

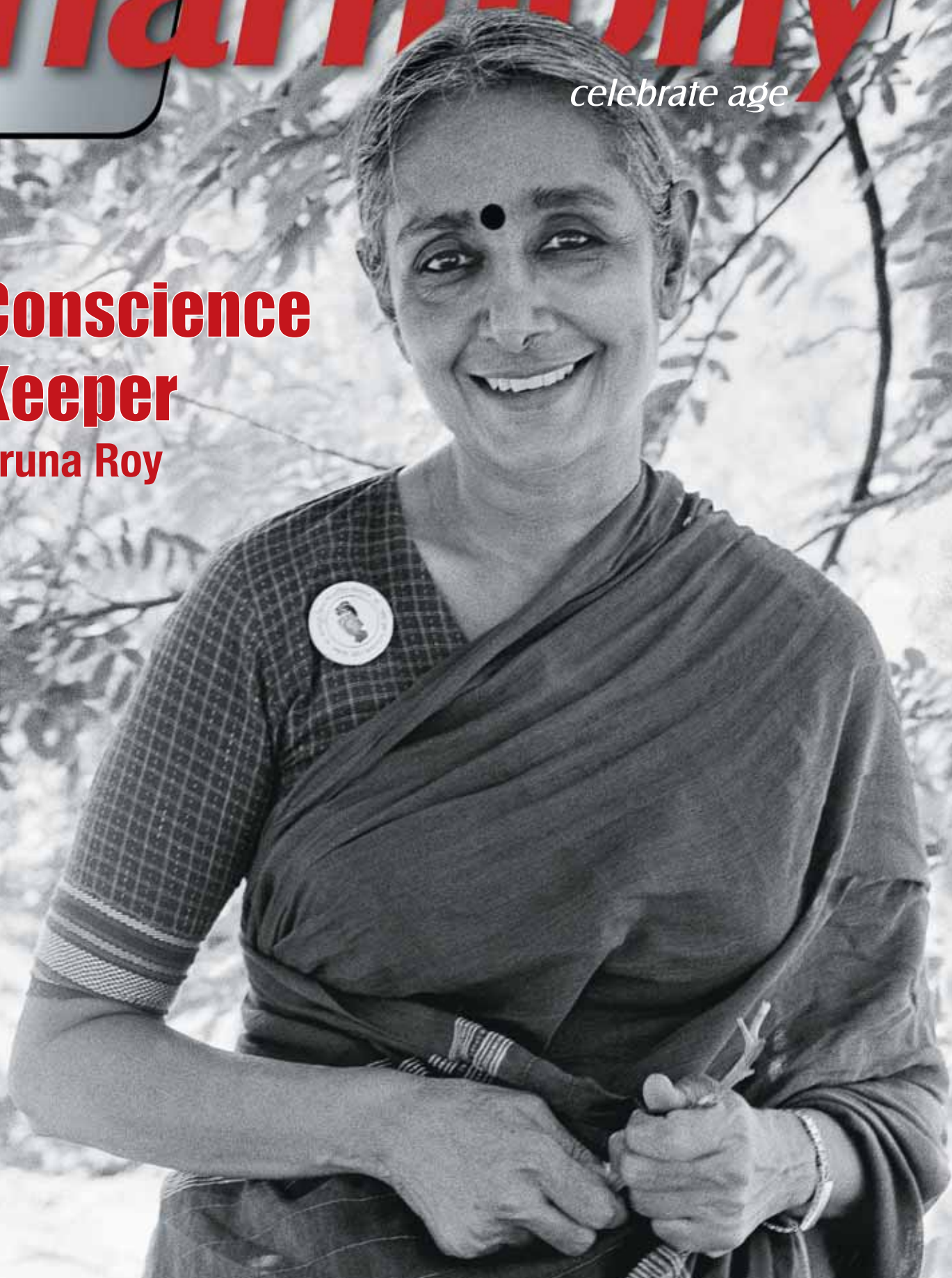
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# harmony

*celebrate age*

## Conscience Keeper

Aruna Roy



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# FORGING BONDS

**WE'VE BEEN ON THE MOVE** again. On 13 and 14 November, a team from Harmony comprising programme manager Hiren Mehta, deputy editor Meeta Bhatti and assistant editor Arati Rajan Menon, attended the International Federation on Ageing's (IFA) Asia Pacific Consultation, organised by Heritage Hospital & Heritage Foundation in Hyderabad. The Consultation was inaugurated by Minister of Social Justice and Empowerment Meira Kumar. Harmony for Silvers Foundation was also a sponsor.

The subject of the Consultation was 'Effective Models of Building Capacity and the Role of Advocacy in Ageing Policy'. The issues covered included elder abuse, caregiving, healthy ageing, and the need to build successful models of advocacy. The first session was on the challenges NGOs face—in this regard, Hiren spoke about Harmony's experiences, struggles and successes over the past four years. He ended by calling on NGOs to work together towards empowerment of silvers, a sentiment echoed by many speakers at the event.

Indeed, Harmony's commitment to work with like-minded organisations is stronger than ever. A few days before the Consultation, Dr Jane Barrett, secretary general, IFA, visited our Interactive Centre in Mumbai. "Harmony is showing tremendous leadership in supporting older people in India, particularly in the areas of active ageing, social integration and health promotion," she remarked. "IFA looks forward to strengthening our work and relationship with Harmony in the months and years to come."

Collaboration and partnership are vital to keep the momentum going. If we are to make a sustainable difference to the lives of silvers, every organisation working towards the same goal must come together, share their skills and experiences, talk—and listen—to each other.

There was a tailor-made opportunity to do this in Hyderabad. The IFA Consultation was held right after the biannual meeting of the National Council of Older Persons (NCOP), enabling members of the NCOP to attend

RITU NANDA



the Consultation. (The NCOP, appointed by the government, comprises 35 individuals representing bureaucrats, NGOs, citizens' groups and retired persons' associations, and people from the field of law, social welfare, research and medicine to suggest measures for productive ageing and represent the opinion of senior citizens in India.)

Unfortunately, though a sizeable number were able to make it for the Consultation on the first day, there were very few present on the second. These are opportunities that stakeholders in the silver cause cannot afford to miss.

*Tina Ambani*

**Tina Ambani**

## A Dhirubhai Ambani Memorial Trust Initiative

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LOOK FOR



Cover photograph by  
**GAURI GILL**

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## column one

We draw the curtains on 2007 with a power-packed issue. On our cover this month is social activist Aruna Roy ("Conscience Keeper") who steered a 15-year movement that successfully culminated in the Right to Information Act in 2005. Her campaign has reinforced terms like transparency, openness and accountability in the lexicon of India. Roy's stated mission is to fight against corruption and to give landless villagers their due.

Fighting an equally hard battle, though personal, are millions of silver women. Confronted by domestic violence, widowhood, and dispossession by their own children, elderly women find it difficult to safeguard their rights. In 'Her Story', Flavia Agnes, a women's rights lawyer and founder of legal and cultural resource centre Majlis, advises women of age to be prepared for their later years. A victim of domestic violence herself, Agnes campaigned for the Domestic Violence Bill, which last year took affect as the Domestic Violence Act. "Become financially aware" is her advice to silver women.

One way to do that is to read 'Money and More' in *Harmony* each month. We hope women as much as men read it with interest and absorb news and views to facilitate life-changing decisions. This month, we deal with ways to prevent card fraud ("Plastic Sense") and recap this year's money news, which was more 'good' than 'bad'. There's a lot in the works—proposals announced by the government and financial institutions—that we hope will work in your favour next year.

—Meeta Bhatti



During my yearly visit to my mother in Bhilai, I happened to glance through the October 2007 issue of *Harmony*. It is a fabulous magazine, perhaps the only one of its kind in India that celebrates age. I always dreaded old age but your portrayal of silvers as healthy, productive and glamorous with the relevant knowledge and gadgets at their disposal has removed much of my fear.

As I went through your list of silver achievers, I was filled with awe at their remarkable, age-defying accomplishments. In my opinion, though, my 67 year-old mother Nalini Sharma is also a super achiever. My father expired early in 1991. Though devastated, she managed to pick up the threads of her life. After her retirement from the teaching profession in 2000 at the age of 60, she plunged herself into writing. She began to write poetry, short stories, articles and novels in both English and Hindi. Now, she is a successful writer with 10 books to her credit (five in each language), and four more on the way. She is indeed an inspiration to us all.

**MANJUSHA MISHRA**

Bhopal

*The letter of the month wins music CDs from Big Music*

I was very happy to receive a copy of the November issue of *Harmony* and feel honoured to find a place in your 'People' section. The magazine's contents are a good blend of mellowed age and the youthful exuberance of those who produce it.

