and cannot walk much but she continues to enjoy an active lifestyle here,” says Kulkarni, a former officer in the Indian Revenue Service. Help for Usha’s handicap apart, the couple was looking for security, without sacrificing their independence—their son Arvind is settled in New Zealand and two daughters, Sheela and Rekha, in Mumbai.

In June 2001, when Arvind was vacationing in India with his wife Kaumudi, he saw an ad of



CLASIC KUDUMBUM, 12 KM FROM ADYAR CHENNAI

Highlights It's like a township with its own cyber cafe, temple, gymnasium, yoga centre, ayurvedic centre and public parks. Every evening, the central courtyard serves as a meeting place for residents, and the venue for musical and theatrical performances during festivals. Comfortable, clean and sensitive to the culture and ethos of the generation it currently caters to

Cost Rented accommodation costs a refundable deposit of Rs 10 lakh or a non-refundable deposit of Rs 6 lakh, plus about Rs 5,000 per month



“This option, apart from providing luxurious facilities, provides companionship — two things most needed when you are old and alone” — Mathew Cherian

Paranjape Builders in *The Times of India* announcing the launch of Athashri, 14 km from Pune.

Arvind was already worried about his parents' mental and physical security and Kaumudi had worked as manager in a senior-home in New Zealand and knew how much easier life was for elders in such facilities. Arvind persuaded his parents to

consider the option. Soon, the Kulkarnis visited Athashri. Satisfied, they made a down payment of Rs 25,000. Six instalments later, the house was theirs. They moved into the complex in 2002.

At Athashri, Usha and other residents can order meals from the canteen; and cook if they

wish to. “One meal costs Rs 25 and is sufficient for both of us,” says Usha. The Kulkarnis have a domestic help, though—recruited through a reputed NGO, she is trustworthy and makes sure there are no cobwebs around. “And we are in stimulating company as all the residents at the complex are well educated and cultured. What more could we ask for?”



Courtesy: CLASIC KUDUMBUM

ionship and security, the
an, HelpAge India

says Usha. Her neighbour, Marie Pierre was a social worker with 38 years of her working life spent in India. The 84 year-old Frenchwoman refuses to speak French, and wears only saris. Last year, Kulkarnis' son Arvind moved back to India and is now living in Pune, but the couple is much too happy here to consider moving in with him.

On the other side of the peninsula, 60 year-old Kanaga Thiruvengadam echoes this sentiment. Thiruvengadam moved in 2003 to Clasic Kudumbum, a retirement resort 30 km from Chennai, with her husband, a former officer at the US Consulate's Chennai office. "I don't have to worry about meals; I don't need to wonder if the maid will come in when it is raining; I can be sure that life will go on smoothly." She also loves her neighbourhood. "There's always something going on," she says with a smile. "Someone's granddaughter getting married, someone's friend having a housewarming, shopping, any excuse really to pile into the car provided by the resort and drive off to the city!"

The days spent without any celebration are as exciting. The central courtyard of Clasic Kudumbum, the meeting place during early evenings, serves as the venue for musical and theatrical performances during festivals. It turns into an open-air theatre on weekends, when favourite movies, old and new, are screened. "Often, when my daughter calls I tell her to call back as I am too busy to speak," laughs Thiruvengadam. She says the complex is comfortable, clean and sensitive to the culture and ethos of the generation it currently caters to.

"The concept of a retirement community offering comfort and security to elders is relevant to the current times. The success of the resorts, however, depends on the culture of the city," says K R Gangadharan, Director, Heritage Geriatric Hospital in Hyderabad, who had earlier floated the idea of starting a similar facility in the

city. "But that was 1997, and the response was lukewarm. The times have changed. More and more youngsters moving to the West for work has fuelled the trend. The idea now has also caught on among people whose children live within the country, sometimes in the same city as parents." Now it's too good a proposal to resist.

MADE FOR SILVERS

Most retirement communities boast state-of-the-art facilities and amenities like senior-friendly architecture and fittings ensuring greater safety; 24-hour security; housekeeping; laundry; a doctor on call; ambulance service and tie-up with a hospital; gymnasium; indoor games facilities; a central kitchen providing meals; and point-to point transport to the nearest city.

And this is just the standard stuff. Clasic Kudumbum in Chennai has an Ayurvedic centre, Ashiana Utsav near Gurgaon has a golf course for seniors, Athashri in Pune has a special pool for hydrotherapy, and Vrundavan Resorts in Coimbatore has rooms to accommodate a caregiver and staff to provide secretarial, legal and financial assistance. All this for a deposited amount (refundable or not) and a monthly charge.

LOOKING AHEAD

It's largely the promise of an independent, comfortable and secure life that's prompting many to invest, sometimes even before they actually retire. Ashok Gaur, 56, deputy general manager in Indian Airlines Engineering Division, recently took a loan from HDFC Bank to buy a flat in Ashiana Utsav in Bhivadi, 30 km

from Gurgaon. He has paid Rs 17 lakh for a two-bedroom apartment. When he moves in, he will pay extra for facilities like health club, computer centre, home delivery of daily shopping needs, 24-hour medical help, ambulance services, and formal dining at the club.

Gaur has two years to go before he retires and his two children still have to complete their education so he thinks it would take him four to five years to actually move in. "Once our son [25 years old] gets a job and our daughter [20 years] gets married, living with our contemporaries will give us much-needed companionship. Like the young-at-heart seniors depicted in *Lage Raho Munnabhai*, we will start our second innings here!"

"If parents are well cared for, it will reduce the guilt that children feel about leaving their parents alone," reasons Dr R P Sahu, 60. A former scientist at ISRO, Sahu had tried to mobilise people to come together and build a senior citizens' colony, but without success. When LIC Care Homes launched its project in Bengaluru, he purchased a unit. "Such resorts are the need of the hour and both aged parents and their children should be pragmatic about it. However, seniors should not allow themselves to be marginalised when they move into retirement communities," says Sahu, who spends his weekends in his new home but plans to move in only after four years, when his wife retires.

Sahu invested in LIC Care homes for its colony of independent single-floor bungalows, which come with their own small

garden. The open brickwork exterior is leakage proof and the natural *tandoor* stone used for flooring is aesthetic, economical and long-lasting. The bungalows are vernacular in design and built to ensure minimum maintenance. "Any recurring expenses like plastering and painting the exteriors are eliminated because of the brickwork design," says B N Samal, CEO and director of LIC Care Homes.

For his part, B V R Murthy, director of an engineering consultancy firm, has no immediate plans to move into his deluxe one-bedroom apartment in Serenity Retirement Residences in J P Nagar, Bengaluru. "Though our apartment gives a generous view of landscaped gardens, water bodies, tree canopies and flower-fringed pathways, we purchased it as a contingency plan," says the 59 year-old, who owns a large, luxurious house in Malleshwaram. "But it is important, as today seniors hate to depend on their children. We wanted a compact place without the hassles of maintenance and with good facilities."

BUILDING A TREND

Evidently, developers are pulling out all the stops in building these retirement communities. While some builders want to cash in on a hot trend, for others it's genuine social responsibility.

"Athashri was launched after researching 30 such projects across the world," says Shashank Paranjape, director, Paranjape Builders. The 70 year-old construction company based in Pune is now making inroads into Mumbai and Bengaluru. "A senior citizens' project costs more

to build and brings in 10 per cent less profit than a normal residential one, as we have to make wider passages, staircases, elevators and special provisions in the interiors," he adds. "Considering the interests of our clients, we also keep our sale price lower than a normal project." Samal is candid about



BRIGADE SERENITI, J P NAGAR, BENGALURU
Highlights Fully-furnished, deluxe one-bedroom apartments with high-speed lifts, wide doorways, landscaped gardens, water bodies, tree canopies and flower-fringed pathways
Cost An apartment in the 13-storied building costs between Rs 26 lakh and Rs 36 lakh



Courtesy: BRIGADE SERENITI

"The project is a combination of the houses so they can turn

the fact that the initiative was a combination of business opportunity and social responsibility. "We have priced the homes so they turn in a profit, but a modest one," he says.

Rajesh Shankar, director of Clasic Kudumbum, strikes a different note. According to him, profit

was not the guiding motive for his father, Baba Shankar, who initiated the Clasic Group, now called Clasic Promoters, in the early 1990s. While building other residential projects in Chennai, Baba Shankar traveled extensively and saw unique complexes for seniors abroad and wanted Indians to experience the same

thing. "We are proud that we are the pioneers of the concept in India," claims Shankar. "Profits will come later."

THE PRICE OF COMFORT

Moving into Clasic Kudumbum, or any other retirement community, doesn't come cheap, although there is a wide range to



Courtesy: LIC CARE HOMES

LIC CARE HOMES, BENGALURU

Highlights Independent single-floor bungalows, low-maintenance brickwall exterior

Cost Rs 5 lakh to Rs 9 lakh plus Rs 1,500 maintenance every month

tion of business opportunity and social responsibility. We have priced
rn in profit, but a modest one" — B N Samal, CEO, LIC Homes



ATHASHRI, 14 KM FROM PUNE

Highlights The complex is wheelchair enabled; its open-air auditorium has seats backrests; every building has a lift for stretchers; and there are toilets every 200 mt

Cost Rs 7 lakh to Rs 9 lakh. It's sold-out



“These communities are for healthy individuals. Even though the build-
them well is doubtful because there's a dearth of caregiving staff in India

accommodate different budgets. The 800 sq ft bungalows of LIC Care Homes cost Rs 8.98 lakh and the smaller 400 sq ft ones cost Rs 4.98 lakh. The residents' association manages monthly maintenance for facilities like clubhouse, gardens, and street lighting, and the cost works out to Rs 1,500 per family per month. At the other end of the scale, the 13-storied Serenity Retirement Residences in Bengaluru are priced between Rs 26 lakh and Rs 36 lakh. High speed lifts, wide doorways, and uniformed security staff lend the place an aura of a luxurious hotel.

The Athashri complex in Pune is not as plush, but makes up for the lack of luxury through its minute attention to detail: it's wheelchair enabled; an open-air auditorium has seats with backrests for the spine as well as the neck; every building has one regular lift and one for stretchers; the corridors, at seven feet, are unusually wide to allow a wheelchair to swivel. And there are toilets after every 200 meters! In 2002, the one-bedroom flats at Athashri in Pune sold at about

Rs 9 lakh— today, the same apartment costs Rs 20 lakh. A one-time deposit of Rs 1 lakh at the time of purchase takes care of maintenance for 10 years.

At Ashiana Utsav near Gurgaon, three-bedroom flats cost Rs 22 lakh, while two-bedroom flats cost Rs 17 lakh. Maintenance charges are currently Rs 450 for a 700 sq ft apartment. Billiards and cards room, library and reading lounges, housekeeping, home delivery of daily shopping needs, and medical assistance are all pay-by-use services.

Unlike a resort, in a retirement residential complex you have to do your own cooking, laundry and shopping. You employ your own domestic staff and maintain your own home although the management makes independent living easier, issuing ID cards for domestic staff and providing easy access to utilities. After the owner's demise, the property in a housing complex passes to the legal heir or nominee. However, the nominee cannot move in until he is 55—he can lease it someone who fits the age criteria.

Ownership of retirement resorts, however, lasts until the resident wishes to live there. Hence the cost is not as high as buying an apartment. In Vishranthi Dhama, located 30 km from Bengaluru, each of the 30 rooms kept aside for senior citizens (there are 75 rooms in the complex), cost a refundable deposit of Rs 3 lakh to Rs 6 lakh, a medical deposit of Rs 2 lakh and Rs 8,000 a month. Known as “golden cradle”, amenities here range from meditation halls to a temple complex.

Clasic Kudumbum has large and well-kept furnished rooms. In the large courtyard, there are cloth bundles containing boards, seeds, shells and coins for traditional games like Palankuzhi, Daiyam, ParamaPada Sopnam, which the inhabitants regularly indulge in, a happy reminder of their childhood pastimes. Twenty-six of its 50 rooms are currently occupied. You can choose between a refundable deposit of Rs 10 lakh or a non-refundable one of Rs 6 lakh. Monthly charges are Rs 4,400 per head for double occupancy and Rs 5,400 for single



Courtesy: ATHASHRI COMPLEX

ers plan to introduce assisted living facilities, whether they can run a," — K R Gangadharan, *Heritage Hospital, Hyderabad*

occupancy. In case of death, in a retirement resort the property goes back to the management.

"It's not cheap," admits 60 year-old resident Kanaga Thiruvengadam, adding, "But it's well worth the expense." The Kulkarnis at Athashri in Pune say that it's unfair to compare living independently and living here, as the whole milieu is different. But if one must compare, the monthly outgo would increase by 15 to 20 per cent if one shifts here. "I feel this is a small price to pay for a good life and happiness."

The pricing and location are indicative of clientele of such communities. "We have retired bureaucrats, ex-army personnel, professors, professionals and retired company executives," says Vijay Mohan, marketing manager of Ashiana Utsav. "Eighty-five per cent of buyers are seniors who buy for their own immediate use, but around 15 per cent are in their 40s or late 50s. They buy the flat as a gift to their parents or as an investment, with the intention of moving in five to 10 years down the line."

PROMISING FUTURE

Ashiana Utsav, developed by the Ashiana Group of Builders, opened its doors in October 2006 with 640 flats—and 95 per cent are already sold out. The company now plans to build similar facilities in Pune and Jaipur. Similarly, Paranjape Builders, which has built the 350-unit Athashree in Pashan, Pune, has four projects in various stages of construction in Hadapsar and Bavdhan in Pune, and in Bengaluru. Over the next five years, the company has targeted Ahmedabad, Mumbai, Goa and the outskirts of Delhi for expansion.

Other projects springing up include a 300-cottage colony near Sriperumbudur spread over 13 acres by Wellness Commune; Riverdale Retirement Resorts, a 52-room condominium for silvers at Kanadanad, 12 km from Kochi, promoted by international construction company Riverdale Retirement Resorts Incorporated; more LIC Care Homes projects in Bhuabneshwar, Pune, Haridwar and Hyderabad; and retirement villages in Mumbai, Delhi and

Bangalore by Royal Palms, which is known for its premium projects like Royal Palms Estate in Goregaon, Mumbai.

THE HOME STRETCH

Despite this intensified activity, not all silvers are enamoured by the idea. For some, it is the distance from the city that poses a problem. "They are all so far, who will visit us there?" wonders Vijay Sathe, 63, who lives with his son in Thane. In Bengaluru, 70 year-old Prabha Rao offers her own take on the matter. "Who would want to be surrounded by other old people all the time?" she says. "When I see young people and children go about their activities, I feel alive. I experience the changing world by looking at it through their eyes."

Even among silvers who invest in retirement communities, there are many who treat the flat as a fall-back option. As a result, managing common facilities is not practical. Sometimes, low occupancy also discourages potential buyers who are looking for a sense of community, and plenty of company. Vrundavan

AND THERE'S MORE...

Name of the Community	Location	Cost	Upcoming projects	USP
Golden Nest Senior Commune	Kalyani Nagar, Pune	Rs 16 to Rs 36.5 lakh	None	Luxurious; located in an upmarket township; all facilities within easy reach
Riverdale Retirement Resorts	Kanadanad, 12 km from Kochi	Rs 1.47 lakh (single room); Rs 2.79 lakh (double room); Rs 2,550 to Rs 6,600 monthly charges, depending on the type of accommodation		
Flora Retirement Communities	Sriperumbudur, Tamil Nadu	Under construction; details not available		
Vishranthi Dhama	Nettigere, Bengaluru	Refundable security deposit of Rs 3 lakh, Rs 4 lakh, and Rs 6 lakh	None	
		Refundable medical deposit of Rs 2 lakh; Rs 10,000 as non-refundable admission fee; Rs 8,000 monthly charges		Luxuriously appointed rooms, with access to all resort facilities like spa, swimming pool, gymnasium

Resorts in Coimbatore suffered this fate. "People came and appreciated the place," says manager Chandrashekhar Raja. "But many said they would consider buying a unit only when the complex becomes more populated."