**M B LAL**

New Delhi

I am a 71 year-old retired bank officer. I read the November 2007 issue of *Harmony* and it was a revelation. The magazine truly motivates the elderly to celebrate age. Its homespun wisdom is equal to the knowledge of half-a-dozen management experts or behavioural scientists! For someone like me, who believes in logolatri (worship of words), 'The Word is Out' section in

'Headstart' is a boon. I also tremendously enjoyed Raju Bharatan's exclusive crossword. In your review of *Great Speeches of Modern India* ("Briefly"), you write: "These words speak volumes." It is indeed true. I believe good and sincere words can help our country's march towards progress.

**K R DESHPANDE**

Bengaluru

Last year, you carried a report on the establishment of the Aastha Senior Citizens' Home under the aegis of the Air Force Association for retired air force personnel and their spouses ['Your Space', March 2006]. Our board has also decided to permit eligible ex-servicemen of sister services (Army and Navy)





admission in Aastha. Those interested in learning more can write to us at 62-64, Tughlakabad Institutional Area, M B Road, New Delhi-110062; call on 011-26058866/29958867; or email [deevedhingra@yahoo.com](mailto:deevedhingra@yahoo.com)

### **AIR COMMODORE (RETD) D V DHINGRA**

*New Delhi*

**I**n the belief that inactivity accelerates the process of ageing, I have always led an extremely active life. After 35 years of service with the US embassy in Chennai, I retired as director of the American Center Library. Later, I moved to New York, where I worked for a high-tech Japanese firm. Upon my return to India, I took over as general manager for a group of garment export companies, managing nearly 1,500 workers and 150 white collar employees, for nearly 10 years. Meanwhile, my son and daughter completed their education and settled down in the US. We had a palatial house in Anna Nagar in Chennai but decided to sell it as we wanted to spend our retired life in a tranquil dwelling. When we heard about Clasic Kudumbam retirement resort [featured in "First Resort", November 2006], we decided to check it out along with our children—all of us were completely satisfied with the facilities. Today, we are well settled here and our kids are happy that we are well cared for.

### **R THIRUVENGADAM**

*Chennai*

**I**took voluntary retirement from the Army at the age of 45. I am 64 now. At the time of retirement, I received Rs 200,000 towards gratuity and commutation of pension. At that time it was a

huge amount. My bank advised me to keep the money in a fixed deposit. I have two brothers, one elder and the other younger. I had joined the Army at a young age and visited my brothers only occasionally. After retirement from the Army, I wanted to settle down in the same town as my brothers, with the hope that they would help me in my new life. Immediately, my younger brother asked me for financial help. In return, he invited me to be a shareholder in his business. He also promised to pay me interest on the borrowed money every month. I lent him the entire amount. Over the years, he suffered losses and had to shut shop and couldn't even return me the principal amount. Later, I had to sell the 250 square yards of land I owned in Hyderabad to get my daughter married. Thanks to my son, who is an engineer, my wife and I have a roof on our head, with my pension looking after basic necessities. However, the pain lingers on. I advise all my fellow ex-service men to invest the money they get at retirement wisely.

### **G BALA SUBBA REDDY**

*Anantapur, Andhra Pradesh*

**T**he Harmony Senior Citizens' Run, held as part of the Vodafone Delhi Half Marathon on 28 October, was a huge success and I thank Harmony for putting in tremendous effort to bring silvers together once again. However, because of confusion over the starting time of the run, many silvers, including me, missed the beginning of the run. The marathon organisation's office in Ansal Plaza had given a letter that stated that the line-up would be at 7.45 am and the run would begin at 7.50 am—on the

## **CONTRIBUTORS**



"I think I have a lot more to accomplish now that I am a silver citizen," says firebrand women's rights advocate **Flavia Agnes**. In this issue, the 60 year-old tells us why ageing women should be more aware of their legal rights. Besides being a practising lawyer at Mumbai High Court, she is also a feminist scholar, social activist and writer. For the past two decades, she has been a prominent figure in the women's rights movement in India and worked tirelessly for legal reforms against domestic violence and abuse. Co-founder of Majlis, a Mumbai-based legal and cultural resource centre, Agnes authored her first book *My Story, Our Story of Rebuilding Lives*, a semi-autobiographical account of domestic violence, in 1984. She lives in Mumbai.

actual day, the time was changed to 7.10 am. I was also given a timing chip against a security deposit, but on the day of the run I was told that the timing chip wasn't for the Senior Citizens' Run. Eventually I ran late but managed to finish the run within 30 minutes as I had been training for the past three months. I hope things are better next year.

### **HAROLD DAVY**

*New Delhi*

## NEWSWORTHY



HUMAYUN KHAN



### CAPITAL RUN

Over 2,500 silvers stormed the streets of Delhi in a show of silver power on 28 October at the **Harmony Senior Citizen's Run 2007**, held as part of the Delhi Vodafone Half Marathon. Actors Priyanka Chopra and Gulshan Grover were on hand to cheer on the participants. They included Rakesh Sharma, 78, followed by wife Shalini, 67. "I wanted to test my endurance and feel young again," he said after the run. "We were the last couple to make it. I couldn't run fast because of my knees, but I run 2 km every day in 30 minutes." Although the race was not a competitive event, the unofficial winner and runner-up were Bhim Singh Rathi, 67, and Jasvir Singh Sachdeva, 65, respectively.

Others preferred to take things easy. Like the 250-strong contingent from the Deer Park Senior Citizens' Council of Delhi dressed in colourful *salwar-kameez*, trendy t-shirts and dark glasses, who posed for the shutterbugs and chatted along the route. "Our members eagerly wait for this event every year," said 65 year-old J R Gupta, president of the association. "It's an occasion to get together and have fun."





Star power: Actors Priyanka Chopra and Gulshan Grover along with Tina Ambani cheered the *Harmony* brigade all through the marathon



Adrenalin army: In the wake of the recent blockbuster *Chak De*, members of the Indian Women's Hockey team sparkled even brighter



Gulshan Grover greeting silver participants at the venue



Some ran, some cheered... while some others did both





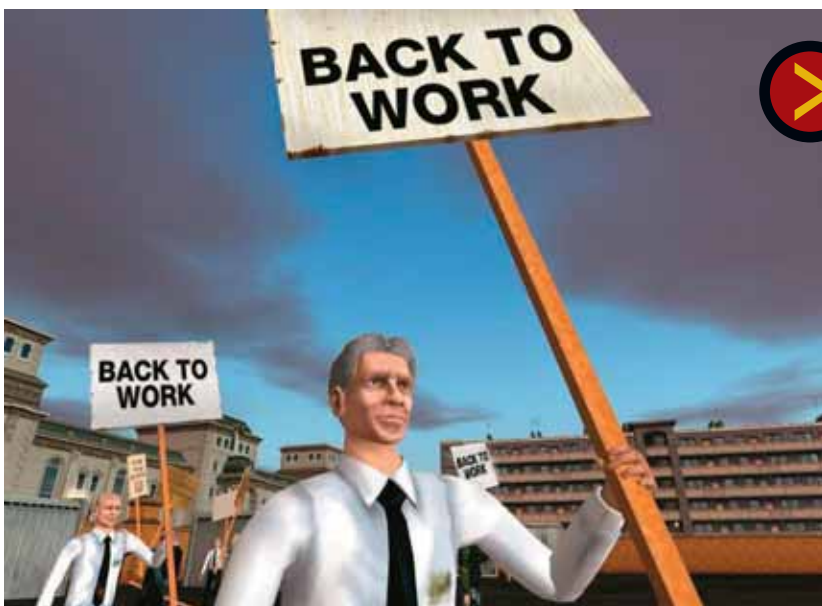
## GPS UPGRADE

Navigation for silvers has assumed new possibilities. A £ 300,000 (about Rs 250 million) research project at Swansea University in the UK will examine **ways of making global positioning system (GPS) technology more accessible for older people.** Researchers will study groups of older people, who will be guided as pedestrians, passengers or drivers through an unfamiliar town projected in the university's virtual reality facility. They will look at what signs, signals and prompts these silvers rely on to find their way around. The subjects will be asked to repeat the exercise in real life in the same town used for the virtual reality exercise and their responses will be measured again. The research team hopes its findings will enable refinements to be made to current GPS technologies, making navigational aids more accessible and user-friendly for older people. "This project will greatly help our understanding of how older people familiarise themselves in unfamiliar towns and cities," Professor Judith Phillips, who heads the university's School of Human Sciences, tells Reuters.



## SILVER WORKFORCE

## RETURNMENT



For a growing number of older employees in the UK, the future is not about retirement but 'returnment' — or **staying in the**

**workplace not out of financial necessity but because they enjoy work.** The appeal of returnment has been highlighted in *Living*

*Britain*, a study that examines the different trends affecting the country at the beginning of the 21st century, reports *The Daily Mail*. According to the study, a survey conducted in September 2007 by the Employer's Forum on Age, which campaigns on age issues in the workplace, found that 93 per cent of people over the age of 60 like to work, a higher percentage than any other age group. Interestingly, older people accounted for 15 per cent of many new business start-ups in 2007, a figure that is likely to soar even higher to 21 per cent in 2008. And a survey of 1,000 people approaching the traditional retirement age of 65 in 2011 revealed that 30 per cent planned to continue working and another 20 per cent planned to start their own businesses.



## INNOVATION

### LIFE@50+

Ergonomically designed luggage with built-in seats, gyms that exercise both mind and body, and a range of smart appliances were just some of the exciting products showcased at the **Life@50+ convention** held in Boston this September. "Silver industries are coming of age in America," Adam Sohn, associate director of media relations, AARP (formerly American Association of Retired Persons), says in a press release. "Innovations in the areas of healthcare, home design, leisure activities and technology are particularly popular today."



Previewed at the show:

- ❑ **Nifty after Fifty**, a chain of fitness and wellness centres for silvers offering yoga, t'ai chi, Pilates, air-pressure-driven strength-training equipment (easier on the joints and less chance of injury), along with computer-based exercises to combat memory loss and an interactive defensive driving course.
- ❑ **EmWave's Personal Stress Reliever and PC Stress Relief System** monitor heart rhythms, alert users to elevated stress levels and help them develop and use biofeedback techniques to effectively manage stress and anxiety.
- ❑ **Smart Cart Luggage from Swany** with ergonomic, wide-grip handles that double as canes to support full body weight and drop-down seats that lock into place and support up to 300 pounds.
- ❑ **MedicTag jump drives** pre-programmed to hold personal medical information such as existing conditions, medications and emergency contacts. Users plug the gadget into the USB port on their computer; fill in the blanks and click 'save'. Any ambulance, police or rescue squad with a computer can access the information.
- ❑ **Z-Coil Pain Relief Footwear**, a line of shoes, sneakers, boots and sandals featuring a futuristic-looking coil heel designed to absorb impact and reduce lower back and leg pain.

All products and services showcased at the convention are expected to be commercially available by the end of 2007.



## FACE OFF

### GOLD RUSH

Gold is the latest age-zapper on the block. So says Chantecaille, a swish French cosmetic firm, raving about the metal's "anti-inflammatory, antioxidant and cell-energising" properties. To get gold to work for you, you need to buy Chantecaille Nano Gold Energising Cream. This "anti-ageing gold face cream" with silk micro fibres coated in nano particles of 24-karat gold will stimulate cell regeneration and collagen production and repair sun damage", according to a press release by the company. Other ingredients in the cream, which was launched in stores all across the UK and US in November and sold out immediately, include collagen-boosting ingredients like lactic acid, hydrolysed wheat protein, pineapple juice, rosemary leaf and algae, and extract of plantago, a herbaceous plant with healing properties. It won't mend the hole in your pocket though—a tiny 30-gm jar of cream will set you back \$ 420 (about Rs 16,500). For more details, go to [www.chantecaille.com](http://www.chantecaille.com)

## LOVE THAT

### TOWN IN TOP FORM

Jyvaskyla, a little town in central Finland, has some of the healthiest—and most studied—silvers in Europe, reports BBC News. “We’ve been conducting research into the physical properties of ageing for over 30 years,” says Dr Errki Tervo, a lecturer at the University of Jyvaskyla. “Using that, we’ve designed gym classes for older bodies, to strengthen muscles and keep joints healthy.” At one class, a lady in her 60s jumps from a bench to a mat, bending her knees as she lands. “A small amount of impact makes the bones stronger,” adds Tervo.

There are 200 such subsidised classes on offer to the town’s silvers. Research shows that regular exercise in your 40s and 50s has a direct impact on your health in later life. “Some simple exercises can help older people remain mobile as well as postpone severe medical conditions and even mortality,” says Sarianna Sipila, director of the university’s department of gerontology.

### THEIR SONG



A new musical sensation has hit Bromsgrove, a town in Worcestershire in England. **The Silver Hoodies**, a group of pensioners wearing natty silver and pink hooded jackets, tour schools and clubs in town, performing their own interpretations of modern hits—a favourite is *Don’t cha* by Pussycat Dolls. The band was brought together by Marie Green, head of community services, Bromsgrove District Housing Trust (BDHT) to reach out to youngsters and promote inter-generational bonds. “We also want young people to see that age is not a barrier to having fun,” she tells local website [www.bromsgroveadvertiser.co.uk](http://www.bromsgroveadvertiser.co.uk). “We’re challenging the age-old stereotypical view of older people sitting on a settee eating biscuits, which will hopefully make children and teenagers see them in a whole new light.”

**Silver school:** The world’s first ‘**University for Seniors**’ opened in the Russian city of **Kaliningrad** in October. The institution, built exclusively for silvers, offers courses on **law, information technology, literature and culture**. The first batch has 20 people—they will receive diplomas after a year.



## OFFBEAT

### BEHIND BARS

Light prison labour (like making paper bags), tatami mats for a nap, wheeled walkers and a plentiful supply of adult diapers are some of the ways Onomichi prison, a small facility in western Japan, is catering to its silver population—22 per cent at last count. Elderly convicts are exempted from marching in formation. And on New Year's Day, rice cakes are cut into tiny pieces so that they won't get stuck in ageing throats.

With one of the world's most rapidly ageing societies, **Japan is confronting a sharp increase in elderly crime owing to poverty and isolation**, reports *The New York Times*. From 2000 to 2006, the population of silver prisoners soared from 17,942 to 46,637, a rise of 160 per cent. Most of the crimes were non-violent, with shoplifting accounting for 54 per cent of the total in 2006 and petty



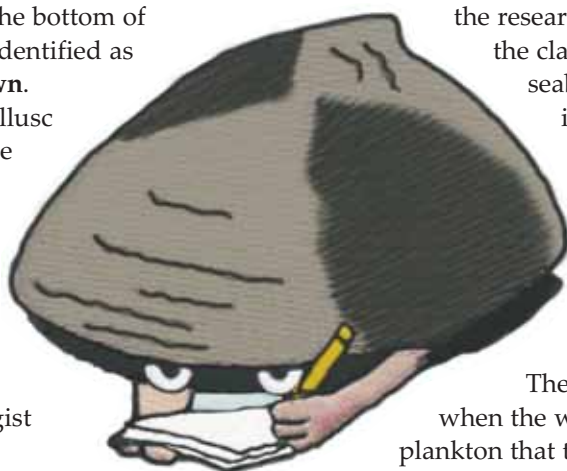
theft for 23 per cent. In the country's 74 prisons, the proportion of elderly inmates rose from 9.3 per cent in 2000 to 12.3 per cent in 2006, while the share of those in their 20s declined and other age groups remained flat. Recidivism is also higher among silvers.

"There are some elderly who are afraid of going back into society," Takashi Hayashi, Onomichi's vice-director tells *NYT*. "Everything's taken care of when they are in prison. Many elderly inmates left prison, spent all their money, and were arrested again after shoplifting at a convenience store. They'd made up their minds to go back to prison." Hayashi is concerned about the "vicious circle" that drives silvers back to the cell: they cannot find work outside and therefore cannot rent an apartment. "Society does not let them stand on their own two feet," he adds.

## WILD SILVER

### CLAM TO FAME

A clam dredged alive from the bottom of the north Atlantic has been identified as the **oldest animal ever known**. Scientists have dated the mollusc as having been alive since the time of Queen Elizabeth I and William Shakespeare. However, the clam died by the time scientists verified its age at 405 years. "We had no idea it would be that old," Alan Wanamaker, a marine biologist from the Bangor University School of Ocean Sciences, tells *The Telegraph*. "It can yield valuable information to aid research on ageing." Wanamaker was one of



the researchers on the team who found the clam while dredging the Atlantic seabed north of Iceland. According to him, the age of the mollusc—nicknamed Ming, after the Chinese dynasty on the throne when it began its life—could be calculated precisely by counting the layers in its shell under a microscope.

The shell only grew in summer when the water was warmer and the plankton that the clam ate was plentiful; each year, a layer as thin as 0.1 mm was added. When the researchers cut the shell in half, they counted 405 lines.

## MEDIA WATCH

### HOT BODS

Here's proof—if you needed it—that silver is sexy. **Scottish actor Sir Sean Connery, 77, and Italian screen siren Sophia Loren, 73, rank high in a UK poll of celebrities with the most envied bodies**, outranking many current heartthrobs, reports newspaper *The Daily Mail*. UK-based fitness company Premier Training International carried out the poll. Former 007 Connery came in tenth in the men's list, pipping Prince William, 25, as well as actors George Clooney, 46, and Jude Law, 34, in the survey. And Loren, who once famously credited her luscious figure to pasta, came in fifth, beating singer-actor Jennifer Lopez, 38, and actors Angelina Jolie, 32, Jennifer Aniston, 38, Gwyneth Paltrow, 35, and Sienna Miller, 25. The new 007, British actor Daniel Craig, 39, topped the men's ranking, while British reality show star Myleene Klass, 28, led the ladies' list.