There's an even bigger problem—with no quick fixes. "These communities are for healthy individuals. Even though assisted living facilities are available, I see the problem in running them," says K R Gangadharan of Heritage Hospital in Hyderabad. He says nobody wants to work with ailing seniors as they find the job unattractive. "And as more and more nurses leave for better prospects abroad, there will be a shortage of caregiving staff in regular hospitals, leave alone assisted living centers."

"If a person falls ill and is unable to live on his own, we inform the closest relatives and request them to take the person home," says Hariharan, marketing manager of Clasic Kudumbum. This is pretty much the case everywhere.

It's unfortunate and, in a way, defeats the purpose of a retirement home. Independent living is possible anywhere if a person is healthy—it's only when people become infirm that they really need a supportive living environment! Dalal acknowledges this lacuna, saying, "There are three stages in old-age housing solutions: adult living, enriched living and assisted living. In India, we are only at the first stage at present. But we do plan to introduce facilities for assisted care in future." And Vijay Mohan, Chief Marketing

Officer of Ashiana Utsav in Gurgaon claims his company has similar plans.

Meanwhile, Paranjape Builders has already taken the first step with the construction of a continuing care unit with a capacity to accommodate 40 couples—it's adjacent to the Athashri complex. "The unit is meant for seniors who cannot eat, cook or carry out daily tasks by themselves," says Shashank Paranjape. "If the family or primary caregiver of an ailing elder needs to go somewhere for a couple of months, they can leave them with us for a couple of months." It's a start—something to build on. ■

—With Mukta Hegde in Bengaluru, Susan Philip in Chennai and Aparna Pednekar in Pune

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Potluck!

Dr Pushpesh Pant brings alive the magic of cooking in a clay pot

Centuries ago, after a successful hunt, someone thought of coating a piece of flesh with clay before exposing it to fire—it saved the meat from burning and retained its taste. The only problem: breaking open the pot before eating. Soon, someone else upgraded to a reusable clay pot. We have come a long way since those Neanderthal *handi* days to the era of gleaming stainless steel pots and microwave oven-safe casseroles made of glass. Yet in almost every part of the world, people have lovingly preserved the tradition of cooking in clay pots. Indeed, clay pots are natural multitaskers and can be used to make everything from soups and main courses to side dishes and desserts. This month, I present two recipes that taste delicious cooked in clay. In case you don't have a clay pot, you can use a non-stick one.



SPICED PEARS

Preparation time: 15 minutes

Cooking time: 1 hour

Serves: 4

INGREDIENTS

- Pears: 500 gm; peeled, halved and cored
- Lemon juice: 1 tbsp
- Sugar-free sweetener (fine powder): 1 tbsp
- Nutmeg: 1/4 tsp; grated
- Cinnamon powder: 1/4 tsp
- Clove powder: 1/4 tsp
- All-purpose flour: 2 tbsp
- Butter: 1 tbsp
- Coarsely chopped mixed nuts (walnuts, hazel nuts, pecan nuts and almonds): 1/2 cup
- Rolled oats: 1/2 cup

METHOD

Soak a small clay pot in cold water for about 15 minutes and then drain. (If using a non-stick pot, skip this step.) Cut the pear in wedges and toss in lemon juice. Put in the pot; add sweetener and spice powders and mix well. Place the pot in an unheated oven. Set the temperature to 200° C and cook for 25 minutes. Prepare a crumble by sifting the flour in a bowl and rubbing in the butter. Stir in nuts and rolled oats. Uncover the pot, gently stir, and spoon the crumble mixture over pears. Return the pot to the oven and cook for about 30 minutes or until the crumble is golden. Serve warm with a generous dollop of well-set or hung yogurt or chhena obtained from skimmed milk.



PALAK WALI MACHALI HANDI

Preparation time: 15 minutes

Cooking time: 30 minutes

Serves: 2

INGREDIENTS

- Firm, boneless white fish (fillets) of choice: 300 gm
- Potatoes: 200 gm; thinly sliced
- Onion: 1; chopped
- Garlic cloves: 2; crushed
- Tomatoes: 2 (medium sized); peeled and chopped
- Fresh spinach: 150 gm; chopped
- Spring onions: 2; chopped

- Sunflower oil (for frying potatoes): 2 tbsp
- Mixed dried herbs (thyme and parsley): 1/2 tsp
- Paprika: 1 tsp
- Fresh coriander: 1 tbsp; chopped
- Olive oil: 2 tbsp
- Lime juice: 1 tbsp
- Salt to taste
- Lime wedges for garnishing

METHOD

Place the fish in a large shallow dish. Blend spring onions and herbs with olive oil and salt and pour over the fish. Cover with cling film and marinate for about two hours. Heat oil in a large, heavy pot (clay or non-stick), add potato slices and fry. Turn occasionally until brown, and

drain on a kitchen towel. Add onions, garlic and tomatoes to the pot. Cook over medium heat for about five minutes before adding potatoes and finely chopped spinach. Place fish over spinach and pour the marinade all over. Cover the pan tightly and cook over medium heat for about 15 minutes. Uncover once after seven minutes to stir gently with a wooden spatula. Cover and continue cooking. Serve hot with wedges of lime and hot bread. 🍴



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

Winter remedy

Dr Sunil Maniyar on how your skin can tide the harshness of this season

It's that time of the year—winter! With age, skin becomes thinner and less elastic. So it is less equipped to counter any seasonal damage and heals slowly from cuts or burns. Winter brings in fair share of skin and foot-related problems for seniors. Before turning to medical treatment, you can prevent irritants with easy home remedies.

SKIN CARE

Winter can be troublesome for all kinds of skin—young and old. It becomes dry and needs constant replenishment in the form of moisture and other nutrients. At the same time, chances of

itching, flaking, fissures or lesions increase. **Eczema** is one such worry.

ECZEMA

Derived from a Greek word, it means 'to boil, itch'. It leads to dry cracked skin due to loss of epidermal (topmost layer of skin) lubrication. Asteatotic eczema or eczema craquele are names used to describe this itchy problem that afflicts the elderly. Men are more often affected than women. **Symptoms** include dry, fine flakes on legs, especially the shins. In such cases, skin also exhibits fine cracks resembling cracks in old porcelain dishes. Frequent bathing with plenty of soap during wintertime is the

most common cause. It can also happen to those who stay in houses with low humidity or high temperature. Using minimum water and soap can prevent it. Use only moisturising soap followed by moisturising lotion or cream. Avoid hot bath. Instead, have tepid warm bath without soap. Use bath oils followed by emollient (cream-based) ointments.

CRACKS OR FISSURES

Fissure is a linear cleft through the epidermis (outer layer of skin) or into dermis (layer below epidermis). These lesions may be single or multiple with sharp margins. They may be dry or moist, red, straight, curved, irregular or branching. They occur when skin thickens and becomes inelastic from inflammation and dryness, especially at the junction of two different types of skins.

Such areas of the skin are rims of heels, webs between fingers, toe tips and flexural (the areas that can be bent) creases of the thumb, fingers and palms. They also appear at the angles of the mouth, lips and anus. This is referred to as chapping, as in "chapped lips".

Symptoms include stinging and burning sensation when dry skin is exposed to cold, water and cleaning products (soaps, detergents). It is best to make sparing use of water, and avoid



soap and detergents by using hand gloves and applying moisturising soap and creams.

IRRITANT HAND DERMATITIS

This can occur in those engaged in regular household chores like washing. Excessive and prolonged exposure to detergents and water often results in or aggravates hand dermatitis.

Symptoms include eruptions that often begin with fingers turning red and dry. Peeling dry scales appear on fingertips and chapped skin on the back of the hands. Redness or inflammation of skin develops or palms harden with fissures. A particularly sensitive zone is the area around and under rings that are not removed

vitamin B (Riboflavin B2[1]) and iron deficiency anemia. You can avoid the physical causes like closing a dentured mouth too tightly, and by not biting or licking your lips. Less severe cases—commonly known as chapped lips—occur when the temperature dips. Treatment depends on the cause and can include lip lubrication, antifungal and antibiotic medication, vitamins, and correction of ill-fitting dentures.

ATOPIC DERMATITIS

Also known as atopic eczema or flexural eczema, it affects about 10 to 20 per cent of the elderly population. 'Atopic' refers to a tendency to develop allergic conditions to food and inhalants, while 'dermatitis' means swelling

fragrance should be used. Sometimes light therapy mixed with a drug called psoralen is recommended. Protect against allergens like house dust mite. Antihistaminic drugs (used to neutralise or antagonise histamine, an active depressor found in tissues released from cells in the immune system as part of an allergic reaction) are somewhat beneficial, especially if given at night. Ensure that corticosteroid ointments (having properties similar to natural hormones) or tacrolimus ointment are to be used under medical supervision.

PSORIASIS

Psoriasis occurs when the normal cycle of replacing old skin cells with new ones becomes unbalanced. In this condition, skin cells reproduce many times faster than normal and live only for three to four days. The dead cells build up on the skin, forming thick, flaky patches called plaques. It is a non-contagious disease characterised by rounded, well spaced, dry, scaling patches covered by scales. The redness in skin plaques is caused by increased blood supply to the rapidly multiplying skin cells. Psoriasis affects an estimated 2-3 per cent of the world's population and about 10 to 30 per cent of the people develop psoriatic arthritis, which causes pain, stiffness and swelling in and around the joints. Winter can be the toughest time of the year for people with psoriasis and/or psoriatic arthritis so do take good care. Common areas affecting psoriasis are elbows, knees, scalp and back.

Symptoms include itching or burning of the skin and can cause extreme discomfort. A stubborn ailment by nature, the onset of

Avoid using excessive soap, detergents and water as these tend to make the skin dry

when washing. So avoid known culprits like excessive soap, detergents and water. Use gloves and moisturiser in winter.

ANGULAR CHEILITIS

Also called cheilosis, or stomatitis, it is a condition that leads to cracks and splits at the corners of the mouth. Angular cheilitis is often caused by a fungal infection. It can also be viral or bacterial in origin. It generally occurs among elderly who wear ill-fitting dentures.

Symptoms include cracks and splits. If severe, these may bleed while opening the mouth. It can also lead to the formation of a shallow ulcer or a crust. Studies have linked the initial onset with nutritional deficiencies, namely

of the skin. Though the cause of atopic dermatitis is unknown, genetic and environmental factors could be responsible. Most common **symptoms** are dry and itchy skin, rashes on the face, around elbows, knees, hands and feet. Scratching may lead to redness, swelling, cracks, 'weeping' clear fluid, and scaling of skin. During treatment, skin often 'flares' or gets worse, then it improves or clears up (remission).

Be careful and stick to a treatment plan. Symptoms usually improve with the right skin care and lifestyle changes. Use skin creams or ointments that control swelling and help lower allergic reactions. Olive oil or moisturising cream without

psoriasis may be from the childhood and may linger right up to the 70s. Severe emotional stress tends to aggravate it. Though it may have something to do with heredity, recent research studies suggest that psoriasis is a disorder of the auto immune system. Normally, the immune system defends the body from infection by bacteria, viruses, and other invaders. In some cases, the immune system makes a mistake and attacks the cells, tissues of a person's own body and the resulting disease is called an autoimmune disease.

There are many treatments to help control psoriasis. Some can be found over the counter at a drugstore, while others require a prescription from your doctor. But treatments work differently with different people. You should look out for a treatment that works best with the fewest side effects. Many people choose to treat their psoriasis in non-traditional ways by mind and body therapies and dietary supplements.

FOOT CARE

In winter, the lack of moisture in the air can dry out the feet, and heavy socks and shoes

may prohibit dead skin from shedding, leading to dry and flaky feet.

DRYNESS OF FEET

To keep your feet from drying out, podiatrists (doctors specialising in treatment of foot disorders) advise moisturising the feet once or twice a day, especially around the heels and sides. Though hot shower or bath in chilly winters is inviting, doctors warn that hot water actually damages and dries the skin. Instead, bathe in warm water, pat your feet dry and apply moisturiser.

Do not moisturise the nails or the area between the toes as it may mean an invitation to fungus. Remove dead skin from the foot by scrubbing them gently with a scrubber. Soaking your feet in warm water to which some baby oil or moisturising lotion is added helps. But be sure to pat dry your feet.

FROSTBITE

In literal terms, frostbite is frozen body tissue. It is a common malady in extremely cold regions but can be easily prevented. It affects the cheeks, nose, ears, fingers and toes. Wearing socks and shoes helps, but be sure that they are completely dry. Wearing wet socks or shoes for long can lead to frostbite. Frostbitten feet should not be immersed in hot water, as you are likely to burn your feet that may be numb from the cold. Instead, use lukewarm water. In case of severe frostbite, which can cause blisters and blackening of skin, it is better to seek medical intervention. In extreme cases, doctors may advise the use of vasodilator medicines that act directly on muscles in blood vessel walls to widen.

FOOT FACTS

- Change socks daily
- Keep feet clean and dry
- Wear 100 per cent cotton socks
- Use foot powder in socks and shoes
- Soak feet in lukewarm water
- In case of severe frostbite, don't warm your feet near a heat source such as open flame. Don't use a heating pad
- Receive immediate medical attention if there are signs of tissue damage

CHILBLAIN

'Chilblain' is an old English term compounded from chill and blain, an archaic usage for an inflamed swelling or sore on the body. Also called 'perniosis' or 'blain', it is caused by exposure of skin to damp cold. It is painful but causes little or no permanent impairment. It appears as red, swollen skin, which is tender and may itch. In worst cases, it can lead to aching, prickly (pins and needles) pain, and even numbness. It can develop within a few hours if the skin is exposed to cold. Using anti-itch cream or Calamine lotion, warm oil massages help treat chilblain within three weeks.

NAIL CARE

And finally, seniors have to make sure they cut and clean their nails regularly to prevent fungal infection. Hardened nails in cold season can be avoided by protecting them from detergent exposure. ■

Dr Sunil Maniyar is a senior Mumbai-based dermatologist and is a consultant at Bhatia Hospital (Tardeo), and G D Somani School Polyclinic, Cuffe Parade





Heart to heart

Dr Ashok Seth answers readers' queries on cardiac problems

Q I am a 74 year-old retired teacher from Bhavnagar. I was very active till six months ago when I started feeling out

of breath while climbing stairs or even walking. My doctor has told me I have three blocks in my arterial veins and that I need bypass surgery. At my age, I am worried I may not have the strength to recover. Please advise me.

A Generally, coronary artery disease increases as age advances but 74 years is not old for bypass surgery. Most bypass surgery is done between the age of 65 and 75 at low risk with good recovery and sustained benefit for the rest of your life. If you are still uncomfortable with the idea, seek a second opinion. But remember that having a bypass surgery three to four years later will entail higher risk.

Q I am 59 years old and my husband is 62. We regularly go for morning walks and while I do most of the housework, my husband does the bank work. Right now, we are physically fit but I would like to know whether men and women experience heart attacks in the same way. I am concerned because we live alone.

A Till the age of 50, women are less prone to heart attack as female hormones are protective. Once you cross 60, the chances become the same for women and men. Even if you are physically fit, it is a good idea to go in for basic investigations.

Q I am 63 and have been suffering from palpitation for a few years. It usually happens after exercise or a hot water bath. I am an avid trekker. Do I need to worry about it?

A Palpitation may not always be serious. But you must find out the reason. Consult your doctor

and do some tests like an ECG, which measures heart activity, 24-hour Holter, where your heart rhythm is recorded continuously for 24 hours on tape while you go about your day, Echo Doppler and treadmill test.

Q In a health magazine, I came across the term 'assist device'. What does it mean?

A 'Assist device' is a mechanical, implantable device used to support the heart in cases of heart failure relating to weakening of the heart muscle. It is a temporary device used especially in the waiting period for surgery or transplantation.

Q I have been a borderline diabetic for the past 17 years. I am 70 now and weigh about 65 kg. I come from a family with a history of heart ailments. Ever since I heard from my friends that diabetics don't feel symptoms of a heart attack (like pain in the chest or arm, excessive sweating, etc), I have been worried. Please tell me if this is true. Also, tell me the precautions and tests I must take.