"There's no denying Sophia Loren looks stunning for her years," says Norman Basson, executive chairman of the company. "I'd guess that, in addition to the spaghetti, she sticks to a healthy diet and takes planned and regular exercise. And it's clear that all the workouts during the early body-building years have paid dividends for Sir Sean. He's fortunate enough to still be considered a sex symbol by women of all ages."

## TECH TALK WITH PUROHITS



Saga, the UK-based insurance and holiday company for silvers, has launched a social networking website where silvers can create their own profiles and contact friends. The oldest member on the site is 87 year-old Thelma Hind from Northern Ireland.





**Health lesson:** Over 190 silvers participated in a '**Siddha**' healthcare programme organised by the Pondicherry Society for the Care of the Aged (PONCARE) in Puducherry in October. Siddha is a traditional form of medicine, developed in southern India, which involves the use of **plants, trees, minerals** and **metal**, like gold, silver and iron.

## H RECOMMENDS

### ACTION PLAN FOR DECEMBER

**Sufi symphony.** Sufi music connects with the heart—this music of submission and surrender is said to bond humans to God and transcend all religious boundaries. Experience the magic at **Ruhaniyat - The All India Sufi & Mystic Music Festival** at a city near you. Organised by Banyan Tree Events, the festival will feature performers from India, Iran, Senegal, Morocco, Turkey and Syria. Here's the schedule:

- ❑ **Delhi:** 7-8 December 2007
- ❑ **Kolkata:** 15-16 December 2007
- ❑ **Bengaluru:** 5-6 January 2008
- ❑ **Chennai:** 2-3 February 2008
- ❑ **Hyderabad:** 16-17 February 2008
- ❑ **Pune:** 23-24 February 2008

For more details on the event and venues, contact Anand Lalwani at (0) 9324143597, (0) 9819109841 and (022) 32972584 or email [banyantree@vsnl.net](mailto:banyantree@vsnl.net)

**Word power.** Research has established that keeping your brain active with games and puzzles can keep dementia at bay. Now you can play an old favourite—Scrabble—on your computer. Go to [www.scrabulous.com](http://www.scrabulous.com), register for free and play; you can test your skills against the computer or other players who are signed in. Developed by Rajat and Jayant Agarwalla, the website was launched in July 2007 and hosts over 950,000 members, and counting.



BANYAN TREE EVENTS



SCRABULOUS



# Her story

Flavia Agnes writes about the concerns of women of age

**A**s life expectancy in India increases, rights concerning the elderly are becoming a public concern. While elderly of both sexes face

certain lifespan-related problems, for women the problems are compounded owing to stereotypical gender roles. Women generally do not plan for old age and are plagued by financial insecurities. Widowhood brings in additional insecurities. Issues such as domestic violence are other contributory factors. All these affect women in ways that are different from men. Unfortunately, despite the need, there are very few support services for elderly women. Their concerns usually get clubbed together with issues concerning younger women. Groups working with the elderly frame their concerns in the context of elderly men. It is in this light, that there is an urgent need to focus on issues concerning elderly women or women of age.

Domestic violence is further compounded owing to age. Many women tolerate an abusive husband through 30-40 years of marriage, waiting to approach the courts when the children grow up so that divorce does not cause a stigma and affect their chances of getting a good proposal. But when children get married and leave home, the woman finds that her age and ill health prevent her from approaching the courts and getting entangled in a lengthy and time-consuming court battle.

There is lack of concern for this segment even within the judiciary. I know a woman who had filed for divorce after her children had grown up and got married. The judge asked her pointedly, "If you have tolerated it for 30 years, what is the need to obtain a divorce now?" Fortunately, she had a con-

vincing answer: "For 30 years I tolerated his abuses. I could not live in peace all these years, but give me the option of at least dying in peace."

A woman's role as caretaker is never really relinquished and there is no retiring age for homemakers. Women are expected to look after an ailing husband even when they themselves suffer from ill health. This role can never be reversed, no matter what her ailments are. But after fulfilling this role with sincerity, there is no hope at the end of the tunnel for many women. Most women outlive their husbands. This is because of the social trend where men marry younger women. Also there are brighter chances of widowers getting remarried compared to widows owing to prevalent social norms.

In case of widows, the husband may have bequeathed the matrimonial home and property to the sons and the widow may suddenly find herself without shelter. She becomes a trespasser in her own home that she has built with love over the years. There are a number of cases in civil courts where elderly

women are seeking injunctions against dispossession by their own children. The recently enacted Domestic Violence Act has awarded legitimacy for claims of these women. Now they can approach a magistrate's court and obtain an immediate injunction to safeguard their rights.

Most women detest dealing with numbers and finance and leave

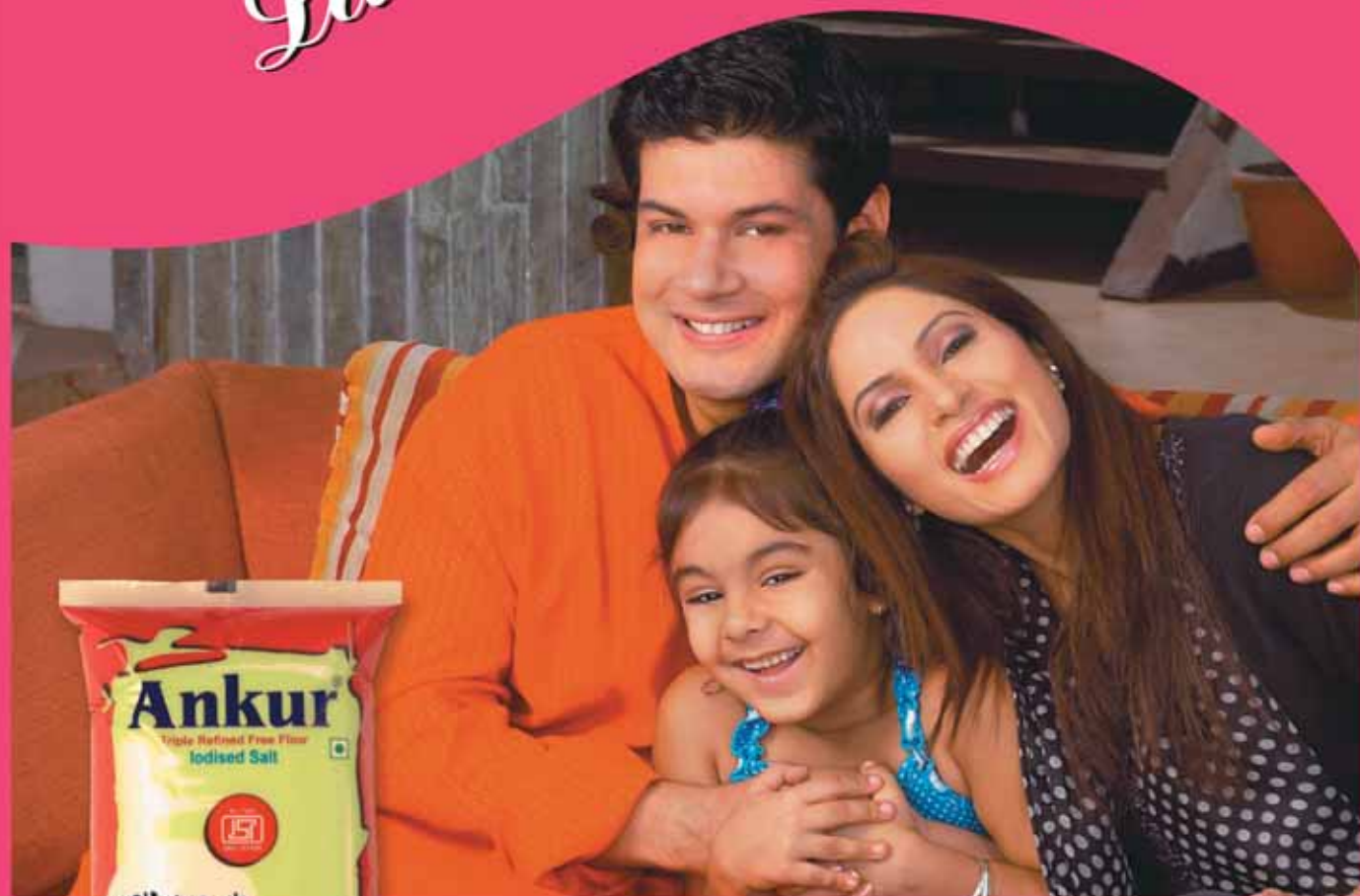
them to male members only to find that they have been defrauded. All women, especially those approaching old age, must be cautious while dealing with issues of personal finance, for after all it is better to be safe than sorry. I have met many women who have lost everything owing to their own trusting nature. Ageing can be a beautiful experience only when a woman has prepared herself for it. ■

**All women approaching old age must become aware of issues related to personal finance**

*Flavia Agnes is a women's rights lawyer and director of Majlis, a legal and cultural resource centre. You can contact her at [flaviaagnes@vsnl.net](mailto:flaviaagnes@vsnl.net)*



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## GENERATION RAP



Rocking couple: Madhumita and Somen

It is wonderful to have growing children, to watch them transform into adults, so different from the mirror image of ourselves that we had expected to see. Ironically, in our case, my husband Somen and I became more like our son Bodhi (now all of 24). My 57 year-old husband transformed from a dedicated Indian classical music fan to a rock enthusiast. Of course, full credit for this metamorphosis goes to my son and his music band.