A It is true that diabetics may not feel angina (pain or discomfort owing to lack of oxygen to the heart muscle), which is generally one of the symptoms of coronary artery disease. Some diabetics may instead feel discomfort or breathlessness while walking. There are two tests to determine whether you have a heart problem. The first is the treadmill test or exercise testing. This is done to see how your heart functions while exercising on a treadmill or exercise bike. During the test, your heart rate, breathing and blood pressure are monitored and an electrocardiogram (ECG) taken. Alternatively, you can go in for 64-slice CT angiography, non-invasive cardiac and vascular imaging that enables visualisation of small vessels of the heart without any invasive intervention. ■

Dr Ashok Seth is chairman and chief cardiologist of Max Heart & Vascular Institute, New Delhi. He has contributed extensively to growth, development and training in the field of interventional cardiology in the Asia-Pacific region and was awarded the Padmashri in 2003

Back to nature

Rama Mehra battled cancer that ravaged her and her husband only to rediscover the healing powers of naturopathy, says **Payal Khurana**



The fragrance of lemon-grass lingers in the air, candles flicker in antique stands at the elegant

lounge of Svaasa, a boutique spa in Amritsar. Rama Mehra, 50, is the proud owner and it's difficult to imagine the struggle behind her endeavour as she animatedly discusses the virtues of naturopathy and herbs. She discovered naturopathy when she was recovering from cancer of the uterus. It also made life a little more bearable for her husband who fought a brave battle against colon cancer before he passed away five years back.

Married in 1977 to Ranjit Mehra, heir to Amritsar's well-known Ritz Hotel, Rama Mehra enjoyed the perks and privileges of a well-placed family. The onus of running the hotel fell on her husband's shoulders after her father-in-law passed away in 1994, while she shifted to looking after her children Iqbal, Vishal and Abhimanyu, who were studying in Delhi.

"Call it intuition, if you will," recalls Mehra. "I had been feeling uncomfortable for a while. One day, something prompted me to tell my gynaecologist that I want my uterus removed." Understandably, the doctor found it strange. Mehra underwent a battery of tests and was proven

RANJIT SINGH

right when the results came in. "My doctor told me to get admitted to a hospital immediately. I was diagnosed with a malignant cancer of the uterus." She was operated in Sitaram Bhartiya Institute, Delhi, in 1999.

"When I saw my husband after the operation, I knew something was wrong. He just said it's a minor stomach ache," she remembers. On her insistence, he got his scans done and was diagnosed with colon cancer. A numb Mehra took her hospital discharge slip on the third day after the surgery, against her doctor's wishes. Instead of worrying about her recovery, Mehra was busy wondering how her husband Ranjit was coping with his illness. "I was consoling him, saying let's go and watch a movie or have lunch together."

Ranjit was admitted to Ashlok Clinic in New Delhi for his scans and was operated immediately. Unfortunately, his tumour punctured and the cancer cells spread throughout the body. "As he left for the hospital, my husband said that he wanted at least one of us to be healthy for the children," recalls his wife. Her eldest, Iqbal, was then a first-year college student then, and twins Vishal and Abhimanyu were in the middle of their Class XII exams.

Mehra's three-year battle with her husband's disease began, even as she recuperated from her own. Money was not an impediment but fate was. He was taken to Tata Memorial Cancer Institute, Mumbai, and then to Sloan-Kettering in New York for further treatment. It was during those dark days that she found solace in prayer. "I kept maun vrat for 21

days; I did all the Durga Path that people suggested; prayed day and night for his life."

About three months after her own surgery, she joined her husband in New York. During her stay there, she found her finger joints getting extremely stiff. "My hands tightened into claws," she recalls. Her husband's doctor at Sloan Kettering suggested she try alternative medicine. "He told me it would also help Ranjit tolerate his chemotherapy better," she says. "I could see the change in my husband—chemo was leaving him devastated."

Mehra started studying naturopathy seriously. "I was studying for almost 16 hours a

"Your troubles will disappear if you see beyond yourself"

day, between taking care of my husband," she remembers. She started taking natural replacements like Women's Longevity Rhythms by Econeugenics as part of her Hormone Replacement Therapy and felt much better. "When I met my doctor in Delhi after those supplements, she commented that I was looking healthier!" she smiles.

After a stint in India, the couple returned to live in America with their eldest son Iqbal, who had graduated from Wharton University. Mehra's husband succumbed to the disease in 2001. She thought of returning to India then, carrying with her what helped her most during those

NATURAL ELEMENTS

Naturopathy is a system of healing that stimulates and treats the body with the help of *pancha mahabhoota* or the five elements of nature—earth, water, air, fire and ether. Naturopathy defines a person's health on the basis of 'what and how' one eats. Any imbalance of five elements in the body would lead to illness. Practitioners of naturopathy follow some basic rules to restore harmony in the body. For instance, take enema to clear bowels, steam bath to cleanse the skin, fast to clear the digestive system and maintain regular sleeping hours. Yoga, daily baths in cold water and sunbaths also keep the body rejuvenated. Foodwise, it is best to avoid fried, spicy fare and have steamed and boiled food instead. Any natural, organic food is good but beverages like tea and coffee are not.

critical days—naturopathy. "After returning to my roots, I wanted to bring awareness of naturopathy to India, because it had helped me so much." And so, in March 2003, the Svaasa Spa was born. The spa boasts of a complete range of Ayurvedic therapies and massages.

"I could not have done it without my children," says Mehra, whose sons are back to live with her and help her run the spa. Mehra now plans to launch another project in Gurgaon in the coming year, but not before building a nau roop Durga Mandir. Ask her about her never-say-die spirit and she answers, "When you see beyond yourself, your troubles will stop troubling you." ■

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Make a chart

Follow a sequence while practising yoga, says **Shameem Akthar**

Unlike other exercise regimens, yoga insists on sequencing poses. Most classical yoga schools have their own sets of poses, which are practical. New schools sniff at this habit as stick-in-the-mud. But there is a scientific basis for following a sequence while doing your yoga practice.

In yoga, sequences are based on how you move up and down *chakra* (areas of the body). There is still a lot of misunderstanding over this esoteric topic, largely because we are trying to use modern-day language to explain the experience of ancient yogis. They were content with metaphysical lingua. But even scientists are accepting it: renowned neurologist Candace Pert revealed her amazement at how well 'chakra charts' correspond to the endocrine system within the body. Other scientists believe these chakras correspond with the nerve plexus.

If we accept Pert's association, it is easy to understand why chakra flow in a sequence is relevant. Most classical schools start their sequence by focusing on the topmost chakra (associated with the key glands hypothalamus, pituitary), flowing the poses to the *ajna chakra* (intellectual centre, associated with the pineal gland), throat *chakra* (where the thyroid and parathyroid are based), heart centre (thymus gland), navel *chakra* (adrenal), *swadhistana chakra* (associated

with pancreas, spleen), and finally *mooladhara* (linked to gonads, or the sex glands). The maximum pressure exerted by a particular pose is the area or *chakra* that is primarily activated. And the other reason for following a sequence: a pose applying maximum pressure on the abdomen is always done after inverted *asana*. For instance, a powerful abdomen pose such as peacock (*mayurasana*) can even eject intestinal worms. Would you, after encouraging this cleanup operation, throw your feet up in the air (shoulder stand or *sarvangasana*) and push the mess back into your gut? Yoga follows a path of scientific intuition that is finding modern-day confirmation.

Also, always follow your *asana* practice with breathing practices (*pranayama*). This will improve your capacity for breath retention and improve your respiratory stamina. As *pranayama* forms the link between body and mind, you can follow it up with yogic concentration exercises such as *dharana* (*trataka* or eye exercises) and finally with meditation.

If you are confused about creating your own sequence, you can source it from established yoga schools like Bihar School of Yoga and Kaivalyadham Yoga Institute at Mumbai, that have practical charts drawn out for short or intense sessions respectively. Some established yoga journals on the Net also offer such charts. www.yoga.about.com/od/yogasequences is one of them. Sticking to therapeutic charts is recommended in case of chronic ailments. ■

Yogic moves

Mountain pose (*parvatasana*)

Also called the downward facing dog pose (*adhomukha svanasana*), this is a powerful practice from the sun salutation series. Kneel down. Place palms flat on ground in front, below shoulder. Knees should rest on the ground. Inhale. Exhaling, lift



MAMTA JADHAV

hips, and knee, off the floor. Push your shoulders down to enhance the stretch. Continue breathing normally. Look towards your thighs. Push down heels to exaggerate stretch. Hold for a few breaths. Relax and repeat. This pose cures most backaches, besides toning the back of legs and arms.

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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HEALTH BYTES

CAN & ABLE

A bit of excitement does spice up our lives. Now stiff-collared researchers are using this mantra in their laboratories too. Recently, Steven Wolf of Emory University in Atlanta claimed that if a stroke patient is forced to use his weakened or partially paralysed arm by restraining the 'good' arm in a sling or mitt, they will be moving faster on the road to recovery. Wolf studied 222 heart patients who underwent "**constraint-induced**" therapy within three to nine months of a stroke and found 24 per cent improvement. "These patients could perform 30 different tasks, and there was 65 per cent improvement in the quality of their movement," the recent issue of *Journal of the American Medical Association* quotes a triumphant Wolf. Total recovery takes about a year. Wolf's claims are also backed by brain scan images of constraint therapy patients'. These show that the technique stimulated areas in brain that control the stroke-affected arm.

Illustration: MAMTA JADHAV



The study has created excitement as three-quarters of stroke survivors end up with partial impairment and need expensive rehabilitation.

DUD DIAGNOSIS



Never tell your bosses you suffer from chronic low blood pressure. You won't get leave. Especially if they know the latest guidelines issued by the Joint National Committee of the US National Heart, Lung and Blood Institute, Maryland, near Washington DC.

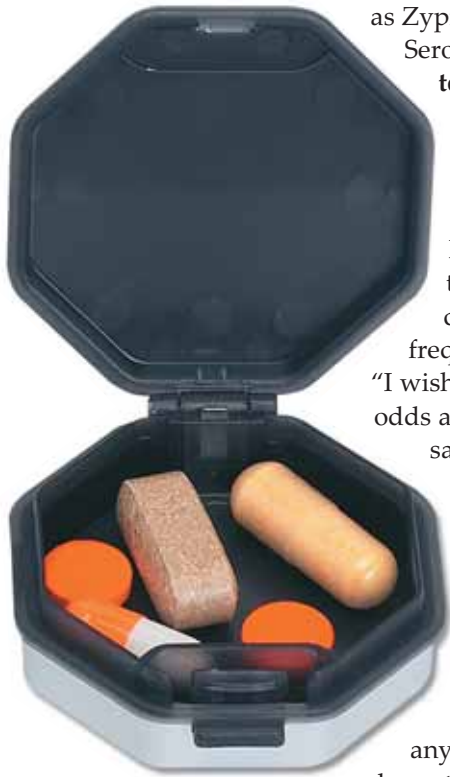
According to these guidelines, the lower the BP, the better. In fact, experts insist that there may be a **correlation between longevity and a 90/60 reading**. At present, 30 out of 100 blood pressure patients in India suffer from lethargy and lassitude and are wrongly diagnosed as "suffering from low blood pressure". Dr K K Aggarwal, head of the department of cardiology, Moolchand Hospital, also feels low blood pressure is a myth perpetuated by doctors who do not want to tell their patient that there is nothing wrong with them as these clients may not come back the next time. A diagnosis of low BP and a couple of injections, and both doctor and patient are happy.

PUMP IT UP!

At last, here is a gadget that claims to revive a failing heart. Experts from Imperial College London, and the Royal Brompton and Harefield NHS, have developed an artificial pump (see photo), technically known as **Left Ventricular Assist Device (LVAD)**, which, when combined with a cocktail of drugs, lets the failing heart rest and repair itself. The invention can revive dying hearts and save innumerable lives. It has been used on 15 patients with very severe heart failure, awaiting transplantation. Eleven of them recovered. Professor Sir Magdi Yacoub, who is heading the research, points out, "A shortage of donor organs means some patients never get a new heart. The new therapy has the potential to ease the pressure on the waiting list, while also offering patients a better alternative."



UNLOAD YOUR PILLBOX



A government-sponsored study in the US has found that **antipsychotic drugs** such as Zyprexa, Risperdal and Seroquel—widely used to calm agitated patients with Alzheimer's disease—help very few of them.

Modest benefits of these drugs are cancelled out by the frequent side effects. "I wish I could say the odds are better," said Thomas R Insel, director of the National Institute of Mental Health, which funded the \$17 million study. "Our research says most people are not going to be any different on these drugs than they would on

placebo." The study is expected to trigger a comprehensive re-evaluation of Alzheimer's and dementia treatment.

CLOCK STOPS TICKING

In short, **being a parent at 50 is as demanding as at 30.**

No less. No more. Fertility specialist Anne Steiner of the University of North Carolina recently conducted a survey on 64 women aged 50 and above and showed that parenting at 50 is not more stressful or physically

demanding than at 30s and 40s. In the stress survey, women were asked questions such as whether they found it harder than expected to get their children to behave, and whether they often felt isolated and friendless, etc. The study concluded that women who give birth in their 50s are just as able to cope with motherhood as younger women, and the conventional view that older women may make less suitable mothers is totally baseless.



BOTOX ADDICTED?



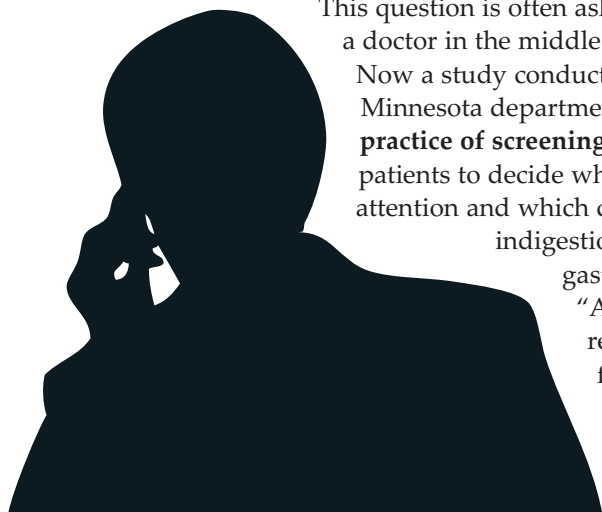
Stop worrying about alcohol and tobacco! The new addiction in town is Botox. A study carried out by psychologist Dr Carter Singh of Derbyshire Royal

Infirmary and plastic surgeon Martin Kelly of London Plastic Surgery Associates in 81 clinics in London shows **40 per cent of patients using Botox for cosmetic purposes expressed a compulsive desire for further treatment.**

Botox is used to rid faces of unsightly wrinkles and clients need to keep coming back for jabs as otherwise the effects of the treatment, which paralyses the muscles, rapidly wears off. The research will be presented soon at a meeting of the British Association of Aesthetic Plastic Surgeons and will explain why there was a 50 per cent increase in the number of people treated with Botox injections in the UK during 2005. According to Dr Singh, regular Botox users seemed to have a greater concern about the ageing process, and their inability to control it. "Botox has a good safety profile, but it also has potentially addictive qualities."

HEALTH BYTES

IS THIS AN EMERGENCY?



This question is often asked by the answering service when a patient calls a doctor in the middle of the night.

Now a study conducted by David Hildebrandt of the University of Minnesota department of family medicine, casts **doubt on the widespread practice of screening after-hours calls to physicians**. He says, requiring patients to decide which problem is serious enough to deserve immediate attention and which can wait until morning is potentially dangerous. "Does indigestion mean you're having a heart attack, or is it gastroesophageal reflux disease?" Hildebrandt asked. "And how would a patient know?" Using medical records, researchers analysed 119 calls that had not been forwarded and found that three patients had been harmed by their failure to reach a doctor. "It's rare to get a call from a patient in the middle of the night about a cold," says Hildebrandt; his pitch is for zero filtering of clinical calls.

EYES AND EARS



Scientists from the University of Sydney and the National Acoustics Laboratories, Sydney, are trying to **reverse ageing through a study** that establishes the relationship between visual and hearing impairment in older persons. The idea is to determine whether intervention to improve these could delay biological ageing. So far, 2,000 silvers from the Blue Mountains region in New South Wales, with an average age of 70, have been screened. Scientists found those suffering from age-related macular degeneration and cataracts were more likely to suffer hearing loss than those without these disorders. In the journal *Archives of Ophthalmology*, researchers wrote the causes for these sensory impairments may be the same: stress, smoking, hardening of the arteries and diabetes.

GET A SHOT OF FLU VACCINE TODAY!

What: Solvay Pharma India Limited's **Influvac** and Ranbaxy's **Vaxigrip** are good options. One injection provides 80 per cent protection against flu for a year. And there are no side effects.

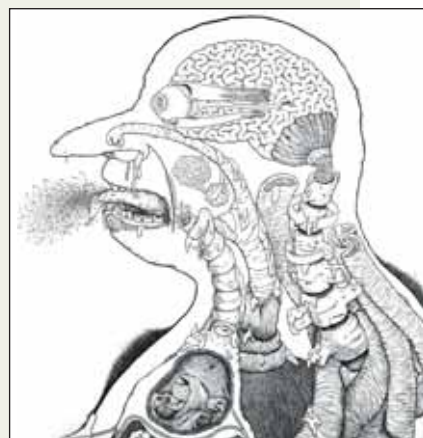
Who: It's recommended for all 60-plus people, especially those suffering from asthma, diabetes, heart diseases, or chest infection. At present, about 10 per cent seniors in India are suffering from it.

Why: Earlier, flu was usually ignored as common cold, but now we can prevent it. When common cold stays for more than a week, you are most likely to have flu. It's teamed with sore throat, fever, headache, muscle pain, runny nose, extreme tiredness and low resistance to infections. If

neglected, it may cause pneumonia, or death.

When: Get a shot anytime between October and February. It becomes effective in two weeks after vaccination.

Where: Available at all major pharmacies for Rs 600 per shot. Family physicians should persuade their silver clients to go for it.





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Over a lifetime

As the concept of financial planning for retirement becomes more prevalent, we look at Lifecycle Funds, an option that's being lapped up in the US

Wealth creation and wealth management are lifelong financial goals, though wealth management becomes more important as one approaches retirement. Traditionally, this process was simple: people invested in equity for growth. Government bonds, corporate bonds, Public Provident Fund and postal saving schemes were considered safe investments and held for the interest income. Gold and real estate were used as inflation hedges. Cash balances were maintained for daily needs. Insurance was also used as a tax planning and investment tool.

Today investing has become more complex. New asset classes like mutual funds offer the small investor a chance to diversify his holdings and maximise returns over his lifetime. But for an ordinary person wanting to invest in mutual funds, matters are complicated by the wide variety on offer: equity funds, bond funds, balanced funds, mid-cap funds, large cap funds, index linked funds, unit-linked insurance schemes, growth funds, aggressive funds, conservative funds... The variations seem endless and, to the uninitiated, rather disconcerting. Investment without comprehension then takes on an ad hoc character that is not in the best interests of the investor.



The 'Lifecycle' theory of investing—first deciphered 50 years ago by Italian born American economist Franco Modigliani—offers a logical framework for long-term investing. The theory says that each individual will go through various life stages, with different income levels and investment needs in each of these: the

'accumulation phase', between the age of twenty and thirty years; the 'consolidation phase', between forty and fifty; the 'decumulation phase', between ages 60 and 70, when the individual is no longer working and is living off the interest and dividend income and capital accumulated in the first two phases. The lifecycle theory

recommends that the individual may hold high-risk bearing assets when young, but must move towards eliminating the risks of the portfolio, as he grows old.

Elegant as the theory sounds, implementing it is a different

adjustments based on market conditions, keep track of capital gains and losses, and so on and so forth. Not all investors have the financial smarts to do this.

NEED FOR LIFECYCLE FUNDS

For such investors, Lifecycle Funds are a good option. Introduced in the US in the 1990s, the product has caught the fancy of investors there only in the last

fund before the stated date. It is thus a one-stop solution for retirement planning.

According to the Financial Research Corporation, a research organisation in the US, assets held in Lifecycle Funds have ballooned to \$ 255 billion in 2006 from \$106 billion in 2003.

Analysts are projecting a compounded annual growth rate of 23 per cent over the next five years.

These funds are close-ended, which means the investor can't quit before retirement

few years and is fast becoming one of the most popular tools for retirement planning. In India, Franklin Templeton is currently the only fund house that has a variation of a Lifecycle Fund to offer. That apart, such funds have not yet made an entry into the Indian market. However, it would help to be aware of its features, and take advantage of the same as and when they do appear.

The original Lifecycle Fund in the US is a fund of funds (i.e. it invests in other mutual funds) and is designed to make retirement investing easy. Typically, investors choose a fund based on their retirement date, or the year they turn 65.

This is then rebalanced by fund managers as the investor gets closer to retirement, going from a growth stage (when the investor is young) to more of an "asset-protection" stage as the years go by. As the investor ages, he holds assets that are most appropriate for his age profile. These funds are close-ended, which means the investor has no option to exit the

In India, on the other hand, Lifecycle Funds have hardly registered their presence. The only one available is Franklin Templeton's version of the original, and it's open-ended—the investor can quit the fund when he wishes. However, it rebalances the risk of the portfolio automatically. It's called Stage of Life Fund of Funds (FOF). When used for investment, it helps investors access a portfolio of various top-performing funds with a single investment; minimises worries about which fund to buy and sell (FOF does this, automatically, and in a tax-efficient manner); its in-built rebalancing feature ensures that market movements do not allow the asset allocation to change; and that there's diversification across asset classes and investment styles.

The age groups and the corresponding debt-equity mix FOF prescribes are based on the lifecycle theory mentioned above, but are not binding on the individual. "For instance, a person in his 40s who wishes to

ballgame altogether. For starters, investing for long-term financial goals is a high-involvement activity. First you arrive at a suitable asset allocation, then create a diversified portfolio by investing in various schemes, track each investment periodically, rebalance at regular intervals to stay tuned into the asset allocation, make



Illustration: MAMTA JADHAV

The Franklin Templeton Stage of Life Fund of Funds has five funds for persons with different risk appetites:			
Plan name	Proportion of Equity	Proportion of debt	Corpus (in Rs Crore) On 31 October 2006
The 20s Plan	80%	20%	20.22
The 30s Plan	55%	45%	12.32
The 40s Plan	35%	65%	23.44
The 50s Plan	20%	80%	18.66
The 50s Plus Floating rate Plan	20%	80%	232.18

take a higher risk can invest in the 20s plan. Conversely, a young person with a low risk appetite can go for the 50s plan. If the investor wishes to stick to the age prescribed risk, he can switch out of one fund and into another as he moves to a different age group [see box],” explains Sukumar Rajah, Chief Investment Officer, Franklin Templeton India. Launched in 2003, FOF has had limited success—the total amount invested as on 31 October 2006 was Rs 306.82 crore.

Given its user-friendly features and success in developed countries, one wonders why there is so little interest on part of

other fund houses in offering ‘lifecycle’ products in India. An executive at Reliance Mutual Fund says that this is because

It’s only when small investors enter the market, that the concept will catch on

retail investors have a very small presence in the Indian mutual fund market. “Those who would form the bulk of Lifecycle Fund investors still prefer to hold securities like government bonds, National Savings Certificates and post office savings,” says Laxmi Iyer, vice-president and Head-Products Kotak Mahindra

Securities. “It is only when the Indian market gains maturity and small investors accept mutual funds as an important component of retirement planning that the concept of Lifecycle Funds will catch on,” adds Iyer.

Mr Jaya Prakash, Head-Products at Franklin Templeton, says that investor psychology is also one of the reasons. “Indian investors might not be willing to keep their funds locked in for a period of 20-25 years or longer, which is typically required for a normal Lifecycle Fund. As the concept of financial planning becomes more prevalent and there is clarity on tax status, we could expect such products along with FOF gaining acceptance.”

Till the time the concept of Lifecycle Funds takes further shape in India, investors who find the phased theory of investing attractive will have to allocate their assets or rebalance their financial portfolio themselves, preferably with the help of qualified investment planners. ■

QUICK BYTES

RBI DIRECTIVE

The Reserve Bank of India has instructed all banks to ensure that the income tax-exempt earnings of senior citizens should not be taxed, if the relevant tax-exemption documents like form15H/15G have been submitted. This directive from the RBI came in response to various complaints received by the regulator from senior citizens about the forms not being

accepted by banks, and tax being deducted despite submission of forms.

400-DAY SCHEME

The Andhra Pradesh State Cooperative Bank has launched the ‘Aishwarya Deposit Scheme’ for seniors. A 400-day FD will earn customers 9.09 per cent per year. The minimum deposit is Rs 10,000 and is open to individual depositors.

Matter of trust - Part I

Legalpundits explores the laws that go into making a public charitable trust

A public trust is a legal entity that can be set up by anyone who wants to set aside some personal assets or income for charitable causes. This provision can also be made in a will, establishing the reason for starting a trust out of personal wealth for the interest of the public at large. Trusts are completely independent of government or any external control, and have to work within the powers and parameters of the trust deed, which is a document outlining the aims and objects of the trust, mode of succession and any issue concerning the running, organisation and management of the trust. A charitable trust is an arrangement by which real or personal property given by one person is held by another to be used for the benefit of a group of people, community or the general public. There are no financial limits for the setting up of a charitable trust. Income of a charitable trust is exempt according to Sections 11, 12, 12A, 12AA and 13 of the Income Tax Act.

applicable to all public trusts without distinction of community or religion. The Bombay Public Trusts Act, in Section 2, Sub-section 13, defines a public trust as “an express or constructive trust for either a public, religious or charitable purpose or both and includes a temple, a *math*, *wakf*, church, synagogue, *agiary*, or any other place of public religious worship; a *dharmada* (charity for religious or other purposes) or any other religious or charitable endowment; or even a society, formed either for a religious or charitable purpose or for both and registered under the Societies Registration Act, 1860.”



Q What does ‘charitable purpose’ mean?

A ‘charitable purpose’, as defined under the Bombay Public Trusts Act [Section 9], includes the following: trusts for relief or poverty; for advancement of education; the advancement of religion; and for other purposes that are beneficial to the community and which do not fall under any of the preceding heads. There could also be provisions for medical relief and facilities for recreation or other leisure activities, and these should be exclusively for public benefit. All facilities provided should aim to improve the economic and social conditions of life for those in need—not only for the elderly, disabled or poor, but also for youth and the infirm.

More on procedures in the next issue

Q What is the legal procedure to set up a charitable trust?

The Indian Trusts Act, 1882, is a Central Act that defines and governs the law with regard to private trusts and trustees of the same. It specifically excludes public trusts and public charitable trusts from its ambit. In 1950, a composite legislation called the Bombay Public Trusts Act (XXIX of 1950) was passed, which could be made

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People's Man



Suresh N Vijaywargia, 62, who heads the People's Group, a multi-faceted organisation in Bhopal, that aims to provide education from the primary level right up to professional courses, believes in the saying, 'Think global, act local'. Set up in 2002 under the trust, Sarvajanic Jankalyan Parmarthik Nyas (SJKPN), the People's Group has set up two dental colleges, a medical college, an institute of management, a college of nursing and a college of paramedical science within a brief span of four years.

On the anvil are institutes offering courses in physical sciences, engineering and IT, law and fine arts. The sprawling 150-acre campus at Bhanpur near Bhopal is the embodiment of Vijaywargia's dream of a glowing India. From a successful career in the USA as an engineer, Vijaywargia returned to India in the early 80s to start construction business in Bhopal. However, his business ventures were destroyed during the post Ayodhya riots in 1992. He then decided to make a new start by building a 100-bed

Suresh Vijaywargiya speaks on People's Group and other issues:

Q: What made you embark on this ambitious dream project?

Suresh Vijaywargiya (SV): During my stay in the USA, I felt sorry that my country had not achieved the status of being a powerful nation despite all available resources. I discussed my concerns with fellow NRIs and other American nationals returning from India. That's how the idea of this project came about.

Q What did you observe there?

SV: The common perception abroad is that we lack political will, direction and executive initiatives, which are necessary in any growing democracy.

Q What are your future plans?

SV: People's Group has interests in diversified fields. Starting from a 100-bed hospital we have three



hospitals and two dental hospitals in Bhopal today. In addition, the group has entered into the field of medical education through a medical college, dental colleges, paramedical science and research center, a nursing college.

Q: What is the Unique Selling Proposition of the People's Group?

SV: People's Group has a unique advantage of having one of the largest educational campuses spread over 150 acres, which is self-sufficient in all aspects. We have the ability to provide a child with education from kindergarten level to professional education of his/her choice.

Q: Despite the progress, the establishment has been criticised by a section of the media.

SV: If any criticism is healthy and reasonable, we acknowledge it. But if it is aimed at arm-twisting or blackmailing, we ignore it.



hospital, setting up a charitable trust and build the People's Group under the aegis of the SJKNP.

Initially, two hospitals came up: the 750-bed People's Hospital at Bhanpur and the People's General Hospital-Hi-Tech division in Bhopal. His next plan—to tap the most valuable asset of a country—its children. The trust mapped out a 'cradle to career' plan. The objective of Vijaywargia is to provide education at various levels without leaving the campus of the People's Group.

The group has made rapid progress: establishing the People's College of Dental Sciences and Research

Center, People's Dental Academy, People's College of Medical Science and Research Center. The People's College of Paramedical Sciences and Research Center, People's College of Nursing and Research Centre are attracting students from across the country. People's Institute of Management and Research and People's Public School are also functional.

The trust provides free medical treatment to the underprivileged. It has also provided scholarships to deserving students. Speaking on People's achievements, Vijaywargia says, "It is by the people, from the people, for the people."

I am an 83 year-old resident of Mumbai's suburban Vile Parle (East) area. I collect commemorative coins (Indian). I would like to sell or exchange them and also like to meet like-minded silvers.

Contact Shrikanta Kotnis at 022-28203962; mobile: 9869110092.
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I am a 60 year-old retired person living in Rajapalayam, Tamil Nadu. I seek experienced psychologists who are willing to offer advice free of cost.

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I am a 43 year-old travel enthusiast from Ayanur in Shimoga district, Karnataka. I want to visit places of historical interest like Ajanta, Ellora, Rameshwaram, Varanasi, Amritsar and

Agra, as well as hill stations in India. I would like to meet persons with similar interests or those having information about these places.

Contact S Prakashappa at 08182-235333

I am a 60 year-old retired teacher of German, residing at Sinhagad Road, Pune. I hold German language classes for children as well as adults.

Contact Purnima Phadke at 020-24351534

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Q Recently, I retired as a librarian from a convent school in Dehradun. As I live alone, I would like to work part-time. What are my options?

You should start by looking around for similar opportunities at local schools and colleges in Dehradun. Good librarians are always in demand, though getting a job may involve a little legwork. You can also look up the website <http://www.infolibrarian.com/jobs.htm> to get a grip of the scene in India and then go to specific jobsites mentioned and state your requirements, qualifications, location etc.

Else, you can always make use of your affinity to books. You could look out for a curator or an archivist's position in local museums. If you are unfamiliar with computer usage, you can upgrade your skills by getting a degree or diploma in library automation and networking, which is basically maintaining all the library data and its working on computer. This system is available in most university libraries but is yet to take off in India. It will involve learning something new, and give you an upper hand when you seek employment.

Q I am a retired marketing executive. At 69, I have fulfilled all my domestic responsibilities and would now like to work from home. My son's friend suggested that I do telemarketing from home. I can speak four languages fluently—Hindi, English, Marathi and Telugu. How do I go about getting a job in this field?