I met my husband 30 years ago at an Indian classical music conference. I am a trained Indian classical vocalist and love Rabindra Sangeet and *ghazal* just as much as I enjoy listening to Manna Dey and Rahul Deb Burman. For Somen and me, our experience of western music was confined to

**"It's amazing how music can bridge the generation gap!"**

Englebert Humperdinck, Elvis Presley, The Beatles and a dash of Pink Floyd. On the

other hand, our tryst with western classical music was limited to the Strauss waltzes played in British clubs in Calcutta.

Our son Bodhi was set to be a rock musician even before he was out of school. Somewhat impressed with our collection of a lone Pink Floyd 33 rpm record, he took it upon himself to convert us to his

music and gifted us an MP3 containing all the albums of the only rock group we were familiar with—Pink Floyd, of course. Surprisingly, we realised that we did not have to struggle to appreciate our son's choice of music. Radiohead, Iron Maiden, and Coldplay became part of our 'curriculum'. Somen started surfing the Net to read voraciously on rock culture. In the meantime, long-haired teenagers in faded jeans went in and out of our home, lugging guitars and high hats, filling our conservative neighbourhood with the sound of no-holds-barred music.

Soon, their baby band *Insomnia* was playing all over town and my son's face stared at us from magazine covers. Somen became their friend, philosopher and guide, and I the law-keeper. Frequently, we find ourselves in music pubs feet tapping with parents of other musicians. While we still attend classical Indian music concerts, my husband is a regular at most rock events. Above all, he is proud that he has learnt it all from his son. We are happy that music bridged the generation gap for us. While my son is all set to learn the *sarod*, my husband hums *We don't need no education*....

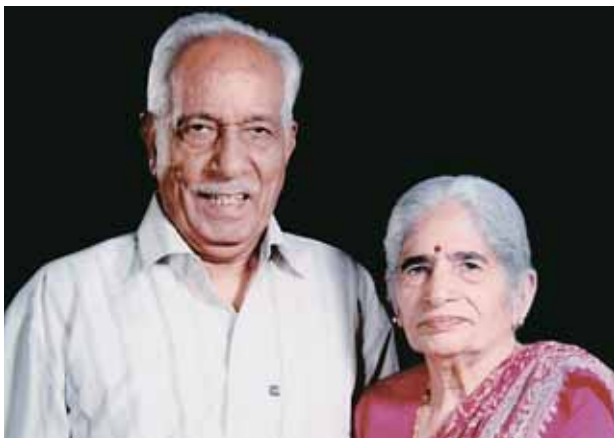
—Madhumita Ghosh, Kolkata

## 1947: A LOVE STORY

I still remember how it all started. It was mid-1947. I was only 22 years old, working at the Punjab National Bank at Lahore. One day my relatives invited me over to 'see' a girl. I will never forget the moment when I first met Satya. I remember the tension that had gripped the room where we both sat silently. Just when we were wondering how to break the ice we glanced at each other—and smiled broadly. I asked her whether she would like to marry me. She shyly murmured, "Marriages are made in heaven." We parted that day after relatives from both sides finalised our wedding date.

As destiny would have it, savage communal riots erupted in ensuing weeks followed by the world's most historic mass exodus. I was left with no choice but to move to India with my parents. We found





Love without borders: Prabhakar with wife Satya

refuge in a one-room, 'servant quarter' in New Delhi. Amid the displacement and agony, I was haunted by memories of the demure girl I had fallen in love with. Just when I had given up all hope of meeting her, Satya's parents visited us in New Delhi. Later I learnt that Satya had urged them to find my contact details from the bank where I had worked. Our wedding was a simple ceremony. Though I wondered how Satya would adjust to the humble accommodation, she did it without any fuss. Soon, I quit my job at the bank to join the Lok Sabha Secretariat.

In the years that followed, we were blessed with two sons and a daughter. I retired as a gazetted officer in 1981. Today at 83, I am a great grandfather to a three year-old. My dear wife, who defied all odds to meet me all those years ago, is 77. Though the years have changed us in many ways, our love remains unchanged. Satya was right after all. Marriages are made in heaven. Ours certainly is.

—Madan Mohan Prabhakar, New Delhi

## SILVER TRAVELS

After years of dreaming about it, this June, my wife Radha and I, along with 15 other couples aged above 60, set out on an all-India package tour pilgrimage by road. Though, at first, the train seemed like a more convenient travelling option, the road travel to the temple or hotel after disembarking from the train would have left us fatigued. A bus would deposit us at the exact spot without such hassles.

Our itinerary, starting from Bellary in Karnataka, was a long list of famous holy centres, in the following order: Pandarpur, Nasik, Mathru Gaya, Pushkar, Jaipur, Gokul, Mathura, Agra, New Delhi,

Haridwar, Rishikesh, Badrinath, Naimisaranya, Ayodhya, Allahabad, Varanasi, Gaya, Bodhgaya, Konark, Srimushnam, Simhachalam, Annavaram, Puri Jagannath and Vijayawada. A hefty semi-luxury bus and a helpful guide escorted us on our expedition, which would take us across 3,500 km.

The first week, as we trundled through Karnataka and Maharashtra, was relaxed. But as we headed north and the temperature touched 48°C, everyone started complaining of aching joints and fatigue. None of it, however, dampened the enthusiasm of



Pilgrims' progress: Prahlad Varda with wife Radha

our group. My wife who suffers from arthritis had a tough time standing in long queues for *darshan*, but was all poise when she took a holy dip in the sacred rivers. Of course, the accommodation

arranged by our agent was a solace at the end of each day. Our journey from Haridwar to Badrinath was particularly thrilling as our bus negotiated breathtaking hairpin bends. We were also impressed by the Birla temple in Rajasthan, which handled devotees very systematically.

Two weeks after we returned, our body was still complaining against the physical strain and change in weather. But our mind was completely at peace. At 68, I suddenly realised that I have more strength and energy than I imagined.

—P L Prahlad Varda, Bengaluru

**"At 68, I realised I have more strength and energy than I had imagined"**

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# Heartstrings



V RAMESH

Violinist **Lalgudi Jayaraman**'s children and grandchildren carry on his musical tradition with passion and flair, writes **Padmini Natarajan**

*A melody comes into my mind, anytime, anywhere, in the night and I jot it down, otherwise it will slip away. Then the melody takes over my thoughts and demands to be composed. Sometimes a composition flows beautifully, at others it refuses like a recalcitrant child to settle into a pattern. It has a life of its own and has to be polished and played many times until it can be performed.*

—Lalgudi Jayaraman

**E**nter violinist Lalgudi Jayaraman's simple home in bustling T Nagar in Chennai and you are bathed in sound—the bow deftly picks up the seven notes on the violin; voices run up and down the scales in concord; and children, grandchildren, students and other musicians flit in and out chattering excitedly. This is not just a house but a shrine to music where three generations live—and play—together in harmony. Conductor of this family symphony is the prolific

77 year-old Jayaraman revered in the world of Carnatic music for his melody, rhythm and technique. By contrast, his wife Rajalakshmi is a quiet presence, welcoming visitors with warmth but preferring to stay on the sidelines. In the music room adorned by large portraits of three generations of his forefathers, Jayaraman holds court with his students, most notable of which are son G J R Krishnan and daughter Vijayalakshmi, both in their 40s, and grandchildren Samyuktha, 19, and Arjun, 8.

Music runs in their blood. Jayaraman's ancestor was a disciple of Saint Thyagaraja, a composer, philosopher and cultural icon in southern India, who preached salvation through devotional music in the 19<sup>th</sup> century. His father, V R Gopala Iyer, was also a teacher, and taught the young Jayaraman, who began his musical career at the age of 12 as an



Three generations in harmony: Jayaraman (centre) with son Krishnan and granddaughter Samyuktha

accompanying violinist. As his knowledge of the nuances of Carnatic music and its different *baani* or styles grew, he went on to accompany renowned vocalists such as G N Balasubramanian, Madurai Mani Iyer and Chembai Vaidyanathan.