Telemarketing from home is not a good idea, as this concept has not taken off too well in India. Most of the companies offering this service either do not pay the candidates on time or are involved in fraudulent activities. Instead it's advisable that you start something on your own. If you are good at

networking, you can also join any of the networking or direct selling business ventures that require a minimum joining fee and start a business of your own. This gives you an opportunity to meet different people and build contacts for your own business. This can be done from your home without much risk. But do keep in mind the credibility of the company and your own financial stakes or accountability in it before signing on the dotted line. Log on to any of the following sites for more information: <http://www.foreverliving.com/>; <http://www.amway.com/en/default.aspx>; <http://order.tupperware.com/coe/app/home>

Q I work in a toy factory that is also into making educational toys. For the past 10 years, I am in charge of the educational toys department. I am due to retire next month but would like to use my know-how even after I retire. I can also manufacture these toys on a small scale. How do I make use of my skills?

Small-scale manufacture of educational toys for direct selling in the local markets is a good idea. A little pre-sale publicity would not hurt as you can invite your friends, neighbours and other acquaintances for an informal exhibition and live demonstration of these educational toys. Once you get a positive feedback, it would be easier for you to sell them at the local market. You can also set a certain number of your toys aside every month or two and donate them at children's library, care centres, crèches and even orphanages at a minimum profit for a favourable response. It would help further a cause and give visibility to your products. During vacations, try running toy-making workshops for students and craft teachers in schools. Fix the duration of your workshop depending on what you want to teach. It could run for a week, a fortnight or a month. So, plan fee and other charges accordingly.

Growing a legacy

Praveen and Meera Khanna leave city life behind to run a farm and homestay at the foot of Nandi Hills

At Silveroak Farm, 60 km north of Bengaluru (formerly Bangalore) at the foot of the Nandi Hills, Praveen Khanna, 64, is serving lunch to guests with flair. From time to time, his wife Meera, 53, pops out of the kitchen, checking whether the guests want a second helping. Judging by their ease, you'd think the Khannas have been running a homestay all their lives.

Think again. The Khannas established Silveroak Farm just two years ago, in 2004. Before that they were leading hectic lives in Bangalore, where Praveen worked as an interior designer and Meera looked after the accounts of her family's needle production business. Dismayed at how Bangalore had changed from a pleasant town to a booming city, they were looking for a fresh start.

There was another reason that prompted them to move. "We used to baby-sit for our friends' children and being a country girl, I was horrified that they knew nothing about nature," says Meera, who is from Ooty. "Any insect they saw in the house, a moth or butterfly, it was 'kill it!' I wanted a place where children could enjoy nature. That's why we decided to establish a farm and part-time homestay business. Kids can learn how cows are milked and how a farm works."

Also benefiting are their own grandchildren—daughter Sheetal and son Vikram's children.

The response to Silveroak Farm—from family members and paying guests—is good. While Meera looks after the finances at the homestay, Praveen's talents are evident in the well-laid-out rooms and lovely 65-ft-long

"I wanted a place where children could enjoy nature"

veranda at the farm. He still takes on the odd design project and spends two days a week in Bangalore, helping his brother's architecture and interior design business.

At the farm, Praveen and Meera are taking it one step at a time. Their holding covers 10 acre but only two acre are under development at present. "We are looking at balancing our financial and knowledge resources," explains Praveen. Silveroak Farm employs only organic farming methods, which means chemical fertilisers are not used. Some species, such as bananas, papayas and coconuts, cannot be found in the neighbourhood of Nandi Village. However, as producing commercially viable crops would take



STUART FORSTER

The Khannas at Silveroak Farm

time, making the farm open to homestay was a natural step to make some money.

"We don't want our children to complain that we have left them a white elephant," says Praveen. "By the next four or five years, they will find it easy to look after the farm." While they build their legacy, the couple is obviously enjoying every minute. As Meera says with a smile, "This lifestyle is very fulfilling."

—Stuart Forster

Homestays are offered at Silveroak Farm on Friday and Saturday (and occasionally Sunday) nights. The average price of accommodation, including lunch, candlelit dinner and breakfast, is Rs 1,300 to Rs 1,600 per head. For additional information, call the Khannas on (0) 98456 52267 or (0) 93425 10445, or go to www.silveroakfarm.com

Send queries to contact.mag@harmonyindia.org; for second career options, log on to www.harmonyindia.org

Harmony reader **D P Saha** writes about his trip with his daughter and granddaughters to Mauritius and Dubai

White rum, golden sand and blue skies

I am 74, a retired chartered accountant from Kolkata. I still love meeting new people, reading good books, and travelling. My passion for travel started young—my father loved travelling and would take the family on holidays across India. I travelled extensively from Kashmir to Kanyakumari, from Ahmedabad to the Northeast.

A TRADITION OF TRAVEL

After marriage, I travelled with my wife and children to Kashmir, Rajasthan, most of the southern states and Nepal. In 1980, when I had to go to the US on work, I took my wife Chhabi along and we visited Pittsburgh,

the Chautauqua Lake District, Niagara Falls, Washington, Orlando, New York and New Jersey.

My wife passed away in 1981 but I have continued my travels, in India and overseas. For example, in 2002, I accompanied my sister and brother-in-law to visit their daughter in California. We spent a whole month visiting places like San Francisco, Los Angeles, Las Vegas, the Grand Canyon, San Jose, Yosemite Park and Napa Valley.

On my return, I enjoyed a two-day stopover in Singapore. Thus, in April 2006, when my daughter

Shamita called and asked me to accompany her and my granddaughters Shreya, 16, and Eshna, 10, for a trip to Mauritius and Dubai in May this year, and I readily agreed.

HELLO MAURITIUS

I read up on Mauritius. Mark Twain described it as a tiny island from where God modelled heaven. Mauritius floats in splendid isolation in the Indian Ocean, just inside the Tropic of Capricorn, bounded by Africa, India and Australia. The day of our departure, 14 May, was a Sunday. We took an Emirates flight to Dubai, and then changed planes to reach



TRAVERSING THE ISLAND

Despite the delights of the hotel, our agenda was to see as much as we could of the island. Our package tour by Gainwell, a travel agent in Kolkata, included three conducted trips for sightseeing and two days for family trips like shopping. Our first trip was to Belle Mare Plage, in the east (a little above central Mauritius).

The resort offers a variety of water sports like sail boating, water-skiing and parasailing. We took a speedboat to see smaller islands. The ride was bumpy, but exciting, and we returned to the hotel in the evening tired and happy. On Day 2, we visited the botanical garden at Pamplemousses on the northwest of the island, which was established by the French in the 17th century. Pamplemousses—called Sir Seewoosagur Ramgoolam Botanical Gardens since 1988 in honour of the late Prime Minister—is believed to have taken its name from a citrus plant called the pamplemoucier, which was imported by the Dutch from Java. Among hundreds of varieties of trees, shrubs and water bodies, there are giant water lilies and a 300 year-old Chinese palm tree on which flowers bloom only once in 20 years. We were impressed.

From there, we headed to the capital Port Louis, located further down the west coast. It's full of tall buildings and big ships resting in the berth. We ate lunch at a food court with familiar names like McDonalds, KFC and Pizza Hut, and did some shopping. All foreign brands are available there but we stuck to local handicrafts. The extinct Dodo, their national bird, is an extremely popular motif and you

Mauritius the next morning. In all, we flew 11 hours and had to advance our wristwatches by one-and-a-half hours to catch up with local time. As we set foot on the exotic island, a light drizzle welcomed us.

Our hotel, La Plantation, is situated in a sheltered bay of the northwest region of the island. As the airport is in the south, it took us two-and-a-half hours to get there. The drive was lovely, with sugarcane fields (one of the main sources of the island's income) on either side of the road. At La Plantation, which was itself designed like an island, there were 'water bodies' everywhere

—in the reception area, restaurants, and bar. The hotel also has its own private beach, just 10

Here resorts offer a variety of water sports—sail boating, water skiing and parasailing

minutes from our room. The food was great, and we really enjoyed the breakfast and dinner buffet, to say nothing of Mauritian white rum, a very popular (and mighty fine) drink!



The people we met in Mauritius were charming and the rum and lime juice free-flowing!

find it on brass, wood and cotton in different shapes and sizes. Other things worth buying are trinkets made of seashells, embroidered table and bed linen and curtains, coasters, and decorative items made of coconut shell.

Another must-see in Mauritius is Trou aux Cerfs, the most impressive volcanic structures of the island—in Mauritius, the range of mountains forms a ring suggesting that at one time they all belonged to one big volcano. The crater of Trou aux Cerfs is about 80 metres deep and its base, which is around 180 metres in diameter. It is situated in the town of Curepipe and offers a

(From top) Resorts in Mauritius offer variety of water sports; the island has hundreds of varieties of trees, shrubs and water bodies; the crater of Trou aux Cerfs

panoramic view. This was on the itinerary for the third day. We also visited a factory that manufactures ship models in Curepipe. Moving southwest, we saw volcano craters in Sacred Lake (Ganga *talao*) on the Black River Gorge. At nearby Chamarel, we enjoyed a stunning view of seven-coloured earth created from volcanic ashes. We had been driving the whole day, so we decided to take a tea break at a little tea stall on the west coast. We even picked up a few packets of local tea to take back home.

CHILLING OUT

For the next four days, we lazed around on the beach, taking an occasional dip in the sea or swimming pool and playing beach volleyball. I also enjoyed speed-boat rides and a trip on a glass-bottomed boat to enjoy the underwater fishes and corals. My elder granddaughter Shreya took lessons in scuba diving and went parasailing.

The evenings were entertaining. There was a Sunset Cruise, Creole songs by locals accompanied by drums, and the Sega dance by Mauritian girls in beautiful dresses. The people (Indians, Creoles, Muslims, French, Chinese) were charming and the rum and lime juice free-flowing! The week passed in the flutter of an eyelid but Shreya managed to get her international license for scuba diving.

19 HOURS IN DUBAI

On our return, we had a one-day stopover—19 hours to be precise—in Dubai. It is one of the busiest airports. Inside, the vastness was only comparable to Changi Airport in Singapore and the duty-free shops were mesme-



The Burj-al-Arab in Dubai is one of the world's largest hotels; *Harmony* reader D P Saha with daughter Shamita (second from left) and granddaughters Shreya (in red T-shirt) and Eshna

rising. Our hotel, Dhow Palace Hotel, in Burj Dubai, was less than an hour away and we checked in at 7 am.

We had to catch our return flight to Kolkata just after midnight. So after a hurried bath and breakfast, we took a taxi to the nearest shopping mall, City Centre, which is one of the main local attractions. On our way we passed Dubai Creek, surrounded by tall buildings of architectural brilliance. At City Centre, we wanted to buy everything we set sight on! And shops like Gold Souk and Spice Souk made our purses even lighter. Indeed, what Dubai offers in terms of retail can only be experienced first hand.

DESERT SAFARI

However, we had to cut short our shopping spree to make time for the Desert Safari. After lunch, we drove 60 km (on the road to Oman) in a Land Cruiser to reach the sand dunes. Then, the one-hour desert safari began—a nerve-racking ride at a 45° angle. Thank god, we were securely strapped to our seats! The ride ended at a charming desert camp with a glorious view of the sunset over the sand dunes. As darkness enveloped the desert, wine and *hookah* were offered to connoisseurs. The silence of the desert was broken by Arabian

Dubai's desert safari was a nerve-racking up-and-down, zigzag ride at 45° angle

songs and drumbeats followed by a Lebanese girl who entertained everybody with a belly dance. We realised we were famished when the smell of barbeque filled the air.

After our dinner, we hurried back to the hotel, checked out and managed to make it in time for our flight back home. In the aircraft we were all silent, absorbing the experience of the past week. Before dozing off, I realised that age has nothing to do with slowing down. With my young granddaughters I had a perfect holiday, beating the generation gap! ■

Saha and his family took a travel package for Mauritius and Dubai from Gainwell, Kolkata, which cost Rs 2.25 lakh (Mauritian Rupees, MUR 16.16 lakh) for a group of four. This included air tickets and visa charges, rides from airports to hotels, hotel and meals and three trips in Mauritius. It also included the cost of the Dubai Desert Safari

FACT FILE

WHEN TO GO

July to September when daytime temperature drops from sticky to balmy

GETTING THERE

Air Mauritius operates flights from Mumbai, Chennai and Delhi. Emirates offers flights from several Indian cities to Dubai, all onward to Mauritius

WHAT YOU NEED

Men can usually spend most of the time in short trousers. Carry trousers for dinner. Do not overload your suitcase with unnecessary clothes. Carry sun cream as the sun is strong. Even on cloudy days, make sure that you use it

SHOPPING TIPS

Mauritius has a well advanced textile industry. You can buy clothes from the local market full of ready to wear T-shirts, shorts, trousers, dresses and beachwear at low prices. Locally bottled wine and imported South African and French wines cost MUR 48 to MUR 222 per bottle. Phoenix, a popular beer with tourists which is brewed on the island, is priced at MUR 19 a bottle in local supermarket but triple in private hotels and bars

Keys to success

Chandrakant Bhide tells **Smita Deodhar** how the humble typewriter brought art, creativity and recognition to his life



ASHESH SHAH

A SKETCHY BEGINNING

Like all children, I enjoyed improving the appearance of freedom fighters in history textbooks by adorning them with beards and moustaches! I was good at painting, passing the elementary and intermediate drawing exams with good grades. I nurtured a dream to join the J J School of Art and become an artist—but that dream was fulfilled much later.

AAMCHI MUMBAI

I was born in 1946 in Mumbai's Dadar area—three generations of our family have made a home in Palan Sojpal building. My grandparents, parents, sister and I lived in a two-room flat. It was a happy childhood. My father worked in the law and judicial department of the Maharashtra government. With five dependents and only one earning

member, the cost of educating me further than SSC was not possible. So I learnt typing and stenography for two years in an earn-and-learn deal—I taught typing to freshers and the institute waived my fees. In 1967, I joined Union Bank of India in the clerical cadre.

MY FIRST CAREER

The job of a bank clerk is not an exciting one by any stretch of the imagination. Yet I made my mark by undertaking a project that would sound tiresome to most. Banks are inundated with notices, circulars from the government, RBI, banking associations, trade unions and so on. These papers are usually maintained lackadaisically. If a paper is ever needed, locating it involves a harrowing hunt. I collected all these papers and filed them. I cross-indexed

them according to subject matter.

I maintained 500 files at the bank. The Union Bank of India now had the best-kept records in the industry! Our chairman, A T Pannir Selvan, was amazed and publicly felicitated me with a cash award of Rs 11,000 on behalf of the bank in 1995. My hard work brought me many awards: 'Best Worker' award in 1985 by Maharashtra Kamgar Kalyan Mandal, an award from All India Bank Depositors' Association, and nomination by Union Bank of India for the Prime Minister's Shram Award. I had been working for 29 years and wanted to take things easy and explore other avenues. In 1996, I opted for VRS.

CREATIVE SURGE

When I was with Union Bank, I was once asked to type a list of telephone numbers. Instead of typing them as a list, I typed them in the shape of a telephone instrument. This was the first 'picture' I made on the typewriter. I was hooked! I had no typewriter at home, so I would reach office long before office hours and tap away at my Halda typewriter. Using the 'X' key, I started making images of Ganesha. My early efforts resembled cross-stitch embroidery.

I started experimenting with other letters and my pictures

(Facing page) Bhide with a self-portrait; (left) some of his work

became complex. The '@' sign was ideal for Sachin Tendulkar's curls; the '(,)' signs for laugh lines and wrinkles. The red ribbon was used to give a two-tone effect to Dilip Kumar's hair and I could produce a platoon of soldiers using the centigrade, slash, and 'W' keys. I soon began making typewriter sketches of famous personalities. I showed the portraits to the subjects whenever I

"I have achieved what every man desires more than money: love of his fellowmen"

could. V Shantaram, Raj Kapoor, Dilip Kumar, Lata Mangeshkar, Saurav Ganguly and Sachin Tendulkar have all autographed my renditions.

THE NEXT STEP

By now I had attained a level of finesse. My 'paintings' resembled charcoal drawings and pencil sketches. I took my work to Behram Contractor, editor of *The Afternoon Dispatch & Courier*. He was fascinated by this novel art and published my drawings regularly. Cartoonists Mario Miranda and R K Laxman also lauded my efforts. Miranda inaugurated my first exhibition in Bombay in 1988. It had more than 100 works on display and was a big success. I have held four more exhibitions since. My unusual hobby earned me name and fame. I have received 11 awards from respected organisations for my efforts. The latest one, the Maharashtra Gaurav Puraskar, was presented to me on 12 August 2006 by Maharashtra Kala Niketan, Vile Parle.

MOVING ON

Today, I am 61 years old. I have achieved what every man desires even more than money: the recognition and love of his fellowmen. I am blessed with a wife and a son that any man would be proud of. My son Aditya has just started working as trainee officer with ICICI Bank. He says I should master the operation of computers and take my talent to a new area—computer art. He has taken it upon himself to make me computer-literate. My wife

Anuradha is my source of strength. She is also a good cook!

I have not retired, only moved on. I now have time for my friends and family. I walk around Shivaji Park and lift 15-pound weights. I have even started working on my next project, a compilation of quotable quotes. I have a collection of over 1,000 quotations, most of which I know by heart. I am toying with the idea of bringing out a CD.

Here are some quotes from my collection: (on books) "Next to acquisition of good friends, the best acquisition is that of books"; (on experience) "Marriage is the only field where experience is a disqualification"; (on friends) "Before borrowing money from friends, decide which one you need the most". My own life will continue to be inspired by the following quote: "God does not want us to do extraordinary things. He wants us to do ordinary things extraordinarily well." ■

BOOKSHELF

Sin and forgive

The End of Innocence

By Moni Mohsin

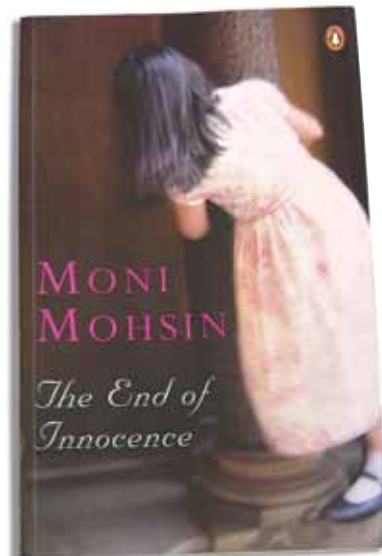
Penguin Books

Rs 395; 353 pages

As a savage civil war rages in East Pakistan, nine year-old Laila is recovering from a bout of typhoid in Sabzbagh, a six-hour drive from Lahore, where her elder 15 year-old sister Sara lives. For company in Sabzbagh, Laila has Enid Blyton, a swing hanging from an age-old silk cotton tree in her progressive parents Tariq and Fareeda Azeem's home and cotton from the tree that she stuffs her pillows with. And there's Rani, the grand-daughter of the domestic help of Laila's grandmother.

Rani is 15 and Laila wants a place in her heart like Sara's. Laila wants to be part of Rani's grown-up world and she is ready to do anything for that—squeeze out non-existent tears on seeing her first Urdu film, *Heer Ranjha*, because Rani is crying; soak her feet in flowing streams despite warning from her mother; and keep all of Rani's secrets. One secret, however, becomes the bane of their life. Almost three decades later, the shadows still loom

large. Laila remembers everything. "The war, the defeat. Rani... I was fifteen when I learnt the truth. Exactly the same age Rani had been when she died."



In the nightmarish shadow of a ruinously expensive 1971 war, Mohsin takes a break from her snazzy, urbane column, *Diary of a Social Butterfly*, that she writes for Pakistani newspaper *Daily Times*, to present the subcontinent's socio-economic tension in the 1970s. *The End of Innocence* is the stamp of how progress doesn't always change the mindset, and when the old ways take over, the final Day of Judgment can bring nothing but punishment. Poignant, though only sometimes batty as Mohsin's *Diary of a Social Butterfly*.

Voice over

Inner Line: The Zubaan Anthology of Stories by Indian women

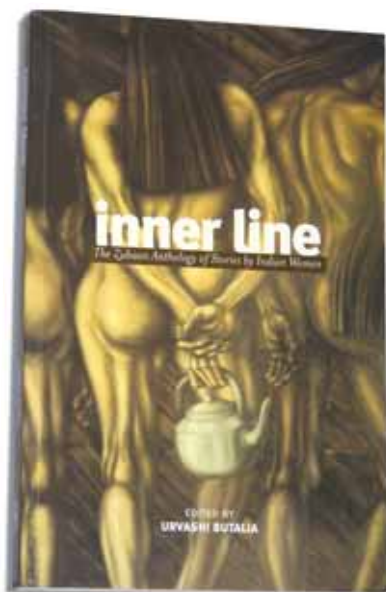
Zubaan

Rs 295; 243 pages

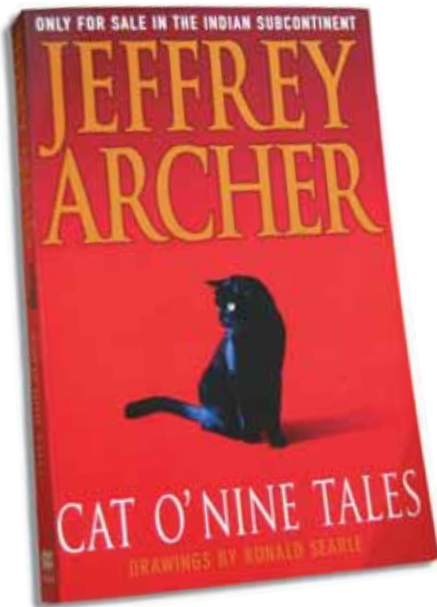
Whether she is a wet nurse, living in the palaces of the gods, caught in the body of a snake, or speaking through the spirit of the countryside that witnessed her rape, each woman's story in *Inner Line* speaks of a battle for control—over her body, life, even her sanity at times. Edited

by publisher and writer Urvashi Butalia, the collection features some of India's best known women writers, including Indira Goswami, Shashi Deshpande, Nayantara Sehgal, Mahasweta Devi, Anjana Appachana, Manjula Padmanabhan, C S Lakshmi (Ambai), and Bulbul Sharma.

While some of the stories provoke a series of oh-I-can-so-relate-to-this nods, like Padmanabhan's "Stains", a savvy little tale about the culture-clash between a black American woman and the mother of her hapless Indian boyfriend, others are nothing short of disturbing. For instance, "Incantations" by Appachana, about how the ongoing rape of a woman at the hands of her brother-in-law destroys her life, and that of her sister, leaves you floundering in a miasma of desecration. This is powerful stuff. And strictly contraindicated for those who pick up short stories looking for a quick, breezy read.



The Insider



Cat O' Nine Tales
By Jeffrey Archer
Pan Macmillan
Paperback; Rs 299;
255 pages

This book of short stories begins where most fairytales end—behind the bars. Which is where Lord Jeffrey Archer found himself on June 2001, charged guilty of perjury and perverting the course of justice. He got a four-year jail term, of which he served half, but made the most of his time listening to the stories of fraudsters and conmen. *Cat O' Nine Tales* is a yarn of 12 irresistible stories featuring white-collar criminals of North Sea camp, Lincoln and Belmarsh prisons. It also has illustrations by Britain's 86 year-old idiosyncratic cartoonist Ronald Searle, the man behind *Molesworth* and *St Trinian* strips.

The plots are simple: a story of a company chairman who tried to

poison his wife with notoriously undrinkable tap water of St Petersburg; an Italian restaurateur ends up in jail, unable to explain to the taxman how he can afford a yacht, a Ferrari and a home in Florence with a declared profit of £100,000 a year...

One of Archer's saddest stories involves an intelligent young Irish named Patrick O'Flynn who commits petty crimes every winter to live in a cosy, familiar prison so he can escape the harshness of the season. He was well read and could quote big chunks of *Ulysses* in a lovely, lilting Irish accent. It was Flynn who told the author about drug addicts who go into jail to detox. "Normally, they have to wait three or four months to get on a detox programme. But if you commit a minor crime and get in, you will go straight onto the path," he said. Archer learnt long after his release that his erudite friend was found dead from hypothermia in November 2005. He had been sleeping under the arches at Victoria Embankment.

One story is based in Mumbai. *The Commissioner* is about a habitual conman who tricks the Mumbai police commissioner. The premise is solid, but the idea backfires due to poor research. One of the characters is called Anil Khan and a road is named Mahatma Street. Also, he has a character traveling from a distant suburb to the commissioner's office on a bicycle! Clearly, the story was first written with a rural English setting.

—Teena Baruah

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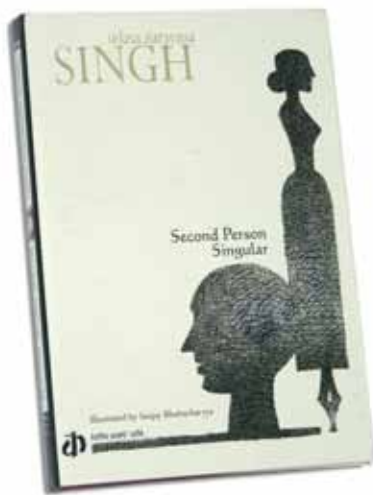
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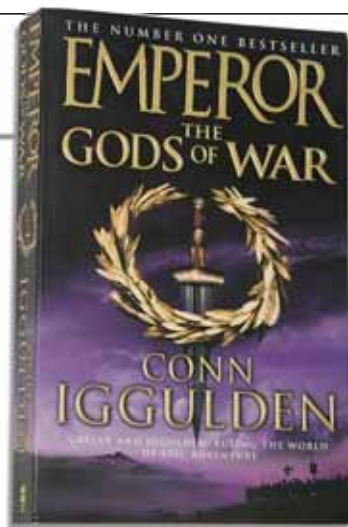
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BOOKSHELF

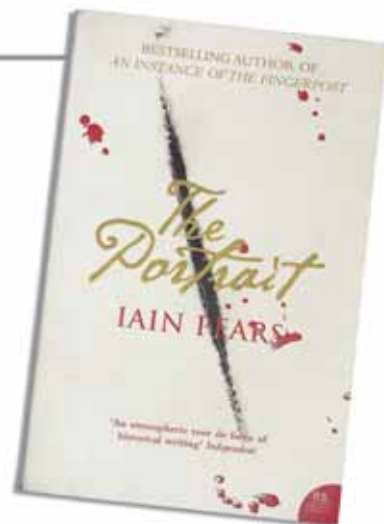
BRIEFLY



Poet and linguist **Udaya Narayana Singh**, who writes in Maithili, under the pseudonym Nachiketa, and Bengali, lets English readers into his romance with language in **SECOND PERSON SINGULAR** (Katha Poets Café; Rs 200; 108 pages). In this translation of 33 poems from the original Maithili, Singh shows us how the many facets of his professional being—grammarian, linguist, translator, wordsmith, poet—come together to celebrate his unbridled lust for the written word. Language is his muse; while Singh worships her, she teases him, loves him, even spurns him on occasion, leaving him begging for more, and praying that she will never desert him completely. Listen to the first few lines of “Leave a Little Space”: *Leave a little space in this corner for me. I am a poet—with a belly full of desire under a heap of letters. My greed for fame oozes down my mouth.* And in “Fear - 1” he writes, *I am a weak old poet, powerless to move about, worried that my poems will all be lost.* With words like his, there’s little danger of that.



British schoolteacher **Conn Iggulden** serves up a rum mix of fact, legend, action and drama in **EMPEROR: THE GODS OF WAR** (HarperCollins; Rs 835; 437 pages), the final book in his four-part *Emperor* series following the life of Gaius Julius Caesar. This one begins in 49 BC—when Caesar and his legions, fresh from their conquests in Gaul and Britain, race toward Rome to confront his enemies—and ends five years later on the Ides of March with his assassination by Marcus Brutus, childhood friend turned bitter enemy, and other foes. In between, there’s a civil war to contend with, steamy encounters with Egyptian queen Cleopatra and a triumphant return to Rome where the Senate bows down and names him ‘Dictator for Life’ and ‘Unconquered God’. The pace of the book never lets up with battles that are almost cinematic in scope—Iggulden’s words compel you to smell the sweat, breathe the dust, hear the hooves of the horses, shudder at the brutality. And his Caesar is not larger than life but very human, tender in his personal life despite his naked bloodlust in battle and ruthless ambition. History has never sounded this good.



What would happen if an artist had the chance to fight back at a critic who tormented him? This intriguing theme anchors **THE PORTRAIT** (Harper Perennial; Rs 465; 211 pages), a book by **Iain Pears** set in the early 20th century. Henry MacAlpine, a Scottish portrait artist who left the London art scene years before for isolation on an island off the Brittany coast, has invited vitriolic critic William Naysmith to sit for him. As the portrait takes shape, MacAlpine’s narration unfolds the wrongs Naysmith has committed through his life, revealing the critic’s true nature. Pears deftly conveys the conventions and atmosphere of the late Victorian art world, where an influential art critic could make or break a painter’s career. Despite being an interior monologue, the words reflect a concentrated intensity—Naysmith never speaks but MacAlpine’s account of his face tells you what he’s feeling. The beauty of it all: although this is Pears’ personal treatise on art, power and friendship gone sour, it’s also a heck of a suspenseful mystery.

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Courtesy: ISHRAT SYED

Singing 60!

Kalpana Swaminathan on Lalli, her 63 year-old detective

When my detective, Lalli, arrived on the page, she was 63. I had to fence questions like: "Why not a younger detective?" "Would a

woman of 63 have enough moxie to combat crime?" "Of course," they added consolingly, "there's Miss Marple." None of these conscientious objectors, I must add, had read my book. It was just one of those ineluctable truths: any woman of 63, fool enough to be a detective, couldn't possibly be any different from Miss Marple. Age, rather than locus, condemned her to an eternity of pink wool and dahlias.

Let me say right away that I have nothing at all against pink wool or dahlias, and I adore Miss Marple, but here's the rub: Lalli doesn't. Miss Marple is as tough as they come, and smarter than most, yet Agatha Christie makes her perform the batty act with deep guile. The dither was a popular literary device in Christie's time, a plea for indulgence. The elderly had to be either batty or eccentric to endear themselves to the reader.

I was 40 when I thought Lalli up. Why did I make her 63? No domestic problems, no sex, no competition. No drive. What else is there to do but detect? Not true. Lalli has all those complications, and then some. What, then, did I covet in her?

In our time, popular culture has a completely different agenda from Christie's. Today, women aren't allowed to be 60. Not 60 60, if you know what I mean. They are encouraged to retire behind what Egyptian writer Nawal El Sadaawi calls "the post-modern veil". It secludes age from scrutiny. Hair can dazzle any colour of the rainbow. An alluvium of colour can conceal corrosion. The change can be deeper. Botox and subdermal fills

can erase laughter, anxiety and experience. Painting and denting done, as my local garage says. Change can go deeper still: women of 60 can have implants, dental or mammary; they can have firmer flesh, stronger bones, and babies—their own or their daughter's. So what's left for 60 to show?

Quite a lot, because none of these illusions can distract from the dazzling gifts of 60, and most women I know use them brilliantly. I picked just two for these gifts for Lalli: forthrightness of expression and independence of action. I did that 10 years ago, but hadn't realised it till recently, when I finished a novel in which Lalli has to contend with murder at her doorstep. I am shocked by how edgy she is with her neighbours. She's unmoved by the secret lives of others, impatient of social niceties, and vastly amused at the thought of dispensing tea and sympathy. Surprisingly, her neighbours seem quite comfortable with this. It's made it easier for them to trust her. Heck, it's made it easier for me to trust her.

I picked two gifts for Lalli: forthrightness of expression and independence of action

That's when the coin dropped. When the other characters spoke with her, I listened. Lalli was a detective just by accident. She could have been any of the many things that women of 60 are.

Who is she?