This rich and varied concert experience soon became the background for establishing himself as a solo violinist. Judiciously combining tradition with

## Jayaraman evolved the Lalgudi *Baani*—violin playing that comes closest to vocal music

innovation, Jayaraman evolved a new technique of violin-playing—Lalgudi *Baani*—a proportion of melody and rhythm that comes closest to reproducing vocal music, consciously giving emphasis to lyrics and expression of sentiments. He began to compose *thillana* (a rhythmic coda where syllables are used in a rapid rendition) and *varnam* (centrepiece in a recital of music) that were a blend of raga, *bhava* (feeling), rhythm and lyrical beauty.

Jayaraman, a Padmashri and Padmabhushan, was the first musician to bring international attention to the Carnatic style of violin playing—in 1965, violinist and conductor Yehudi Menuhin presented him with an Italian violin at the Edinburgh Music Festival. He also introduced a new concept of a musical ensemble with violin, *venu* (flute) and veena in 1966. Composing in four languages—Tamil, Telugu, Kannada and Sanskrit—his compositions became popular with Bharatanatyam dancers and singers. In fact, to honour him as a ‘living legend’, some of the most renowned dance schools in Chennai—Bharathalaya, Chidambaram, Kalakshetra—came together this October to pay tribute to his talent in the show *Lalgudi Margam*, held at Chennai’s Music Academy, which featured his compositions. And his stage shows continue to receive rave reviews.

“My sister Vijayalakshmi and I learnt the niceties of performing on stage from my father,” says son Krishnan, a recipient of the prestigious Kalaima-

mani Award from the Tamil Nadu government for excellence in art and literature. “My father is a complete and composite guru.” The siblings also learnt from their grandfather Gopala Iyer. “Both *Appa* [father] and *Thatha* [grandfather] were equally strict and we learnt from them individually, and with the other students,” recalls Vijayalakshmi. “*Appa* was an excellent critic and never played favourites. Sometimes he taught certain techniques or rare *kriti* [longer format of a Carnatic music song] to other students and we came to know of it only when we heard them sing or play. He insisted on students singing the raga and lyrics first and getting to know the nuances of the language before playing. The playing of the violin was not merely a display of technique—the technique was used to enhance and enrich the *kriti*. But the best lesson he taught us was to never compromise on quality.”

Jayaraman taught them another valuable lesson—to bring their own creativity to the music. In fact, Krishnan, who lives with his father, has gone beyond the classical ambience of the *cutcheri* (recital)—



The guru: Jayaraman with Krishnan, Samyuktha, daughter Vijayalakshmi and her son Arjun



Carrying on the tradition: Vijayalakshmi with Arjun

he conducted a Carnatic symphony with more than 20 modern instruments at the Singapore Arts Festival in 2005. "I'd love to repeat the performance in India if we get sponsors," he says. "Globally, Indian music is only associated with the sitar and tabla. My peers and I are trying to give the world an opportunity to listen to our style of music."

This includes Vijayalakshmi who travels all over the world for concerts and recitals, with her family and alone—she doesn't just play the violin; she also sings. "I am equally comfortable playing the violin or singing," she says. "Singing came to me because of my father's style of playing, which is very vocalised. Along with playing the violin, I had to sing along. I never stopped." She believes change is a natural and continuing process but that it shouldn't be used as licence to dilute tradition. "Presenting your art with freshness, within the framework of tradition, is the challenge of a talented player."

The siblings showed their talent—and celebrated their lineage—at a concert arranged by Dakshinatra Music Academy this July called *Parjanya – The*

*Rain Cloud*. Krishnan and Vijayalakshmi explored the different moods of rain—soft raindrops, the drizzle followed by the fury of the cloudburst—through *swara*, *alpana* and the imaginative use of percussion. They also performed together on the soundtrack of *Sringaram – Dance of Love* (2005), a film by Sharada Ramanathan based on the lives of the Devadasis that won three national awards in music, cinematography and choreography—the music was composed by Lalgudi Jayaraman; the first time he scored for a film.

"Interacting with my father gives us new perspective to familiar perceptions of music," says Vijayalakshmi. "That is the wonder of imbibing his knowledge. Now, my son Arjun is learning how to play the violin." The eight year-old who studies in third grade takes lessons from his mother—but idolises his uncle. "Maybe it's male bonding!" she quips. Meanwhile, Krishnan's daughter Samyuktha, who studies computers and accountancy in college, learns from her grandfather. "When she performed with my father and I at the Krishna Gana Sabha Golden Jubilee celebrations in 2006, it was reinforcing a tradition," says Krishnan. The venue too has special significance. "The Krishna Gana Sabha gives an artist the respect and freedom to experiment with music," explains Vijayalakshmi. "All my father's disciples, including *Anna* and I, have performed first at the Sabha because of my father's long-time association with it."

## Jayaraman has taught his family a valuable lesson—to bring their own creativity to music

Jayaraman is proud of his musical family. "My three sisters were involved with music and now another generation is taking over," he says. "Youngsters are intelligent and grasp musical nuances quickly." But he is quick to add, "They also tend to forget them. In our time, we practised a piece until it was hammered into us like a nail!" Alas, concentration is hard with the continuous assault of noise pollution."

In the background the mixer whirrs laboriously from the kitchen and an auto rickshaw raucously blows its horn on the street outside. Still, in the Lalgudi home, the music plays on. ■



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# Oasis of compassion

In the midst of bustling Bengaluru, **Rajashree Balaram** meets silvers who have found solace after losing sanity



ABHIJIT GHOSH

**R**ajeshwari's gaunt face lights up at the mere mention of food. She talks animatedly about lunch and dinner while nibbling on a biscuit. Between bites, she also narrates her experiences in various cities in India. But ask her about her children and she struggles to remember their names, her eyebrows knit in severe introspection and the lines on her face more pronounced. After a long silence, she gives up with a sheepish smile.

Rajeshwari, 78, has been suffering from Alzheimer's for over

ten years now. But thanks to Asha Jeevan Home and Care Giving Centre for the Aged, she does not have to be alone. Of the 79 old age homes in Bengaluru, Asha Jeevan is the only one that takes care of silvers suffering from mental disorders. Located on the end of a dusty lane off Bannerghatta Road, the home caters to 96 silvers—66 of them suffer from mental illnesses such as dementia, Alzheimer's, schizophrenia, Parkinson's and bi-polar syndrome. The 30 other residents are mentally fit but immobile due to severe bone fracture, paralysis or an amputated limb.

Established in 2000 by Sujata Bhat and Kalpana Mallya, Asha Jeevan consists of two buildings built over 10,000 sq ft. The main four-storied building has 34 rooms, a kitchen, a dining area on each floor, and a ramp that curves from the ground up to the top floor. The adjacent three-storied building, called the retirement block, has 12 rooms. In 1991, Bhat, then an administration executive with the RPG Group, quit her job to look after her infant son. A decade later, with more time on hand, she felt she should do something that would enable her to contribute to



society. After much introspection, she decided to start an old age home. Good friend Kalpana Mallya, an architect, shared her passion. She gave up her flourishing practice and offered to become the other trustee.

Asha Jeevan started out as just another old age home, albeit on a modest scale. The first setup was a small, rented bungalow in Bilekahalli where silvers paid a monthly charge of Rs 1,500. "Among our first batch was a lady who was expelled by an old age home where she was staying earlier because she had fractured her hip and could not move," Bhat recalls. Soon, another resident at the home started displaying violent behaviour. Though she was clearly suffering from mental illness, her family had not disclosed her condition at the time of admission. "That's when I realised that most old age homes are only keen on silvers who can take care of themselves," says Bhat. "Kalpana and I decided to focus on the ones who couldn't. We did not have any qualification in social welfare or even the faintest idea how to deal with people with mental illnesses. At the same time, we felt it was highly unfair that these silvers were marginalised simply because they had lost control of their mental faculties."

The two of them started attending weekly counselling sessions at the nearby National Institute of Mental Health and Neuroscience (NIMHANS) to understand how to deal with mental disorders. Slowly, the first few residents who had earlier displayed disturbing behaviour calmed down in a couple of weeks. Within a few months, Asha Jeevan became a



Tender loving care: (above) Kalpana Mallya encourages residents to participate in the kitchen; a caregiver checking the blood pressure of one of the residents; (opposite page) Leni Joseph with her mother Mary who suffers from aphasia

sanctuary for silvers whose minds and bodies could no longer keep up with the ruthless pace of the world. Impressed by the dedication of the two trustees,

**"We focus on silvers who cannot take care of themselves"**

a generous donor, Dayanand Pai, offered the land at Bannerghatta at subsidised rate. With more donations and a loan of Rs 3.3 million borrowed from Canara Bank, Asha Jeevan shifted to its present spacious address in 2004.