She's everything a matriarch is not. She has refused power. She has no

comfort to offer, no deal to broker. She will not console. Her only loyalty is to herself. She is the elder we rely on. The one we turn to with the broken messy things that clutter up life when we've given up on the agony aunt, the therapist, the beautician, the plastic surgeon, the self-help book, the guru, the prayer book, a woman at ease with her intelligence. She's the face we hope one day to encounter in the mirror. ■

Kalpana Swaminathan, 50, divides her time between writing and surgery



Be cautious

Amita Malik says the body does not always comply with the mind

I am normally in the company of mixed ages. But last week, all four of us having lunch together were above 60 years of age, all proud

silvers. One of my friends said something that set me thinking: "When our minds remain alert, we forget that our bodies do not always keep pace." It reminded me of an incident that took place about 10 years ago. The wall lamp above my bed had fused. As it was about 11 pm and my maid had retired to her quarter, I decided to stand on my bed and change the bulb myself. Before I knew what was happening, I had lost my balance and fell heavily on the floor. X-rays revealed two broken ribs. Since then, I avoid doing things that my mind thinks I can do but my body does not agree to.

"You should never lock a bathroom door if you are old," the same friend then went on to say. "Sometimes people faint. Another common cause of bathroom accidents, which can even lead to something serious like a broken hipbone, is when older people drop their soap when bathing and then try to pick it up. The floor is slippery and the slithering soap makes it even worse. So finish your bath without the soap. It is better than slipping and injuring yourself." Words of real wisdom, we all agreed, although two of us had already started taking such precautions.

As what I have mentioned so far is a bit grim and depressing, let me tell you a story that is tragic-comic and connected to bathroom precautions. Some years ago, I had been invited to dinner at the Italian ambassador's residence. The then ambassador and his wife had become good friends of mine and there was an Italian film delegation in town, an apt occasion for a sit-down dinner. On arrival, I asked my hostess for the toilet and she took me to

the top of a long corridor at the end of which was the bathroom. I naturally locked myself in. When I tried to come out, I found the door lock had jammed. It was a small toilet, with no window, and after I had thumped on the door for help for about five minutes without any response, I started feeling a little nervous.

After about 10 minutes of thumping, I heard an Indian help say: "What the matter?" When I explained, he said: "Turn handle left, then turn right." I did all that and when I remained stuck, I said: "Call madam." Not only madam but the ambassador and many of the guests now gathered outside the door and gave me all sorts of instructions, but nothing happened.

I then got really desperate as the air was getting very tight without any ventilation and I dreaded the thought of spending the night there. "Why don't you call the fire brigade?" I suggested anxiously. "Hold on a little longer," said the ambassador soothingly. "We shall eventually do that but meanwhile we have sent for one of our drivers who is very good with such emergencies." Thank goodness the driver somehow opened the door, which is remarkable, as it had no handle on the outside for some reason. The ambassador then led me to a small room and asked if I would like to rest. "No, but I'd like to have some brandy," I said feebly, and got the finest cognac to cheer me up. The dinner went off very

well after that.

But, again, I learnt my lesson. Even now, whenever I go to the toilet in an unfamiliar place, including five-star hotels, I do not bolt the door but keep an object, like my handbag, against it. The worst thing that can happen is that some woman may come barging in. But that is vastly preferable to being locked in, isn't it? ■

**I stood on my bed
to change the bulb.
Before I knew it,
I fell down heavily
and suffered injuries**

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

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The first day at school.

The first time you rode the bicycle.

The first crush you had at thirteen.

The first drama you got a part in.

The first day at college.

The first date you went on.

The first kiss.

The first time you proposed.

The first job interview.

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H PEOPLE

BEATING THE BIG C



Dr Claudia I Henschke, a 60-plus soft-spoken professor of radiology from Weill Cornell Medical College, New York, has put cancer prevention back in the headlines. In November, two prestigious medical journals, *The Lancet* and *The New England Journal of Medicine*, published her study that asserts that smokers and ex-smokers should be routinely CT-scanned to detect lung cancer. Regular scans, she argues, can prevent 80 per cent of the 160,000 deaths a year from lung cancer in the US. She studied 31,567 people scanned at more than 30 hospitals around the world—the scans found cancer in 484 participants; 85 per cent were at the first stage of the disease. Without CT scans, lung cancer is usually found much later, when it becomes too late to cure. The day her study was released, Henschke tells *The New York Times*, “Doctors stopped me in the corridors to shake my hand, and a waiter in the faculty dining room said, ‘Dr Henschke, you’re all over the TV and radio!’” It’s in her genes—both her parents were radiologists, and her father worked at the prestigious Sloan-Kettering Memorial Cancer Centre in New York.

BIG TICKET



Filmmaker and fashion designer **Muzaffar Ali**, 62, wants the world to rock to the beat of Sufi music. In early November, he took his three-day *baithak* festival ‘Jahan-e-Khusrau’ to the Museum of Fine Arts, Boston. Some of the

best-known Sufi artists from all over the world, including Zila Khan and Abida Parveen from Pakistan, Shye Ben Tzur from Israel, and Masood Habibi from Iran, took part in the festival, which was initiated five years ago in New Delhi to celebrate the spirit of Sufi music. “A global appeal should also have a global approach,” Ali tells media. “I am glad to see different quarters opening up to Sufi music and welcoming it with open arms,” he says. Visitors at the festival in the Boston also enjoyed a screening of three of Ali’s films—*Anjuman*, *Umrao Jaan* and *Breathe into Me*, a film on Sufi poet Rumi. Ali has more plans. “I’m looking at the American market for my next film on Rumi,” he says. “The groundwork is over and now the shooting has to begin.”

PERSONAL CANVAS



When he learned in 1995 that he had Alzheimer’s disease, **William Utermohlen**, an American artist living in London, responded in characteristic fashion—he painted. “From that moment on, he began to try to understand the disease by painting himself,” his wife Patricia

tells *The Washington Post*. These self-portraits (see photo) have now been showcased at the New York Academy of Medicine in Manhattan, by the Alzheimer’s Association. Each work reveals his progressive descent into dementia, as his world began to tilt and details melted away. According to his wife and doctors, he was aware that technical flaws had crept into his work, but he could not figure out how to correct them. “Alzheimer’s affects the right parietal lobe in particular, and hence the art becomes more surrealistic,” Bruce Miller, a neurologist at the University of California, San Francisco, told the *Post*. “And sometimes there’s use of beautiful, subtle colour.” Utermohlen, 73, lives in a nursing home. He no longer paints.

BUILDING HOPE



When a former US president and Nobel Peace laureate comes to India to build houses for the poor, you'd expect him to have a great team to help. And 82 year-old **Jimmy Carter** didn't disappoint, roping in eye candy like Brad Pitt, John Abraham and Diana Hayden for the annual Habitat for Humanity project, which began in late October, along with wife Rosalyn and over 2,000 volunteers from the Americas, Europe and Asia. As part of the project, 100 pre-fabricated houses were built in Lonavla, Maharashtra. "The biggest challenge of our times is to reduce the gap between the rich and the poor especially within nations where the rich are getting richer and the poor are getting poorer," Carter told the press. "It creates a communication gap between people."

STITCH IN TIME

Chanda Shroff, 73, has inspired generations of Kutch women to pick up the needle. In 1969, she set up the Shrujan trust to help rural women make some money from traditional embroidery—over the years, over 20,000 women artisans have been trained by the trust, and become entrepreneurs. To acknowledge this achievement, Shroff received the Rolex Award for Enterprise in Singapore. The award was initiated by the late Andre J Heiniger, former chairman of Rolex, in 1976 to encourage original and creative projects. "I want these women to work with contemporary designs and create new designs for the survival of their ancient arts," Shroff tells media. "Our 'Designing Centre on Wheels' will take panels to villages where younger women can



rediscover the wisdom and worth of the ancient craft. The idea is to nurture them economically, emotionally and spiritually." And what will she do with the \$ 100,000 prize money that comes with the award? Plough it back into Shrujan, of course.

MILESTONE



Awarded. Actor **Amitabh Bachchan**, 64, an honorary doctorate in literature for his outstanding contribution to Indian cinema, by Delhi University, on 4 November. "There is a palpable nostalgia today about the hours spent at the coffee house and the bus stop

outside Miranda House. Yes, yes, always outside Miranda House," he said in his acceptance speech. Bachchan graduated from the university's Kirori Mal College in 1962. Other recipients of honorary degrees by the university included Delhi Chief Minister **Sheila Dikshit**, 68, cartoonist **R K Laxman**, 82, and scientist **C N R Rao**, 62.



Awarded. Gandhian **S N Subba Rao**, 78, was presented the Jamnalal Bajaj award for his outstanding contribution in the field of constructive work by N R Narayana Murthy of Infosys Technologies, on 6 November. A social worker much of his life, Dr Subbarao,

who has always worn khadi, is well known for setting up youth camps in the notorious Chambal Valley and helping in the historic surrender of more than 600 dacoits in the valley in 1972. Instituted by the Jamnalal Bajaj Foundation, the award carries with it a citation, a trophy and a cash prize of Rs 5 lakh.

IN PASSING



Veteran filmmaker **N N Sippy** produced a number of hits like *Fakira*, *Meri Jung*, *Chor Machaye Shor*

and *Silsila Hai Pyaar Ka*, and launched many careers, including that of filmmaker Subhash Ghai (in *Kalicharan*) and actor-turned-Rajya Sabha MP Jaya Prada (in *Sargam*). Before beginning his career in 1959, Sippy worked for 10 years in the film industry in finance and distribution. Sippy died in Mumbai of cardiac problems on 1 November. He was 75.



Former Indian cricket captain **Polly Umrigar** began his Test career against the West Indies

in Bombay in 1948. He went on to play 59 matches and scored 3,631 runs, including 12 centuries. A good off spinner, a shrewd captain, he led India in eight Tests and was one of only two Indian cricketers, Vinoo Mankad being the other, to score a century and take five wickets in an innings. Umrigar died of cancer in Mumbai on 7 November at the age of 80.



Virginia-born **William Styron** was a winner of most major US literary awards in the 20th century,

including the Pulitzer Prize for *The Confessions of Nat Turner*, and the National Book Award for *Sophie's Choice*. Although his way of writing was traditional—he wrote slowly with a pencil in longhand on yellow legal pads—his work broke ground in American literature. Styron died of pneumonia on 1 November in Massachusetts. He was 81.



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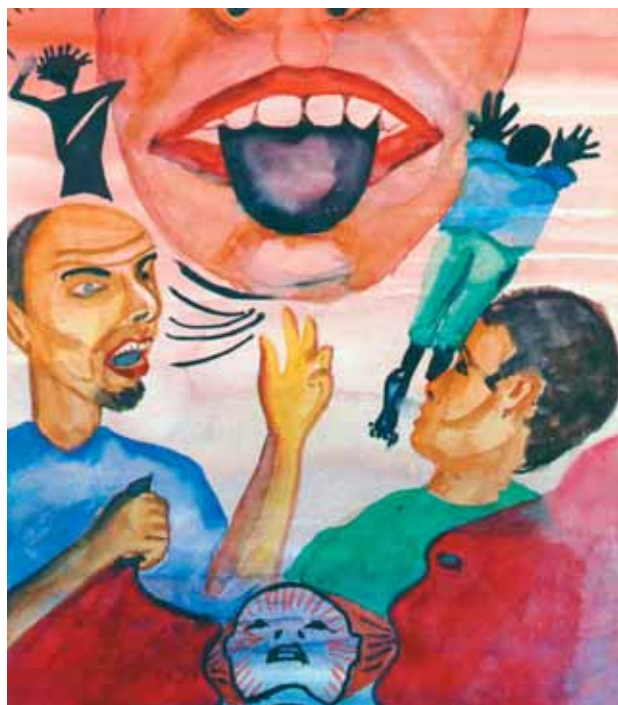
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SAY IT OUT LOUD



Half our life is spent trying to find something to do with the time we have rushed through life trying to save.

—American comedian, writer and actor Will Rogers (1879-1935)

Time does not change us. It just unfolds us.

—Swiss architect, playwright and novelist Max Frisch (1911-1991)

If we take care of the moments, the years will take care of themselves.

—Irish novelist Maria Edgeworth (1767-1849)

We must use time as a tool, not as a crutch.

—Former US president John F Kennedy (1917-1963)

Calendars are for careful people, not passionate ones.

—American actor, playwright and standup comic Chuck Sigars

Nothing is as far away as one minute ago.

—Newspaper columnist and historian Jim Bishop (1907-1987)

THE WORD IS OUT

New terms that have made their appearance in newspapers, magazines, books, websites and other recorded sources

Christmas creep *n.* The gradual trend to begin displaying Christmas-related merchandise and advertising earlier each year.

Example: Labour Day, Columbus Day and Halloween, much less Thanksgiving, are now mere speed bumps on the highway to Christmas, folded into the 115-day month of 'Septoctnocommerce'. Researchers call it **Christmas creep**. That's shorthand for the ever-backward march of the holiday retail season.

—Jeff Gammage, "Already, visions of sugarplums: Christmas elbows its way into summer", *The Philadelphia Inquirer*, 13 August 2007

feature fatigue *n.* Mental exhaustion and stress caused by products that come with a large number of features.

Example: I tried to buy a digital camera. But the sheer number of choices freaked me out and I ran out of the store. If I'm confused and dazed, I can't be alone. In fact, Professor Roland Rust of the University of Maryland has even coined a term for it—**feature fatigue**. And it's the result of firms making toothbrushes loaded with features that they come with a DVD to explain how to use them.

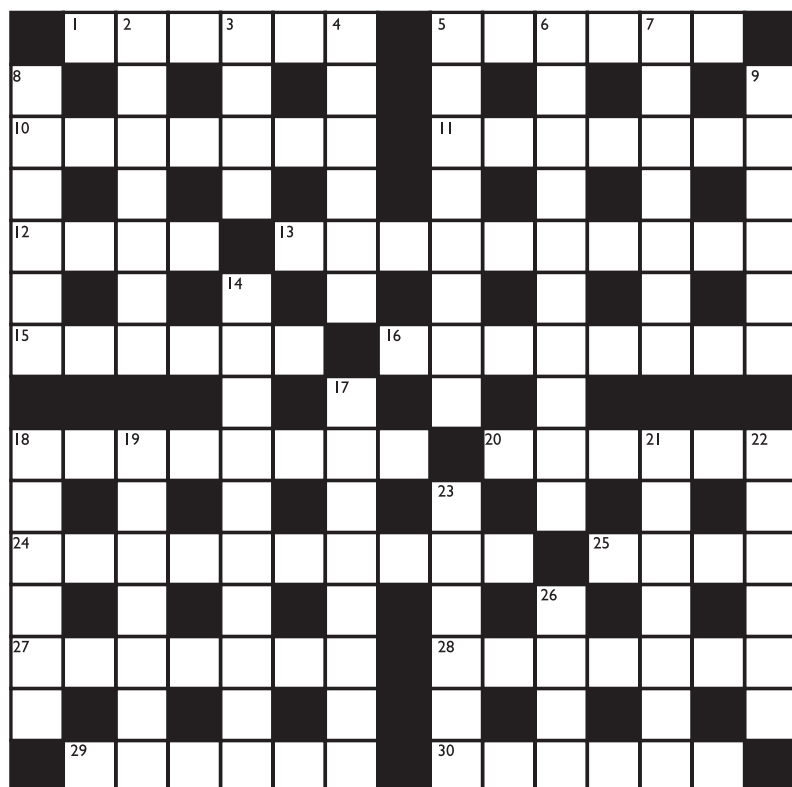
—Jim Sollisch, "Buyer paralysed by feature fatigue", *Chicago Tribune*, 8 September 2006

brain fingerprinting *pp.* Measuring a person's brainwave responses when presented with certain words or images, especially those related to a crime.

—**brain fingerprint** *n.*

Example: Imagine a crime scene. There is a suspect, but he is innocent until proven guilty. This is where **brain fingerprinting** comes into play. It can be used to determine whether or not a suspect's brain recognises specific details. If it does, then the police will know their suspect has more information stored in his brain. Brain fingerprinting allows this by measuring a person's 'brain print' when he or she is shown a particular body of writing or an image.

—"Fingerprint your brain", *New Straits Times*, 11 June 2006



EXCLUSIVE HARMONY CROSSWORD 27

By Raju Bharatan

ACROSS

- 1 Extra so was that superwhite peppermint of our childhood choice (6)
- 5 'Warne The Flipper' habitually is (6)
- 10 Name view to take of the old rooster's second wife? (7)
- 11 To be sported, suggesting a style of finish in which the two horses, each vying to win, just cannot be separated? (7)
- 12 Employed as huggable stake for which you now play at the mall (4)
- 13 Well might Lal Krishna Advani, next, ask for one on the 'State of The Print Media in India'! (5, 5)
- 15 Coin set in pea (6)

- 16 American away from it all! (2 4)
- 18 (Union Commerce Minister Dayanidhi) Maran ringing the hill resort (8)
- 20 Player whose approach epitomises 'The Age of Youth'? (6)
- 24 The impression 'formed', in the case of those using it, is that they are not on the button (10)
- 25 Unwanted e-mail in which the proposer makes himself out to be something special? (4)
- 27 A company before Marilyn Monroe that is left-inclined (1 6)
- 28 Pan accommodating *dosa*, Mehmood style (7)
- 29 Ten goes into tea backing a principle (1 5)
- 30 The Deve Gowda Government at

the Centre did, once Sitaram Kesri administered that support-withdrawing body-blow (6)

DOWN

- 2 They see (3 4)
- 3 Bob viewing, in a pair of specs, the Pune phenom (4)
- 4 Foreign film that gave Free India's rootless youth a new sense of history? (6)
- 5 Madan Mohan did Lata Mangeshkar for something so rare, in Raag Charukeshi, as that 1970 rendition of *Baiyyan na dharon balama* from *Dastak* (4-4)
- 6 Sulpha cube for classic steed (10)
- 7 Acharya Kripalani would not, incorruptible as he was (3 1 3)
- 8 How phoney-looking Aishwarya Rai (from the word go) struck you as being, playing *Umrao Jaan* (1 3-2)
- 9 Not even Superstar Hema Malini could emulate the legendary M S Subbulakshmi in turning (on the Hindustani screen) this jinxed theme into a hit (6)
- 14 The role into which Monica Lewinsky fitted like a Bill Clinton glove? (5 5)
- 17 Quite clear a parade of the best from Cineaste Ratnam? (8)
- 18 Keralite 'yellow mom' connection? (4)
- 19 Something at which the underdog aims? (3 4)
- 21 One counterstroke presto! (7)
- 22 Long did Jaikishan wait for Lata Mangeshkar to turn up, before getting Mubarak Begum to 'dub' *Mujh ko apne galey lagaa lo ai mere hamrahi*, for that number, finally, to go on this leading lady in the 1963 L V Prasad movie (6)
- 23 Apte to pourer (6)
- 26 Something, going against the dasher's name in Anandji Dossa's scorebook? (1 3)

For answer, see Page 81

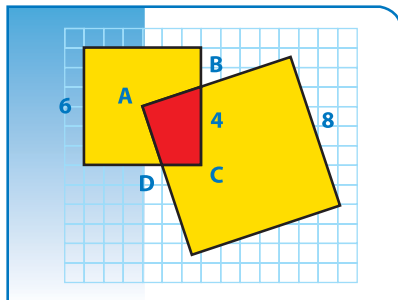
Raju Bharatan is the originator of the 'Sunday Cryptic' crossword in *The Times Of India*, where he set the first 1,500 puzzles

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

BRAIN GYM

PICTURE THIS

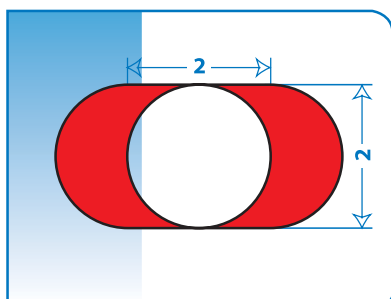
1. A square with side of eight units overlaps a



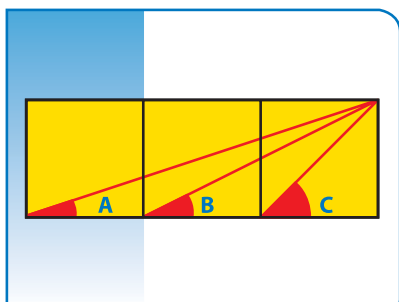
square with side of six units in such a way that its corner A is placed exactly at the centre of the small square. As the result of the overlapping, the two sides of the large square intersect the two

sides of the small square exactly at the points B and D as shown in the illustration. The BC line is 4 units long. What is the area of overlap of the two squares, i.e. the area of the red quadrangle ABCD?

2. A paper sheet has the shape of a two-unit square with semicircles on opposite sides. If a disk with a diameter of two units is removed from the centre as shown in the illustration, what is the area of the remaining paper?



3. Using only elementary geometry (not even trigonometry), prove that angle C in the illustration equals the sum of angles A and B.



WORK IT OUT

1. In a perfectly circular arena, I walk from the edge directly to the centre. I then turn directly to my left, and walk in a straight line to the edge of the arena. I then turn to the right and follow along the edge for a total of 500 m until I arrive at the point I started from. What is the circumference of the inner edge of the arena?



2. If seven web programmers can format 1,001 puzzles in 429 minutes, how long does it take three web programmers to format those 1001 puzzles?
3. All the students in a college are majoring in psychology, business, or both. Seventy-three per cent are psychology majors and 62 per cent are business majors. If there are 200 students, how many of them are majoring in both psychology and business?
4. In training for a competition, you find that swimming downstream (with the current) in a river, you can swim 2 miles in 40 minutes, and upstream (against the current), you can swim 2 miles in 60 minutes. How long would it take you to swim a mile in still water?

TEST YOUR VOCABULARY

Choose the two words that are most similar in meaning.

1. Axiom, consanguinity, maxim, queen
2. Erstwhile, former, hammock, nonsense
3. Bluff, canvass, debate, isomerase
4. Dreary, epidural, gloomy, martyr
5. Derringer, edulcorate, pistol, preliterate
6. Altitude, cassia, elevation, papillon
7. Daub, endear, kolkhoz, plaster
8. Anserine, clement, sandbag, stun

BRAIN GYM

Answers

WORK IT OUT

1. 666 $\frac{2}{3}$ metres. Draw a diagram of the route I took, and then think of it in terms of a pie chart. I walked exactly $\frac{3}{4}$ of the way around the arena, so simply multiply the 500 m I walked by $\frac{4}{3}$ to get the answer.

2. 1,001 minutes. The total amount of work is seven times 429 programmer-minutes, so 3,003 programmer-minutes. Thus three programmers will need $3003/3 = 1,001$ minutes.

3. If 73 per cent of the students are psychology majors, we know that 27 per cent are not psychology majors. By the same reasoning, 38 per cent are not business majors, because 62 per cent of the students do major in business. So: $27 + 38 = 65$. Sixty-five per cent of the students are not majoring in both psychology and business, so about 35 per cent are double majors, a total of 70 students.

4. You are able to swim downstream at 3 miles an hour, and upstream at 2 miles an hour. There is a difference of 1 mile an hour, which is the river helping you in one direction and slowing you down in the other. Average both rates and you have the rate that you can swim in still water, which is 2.5 miles an hour. You can thus swim a mile in still water in 24 minutes.

TEST YOUR VOCABULARY

1. Axiom, maxim
2. Erstwhile, former
3. Canvass, debate
4. Dreary, gloomy
5. Derringer, pistol
6. Altitude, elevation
7. Daub, plaster
8. Sandbag, stun

SUDOKU FOR YOU

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

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

KOFFEE WITH KAKURO

				6	7			
	4	37		3			36	16
7				4			15	
37			21				22	
	13					12		
	3					9		
	6					3		
	10					4		
3				11	24			9
36								
4			17			3		
			10					

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

HEADSTART

EXCLUSIVE HARMONY
CROSSWORD 27

ACROSS:

1 (Extra) Strong; 5 fibber; 10 Stephen: (step/hen) ; 11 necktie (neck/tie: suggesting a neck-and-neck finish); 12 toys; 13 White Paper; 15 peseta (*set* in *pea*); 16 *in camera* (its 8 letters rearrange into *American*); 18 Matheran: Ma/the/ran (Union Commerce Minister Dayanidhi) *Maran* ringing (meaning surrounding) *the*; 20 Yuvraj (Yuv Raj: *The Age of Youth*); 24 typewriter; 25 spam (sp/am: *special am*); 27 A COMMIE (a/co/MM/i.e.): *a company* before Marilyn Monroe *that is*; 28 Padosan (*pan* accommodating *dosa*); 29 a tenet (a/TEN/et): *Ten* goes into *tea* (*aet* backing); 30 totter

DOWN:

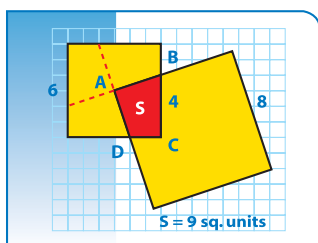
2 *the eyes* (*They see*, 7 letters of *the eyes* rearranged); 3 Osho: (O/sh/O: *sh* standing for *Bob* (shilling), *O O* for a *pair of specs*); 4 *Gandhi*; 5 fine-tune; 6 Bucephalus (Alexander's legendary war-horse, the 10 letters of *Bucephalus* rearrange into *Sulpha cube*); 7 eat a pie: *pie* here representing the 192nd part of a rupee, before the introduction of the decimal system (*Naya Paisa*) in 1960; 8 a set-up (Ash presenting a cultivated phoney look); 9 *Meeraa* (that is how Gulzar's 1979 film, with Hema Malini in the title-role, came to be finally spelt for luck!); 14 (The) Other Woman; 17 Manifest: *Mani/Fest*: *Mani* (Ratnam) *Fest*); 18 Mathai: *Ma/Thai*; 19 top post; 21 riposte (*presto I*, the 7 letters of *riposte* rearranged), *I* in *RIPOSTE* standing for *one*; 22 Jamuna (Rajendra Kumar's 1963 leading lady in L V Prasad's *Hamrahi*); 23 teapot (*Apte to*, the 6 letters of *teapot* rearrange as *Apte to*); 26 a dot

BRAIN GYM

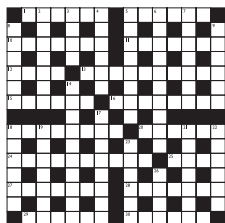
Picture this

1. To solve this puzzle, just extend two sides of the large square as shown by the dotted lines in the illustration. This obviously divides the small square into four congruent parts. As the small square has an area of 36 square units (6 x 6), the overlap (red quadrangle) must have an area of 36/4, or 9 square units. The

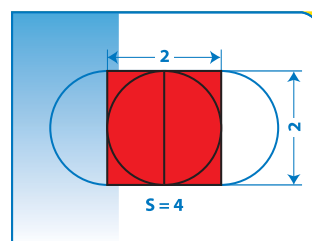
amusing thing about the problem is that the area of overlap is constant regardless of the large square's position as it rotates around A. The fact that BC is 4 units long is actually irrelevant information.



77

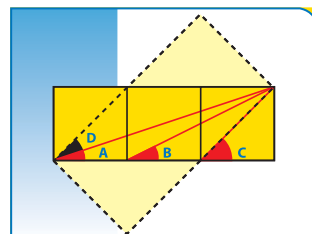


2. The two semicircles together form a circle that fits the hole. The remaining paper therefore has a total area of four square units.



3. Let's construct the additional squares indicated by dotted lines. It is clear from the illustration that angle C is the sum of angles A and D. Angle B equals angle D

because they are corresponding angles of similar right triangles (with the respective legs in the 1:2 proportion). That means B can be substituted for D, which automatically makes the C equals the sum of A and B.



SOLUTIONS TO SUDOKU

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

79

SOLUTIONS TO KAKURO

					6	7			
		4	37		3	1	2		36
7		3	4		4	3	1	15	8
37		1	5	3	2	4	7	6	9
		13	7	6			12	5	7
		3	1	2			9	4	5
		6	2	4			3	2	1
		10	9	1			4	1	3
36		3			11	24			9
		2	6	5	1	7	3	4	8
4		1	3		17	8	9	3	2
					10	2	8		

RETIREMENT RESORTS IN INDIA

20

DELHI

Ashiana Utsav Retirement Resort

Address: Ashiana Bageecha shopping complex, Bhagat Singh Colony, Bhiwadi, Rajasthan

Tel: 011-41645164, 01493-230519/230338

Distance: 30 km from Gurgaon

Builder: Ashiana Group

Website: www.ashianahousing.com;

email: sales@ashianahousing.com



PUNE

Athashri Complex

Address: Survey No. 132/2, Pashan Baner Link Road, Pashan, Pune-411021

Tel: 020-25440986/ 25462128/ 25862322

Distance: 14 km from Pune station

Builder: Paranjape Schemes (Construction) Limited

Website: www.paranjapeschemes.com;

email: paranjape@bom3.vsnl.net.in



Golden Nest

Address: Sr No.15, Kalyani Nagar, Pune-411014

Tel: 020-40044876

Distance: within the city

Builder: Vascon and Manisha Constructions

Website: www.goldennestindia.com



BENGALURU

Brigade Sereniti

Address: 8th Phase, J P Nagar, RBI Colony, Kothanur, South Bengaluru-560078

Tel: 080-41379200/ 9880405237

Distance: within the city

Builder: Brigade group

Website: www.brigadegroup.com;

email: sereniti@brigadegroup.com



Vishranthi Dhama Senior Citizens' Resort

Address: Nettigere, Bolare, NH 209,

Kannakapura Main Road, Bengaluru-560062

Tel: 080-26630288/26635048

Distance: 29 km from the city

Builder: Private venture of the Natrajans

Website: www.vishranthidhama.com;

email: vishranthidham@yahoo.com



LIC HFL Care Homes

Address: LIC HFL Care Homes, Village Madanayakanahalli

Post-Madavaram (off Tumkur Road)

District: North Bengaluru-652123

Tel: 080-64505329, 09342186488

Distance: 20 km from the city

Builder: LIC Housing Finance Limited

Website: www.lichousing.com



CHENNAI

Clasic Kudumbum

Address: Clasic Farms Road, Off old

Mahabalipuram Road (IT Highway), Sholinganallur, Chennai-600119

Tel: 044-24502244/ 1127/2540

Distance: 12 Kms from Adyar, Chennai

Builder: Clasic Group

Website: www.kudumbum.com;

email: classic@vsnl.com



MUMBAI

Dignity Lifestyles

Address: Neral Karjat Main Road, Village Mangaon, Post Office Neral, Raigad District, Maharashtra

Tel: 022-23885090/ 952148-236600

Distance: Neral is about 90 km from Mumbai

Builder: Dignity Foundation

Website: www.dignitylifestyle.org;

email: dignity@vsnl.com





TEXT: RUCHI SHAH; PHOTO COURTESY: SURYAKANT JOG

“From being tanker-fed, I want to make villages tanker-free. I call it a ‘Jag Jagruti (world awakening) Mission’. My efforts at rainwater harvesting have helped a 15-km belt of Amravati district. But Maharashtra is a 3,08,000 sq km state and we need more people to take such initiatives.”

In 1993, **Suryakant Jog**, 77, retired as Maharashtra Director General of Police. Instead of taking to an easy chair in hometown Morshi, in Amravati, he started a school in nearby Chikhaldara, Vidarbha’s only hill station. To cope with the water crisis in summer, he used his knowledge of rainwater harvesting and installed six water storage tanks—each with a capacity of 600,000 litres—in the school. With use of permanganate and chlorine, the water was usable for eight months. After fulfilling the school’s needs, the rest was donated to the nearby Pandhari village. Later, Jog revived an old tank in the village and provided a hand pump, funded by UNICEF. Last year, he built five bunds across a streaming nullah in Yerla village funded by the Council for Advancement of People’s Action and Rural Technology. For his efforts, Jog received the Vasantrao Naik Jasansadhan Puraskar by the Maharashtra government with a prize of Rs 11,000 in July 2006. He plans to build 15 more such bunds across some more villages and develop well irrigation.

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