Most silvers at Asha Jeevan have families, though the home also has a few destitutes. Apart from a 50 per cent refundable deposit of Rs 60,000, families pay Rs 3,500 to Rs 4,500 per month depending on the accommodation—they can choose from single/double/triple occupancy rooms or opt for the 'retirement blocks' that consist of a bedroom, a toilet, a utility space and a sit-out. The fee includes food, medicine and fees for psychiatrists and physiotherapists. A complete medical history has to be submitted during admission. Bhat also takes residents for a basic medical check-up—ECG, chest X-Ray, blood and urine test.



Bhat and Mallya with their team of caregivers

At Asha Jeevan, silvers are monitored unobtrusively by 42 full-time caregivers who live on the premises. Bhat provides intense three-month paramedical training to all caregivers. They are trained in reading blood pressure, diabetes care, catheter insertion, Ryles tube feeding, dressing bedsores and handling oxygen cylinders. "Most of the training is hands-on," says Bhatt. "All caregivers are aged between 18 and 24. Their vivacity serves as a good counterfoil to the depressing aura that surrounds silver residents." In the past five years, 21 year-old Shweta, a caregiver at Asha Jeevan, has learned to drive the ambulance and knows the medical history of each resident. She even knows how to deal with their mood swings, which range from aggression to mischief.

Gopalan Iyengar, 101, is the oldest silver at Asha Jeevan. He is mentally fit but hampered by blurred vision and impaired hearing. Iyengar is always smiling and takes five rounds, unescorted, around the grounds

every day. Another silver, Chandrashekar, 82, who earlier worked with the Railways in Bengaluru, suffers from Alzheimer's and is prone to sulking, even threatening to leave the home. Bhat hears him out over a cup of coffee and offers solace. By the end of the conversation, Chandrashekar is cheerfully talking about cricket. On the

## "We think it's a disservice to confine them to their beds"

other hand, Leni Joseph, 38, a schizophrenic who lives at the home with her mother Mary, 76, who suffers from aphasia (difficulty understanding the speech of others or expressing verbally), loves to make bouquets. Asha Jeevan makes an allowance for young, mentally disturbed people like Leni based on the seriousness of their mental illness.

The childlike innocence of these residents is heartbreaking.

"Unless necessary, I don't give them sedatives prescribed by psychiatrists," says Bhat. "I think it's a disservice to confine them to their beds." Bhat's concern runs deep—she lives next door, so she can be accessible 24/7.

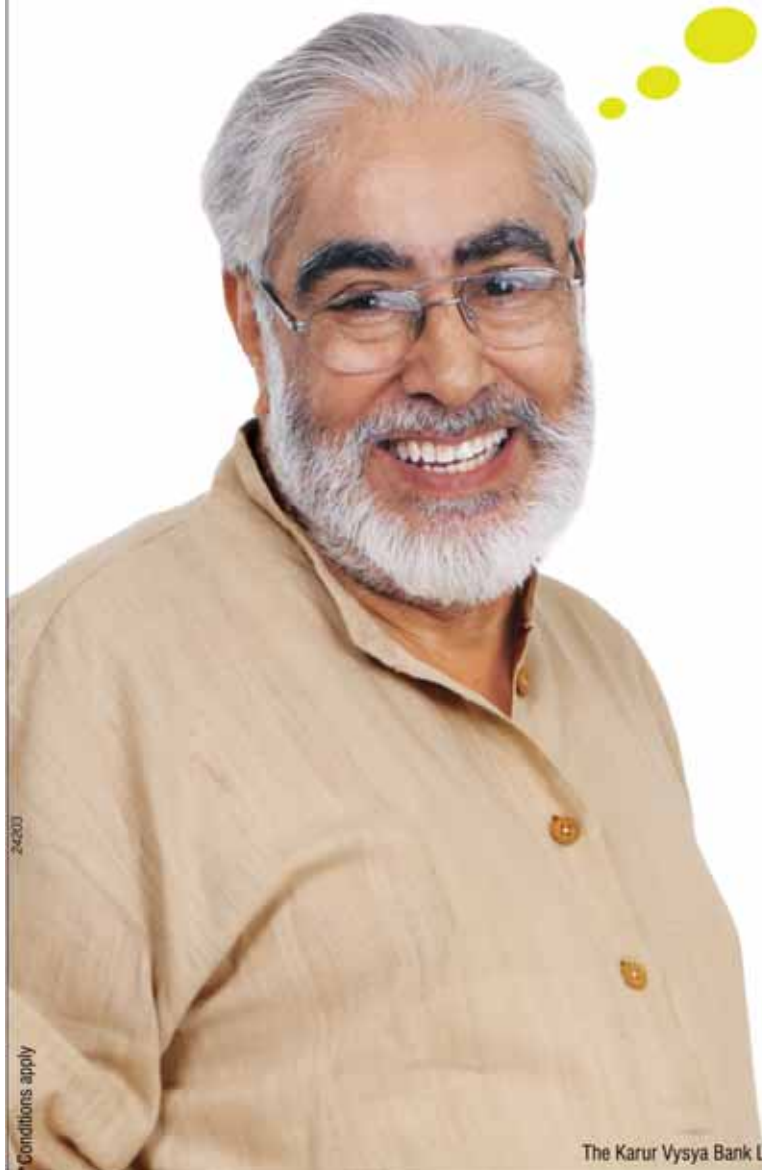
Though there is ample freedom of movement, residents are not allowed to step out of the gate unescorted. To lighten up the ambience, rabbits, lovebirds and kittens frolic in the courtyard. Bright curtains and potted plants add a splash of colour. A book-case filled with well-thumbed books stands near the entrance. "You should see how they all wait for the clock to strike four in the evening—that's when we switch on the TV," says Bhat with an indulgent smile. The television is kept in the large meditation room, which also serves as a prayer room. Silvers here love all music and sports channels. The dining area on each floor is a noisy meeting point filled with chatter and giggles.

Godha Iyengar, who recently admitted her 85 year-old uncle R Venkateshan after he was paralysed, talks highly about Asha Jeevan. "The old age homes that I visited earlier seemed very depressing and clinical," she says. "At Asha Jeevan, the attitude towards each resident is very positive." Bhat, however, waves aside the praise. "I respect the appreciation but what we need right now are sponsors," she says. "We desperately need one more ambulance. Even a week's worth of pulses, cooking oil, vegetables... any donation will be appreciated." ■

*Asha Jeevan Home & Care Giving Centre for the Aged, 57, 7th Cross, Pavamana Residency, Kembathalli Road, Gottigere, Bannerghatta Road, Bengaluru-560083. Mobile: 9845055715, 98451 84079; Website: [www.ashajeevan.org](http://www.ashajeevan.org)*



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# Conscience Keeper

The force behind India's right-to-information movement **Aruna Roy** continues to fight for the 'other India'. **Teena Baruah** gets a ringside view of her battle against corruption

**E**arly morning on 5 November, the lawns at India Gate in Delhi resemble a carnival. Streamers blow in abandon—the intense energy of puppeteers and Mangniars (a community of Rajasthani folk singers) performing on mud platforms have as much to do with it as the winter breeze. Potters with mud dripping from their elbows work away at their wheels. There are banners and photographers in colourful scarves holding their cameras up high to get wide-angle shots. Only, instead of their wares, the participants have a social agenda to showcase.

A counterpoint to the colourful ambience, angry voices speak of corruption, rape, and denial of wages. Street theatre performers carry a dummy coffin and folk

singers mock nepotism and 'red-tapism'. A young woman protestor shows another how to make room with her arms as they push through the crowd, which includes representatives of civil society organisations, development workers, social activists, and Panchayat members, debating issues such as governance, laws, ecology, irrigation, food security, integrated medicine and children's rights.

Helming this unique debate on federalism organised by the Union Government (a prelude to the Fourth International Conference on Federalism at Vigyan Bhavan) are ecologist-activist Dr Vandana Shiva, cardiologist Dr Naresh Trehan, environmental activist Anupam Mishra, water conservationist

and Magsaysay Award winner Rajendra Singh, Yogendra Yadav, sociologist and co-director of Centre for the Studies of Developing Societies, and environmental activist Sunita Narain.

A few yards away, social activist Aruna Roy, 61, stands leaning against a banyan tree. "I am glad the Indian government is participating in change," she says. Then looking around her, she breaks into a sudden, unexpected smile. "I cannot live in compartments. While my mind is at work for the rights of our villagers, I am also listening to this fabulous music, watching the potter at work." Just as suddenly, the smile is gone. "The order of the world is a façade and behind that the real world is disintegrating into chaos."

**"The world's order is a facade; we're disintegrating into chaos"**

Roy, propeller of the Rajasthan Right to Information Bill that paved the way for the Right to Information Act in 2005, continues to raise awareness over the issue of file notings—official remarks that play a pivotal role in the future of various projects. Initially, the government wanted to amend the Right to Information Act by excluding file notings from public view but later, in November 2006, capitulated owing to pressure from Roy. (Areas like defense, security, personnel and intelligence are still cordoned from public scrutiny.) Roy continues to keep the issue alive, refusing to be complacent about it—that's a characteristic she feels is reserved for bureaucrats, not activists.

Roy began her career as a junior officer in Indian Administrative Service in 1968. She was always uncomfortable with occupational hierarchy. Also, she found herself making decisions without adequate information. Frustration mounted when she realised she couldn't change the system—or the fate of poverty-stricken villages. What also worked against her was her temper, which reveals itself when you dig into her private space. But we were forewarned. Roy, in fact, first got cross with her world while travelling to Indraprastha College in Delhi on public buses, dealing with sexual harassment en route. Her anger didn't always come in handy when she fought against gender inequality in public spaces, her own larger family and in the IAS.



So, after seven years of government service, she resigned and joined the Social Work and Research Centre (SWRC), an NGO better known as Barefoot College, led by her husband Sanjit 'Bunker' Roy. This world-renowned experiment is engaged in rural development projects in Tilonia, a village 100 km from Jaipur, Rajasthan.

"I didn't know what a village was," recalls Roy, whose experience at SWRC convinced her that poor people needed to be agents of their own economic and social improvement. On 1 May 1990, villagers from Rajasthan, steered by Nikhil Dey and Shankar Singh, approached Roy to join in their Right to Information movement, sparked in the late-1980s

by villagers' anger over being denied their wages. They alleged manipulation of government records that claimed they hadn't worked at all. "They felt that tabling government records and scrutinising them publicly would help solve the problem," recalls Roy, who later, with Dey and Singh, founded Mazdoor Kisan Shakti Sangathan (MKSS) to empower these villagers. In the process, she shifted her official base to Devdungri, a village on National Highway 8, near Bhim in central Rajasthan. Symbolic of the other, darker side of prospering India, Devdungri has become Roy's second home.

From here, Roy began staging hunger strikes, sit-ins and rallies, slowly moving to other villages

**"Poor people need to be the agents of their own improvement. Public**





Roy with her 'family': (clockwise from top) Celebrating with women in Devdungri; organising distribution of clothes to the poor in Ajmer; at an infant healthcare camp in Delhi; comforting a villager in Devdungri; at a *dharna* in Delhi; and with village elders in Devdungri

exposed to the scrutiny of intended beneficiaries," says Roy, disclaiming popular belief that she was the mastermind of the campaign to pass the Rajasthan Right to Information Bill, which paved way for the Right to Information Act in 2005.

"In fact, the people educated us," she adds. "And Jan Sunwai meetings between December 1994 and April 1995 proved the potential of the right to know." Shocking revelations followed. Of toilets, schools, health centres recorded as paid for but never constructed; of improvements of wells and roads that remained unimproved; of famine and drought relief never rendered. Such revelations embarrassed culpable officials and led to apologies and investigations, even return of stolen funds.

In 2000, Roy won the Ramon Magasaysay Award for "community leadership for empowering villagers to claim what is rightfully theirs by exercising people's right to information". "Being an administrator she brings into activism a disciplined approach," says Mrinal Pande, editor-in-chief of Hindi newspaper *Hindustan*. The Magsaysay earned Roy support from Pande and other journalists, intellectuals and

across Rajasthan. Shankar Singh, a resident of Tilonia and 'communication in-charge' at Barefoot College, created an ensemble of song, dance, drama and puppetry to bring home the message about issues like education, health and politics. Soon, the crowds at her rallies swelled.

"Her speeches, delivered in chaste Hindi laced with Rajasthani and a hint of a Tamil accent are as unpretentious as she is," says Yogendra Yadav. "Aruna Di almost never uses the singular 'I'; every reference includes her and her colleagues at MKSS. That's probably the reason she has retained and gained comrades. In that sense, she represents the legacy of the best of our national movements."

Finally, the government launched an official enquiry to investigate denial of wages to villagers. Its report revealed that a bogus company comprising government employees regularly received illegal payments for work that had never been done.

"The movement, however, took shape only in 1994 when a villager from Kot Kirana in Rajasthan's Pali district complained of not receiving his daily wages. We at MKSS promised to fight his case only if he demanded access to records for the period he worked on the project. As the government was determined to stifle our efforts, we organised Jan Sunwai [public hearing] platforms at which records of development projects were

hearing platforms have proved the potential of the right to know"



With comrades and friends: (Left) With right-to-information activists in Delhi; and with Arundhati Roy

reformers who joined in the right-to-information movement to give it a national dimension.

As a result, the Right to Information Act was born in October 2005—and propelled Roy's name into the headlines. "However, Aruna hasn't been corrupted by success," insists B G Verghese, columnist and senior fellow at Centre for Policy Research, New Delhi. "She has built a group of activists to take the cause forward. This is rare in times when activists are using their causes to leverage their position."

A battle was won, but it took Roy a long time to fight her own demons. "I was unaccustomed to community living," she remembers. "Also, after years in IAS, I had to change from talking to listening." The mud hut she shared with her colleagues Nikhil Dey and Shankar Singh had two rooms, both about 16 x 4 ft. White

ants ate away many of her books and papers. This room is still her office in Devdungri. There is still no electricity and the only luxury is a toilet connected to a septic tank. "I had to be toilet trained once more to fit into village life," she jokes.

The smile and wit are rarely seen by outsiders today. Roy's friend and IAS batch mate Madhu Bhaduri recalls their days at the IAS training academy in Mussoorie, when "being with Aruna meant fun and laughter". "She still has a sense of humour, but she doesn't talk the way she used to." Perhaps because Roy's life is consumed by anger. Many things make her angry—like hype about 8 per cent growth in economy while the minimum wage of a worker in Rajasthan, including hers, remains Rs 73 a day; and inequality in development in Devdungri. She is also angry about Nandigram and questions

the power of Parliament to decide what people should do with their natural resources. "Inequality and lack of development are pushing people to extremism," she says. "Nobody wants to stay in a state of violence. But if my alternative is death, either through hunger or being beaten by police, I'd die fighting. I will kill and get killed."

"For Aruna, her life and work merge seamlessly," says actor Nandita Das who considers Roy her mentor. "Since my college days when I was involved in grassroots projects in Tilonia, I have been with her on *dharna* many times. Most people in the field have become cynical and angry fighting the system. But Aruna has never let the anger consume her. She has channelled her angst constructively."

Roy is also angry about religion in India—Ayodhya made her

"I'll be damned if I rest in peace till there's corruption around me,



realise that faith is not a private space. "Have you seen the made-in-China *rakhi* threads and Ganesha idols? Is that the India we dreamt of?" On being quizzed, she relents, "I don't believe in established religion. But I celebrate all festivals with my people in Devdungri. That way I'll never be fundamentalist."

However, with time Devdungri is becoming a small detail of a larger picture. Her friend, activist Shekhar Singh, 57, feels Roy's iconic image has pushed her to be part of various movements and kept her away. "She regrets it as Devdungri is where she tests her ideas," he says. She agrees, saying, "Always being on the road is the biggest price I have paid for being an activist. For me 'bliss' is to sleep on the same bed and not move for three days." Roy travels for about 20 days in a month, but always returns to Devdungri.

That's also when she steals some time with husband Bunker Roy in Tilonia. "Though we haven't worked together for years, it's a good marriage because in some ways it is not a marriage," she says. "We give each other space and it's an equal relationship." The two married simply in 1970. They decided not to have children to tie them down, and not to be financially dependent on each other. Roy has never worn a symbol of marriage, "No *kara*, *sindoor*, or the dog tags we wear in the South called *taali*." She is unpopular among her husband's family for speaking against dowry and ostentatious wedd-



An open home: Roy with mother Hema Jayaram

ings but it doesn't bother her anymore. "Greying has cushioned me against criticism," she says. "I've learnt to live with it."

Their home in Tilonia, she says, has the same bohemian character of her childhood home in Delhi.

"It's an open house. You can have your own opinion and be emotional about what you believe," says Roy, recalling dinner-time punctuated by lively discussions. "My mother, a homemaker with a broad outlook to life, used to joke about hanging a sign outside saying, 'If you don't argue, don't enter'."

In Tilonia she enjoys luxuries she doesn't get in Devdungri: a computer, bedroom, books and music system. "Bunker and I listen to music together, in the open. For me, music is a religious experience." Music is a habit she picked up during her time at Kalakshestra, an arts academy in Adayar (Chennai), where she learnt

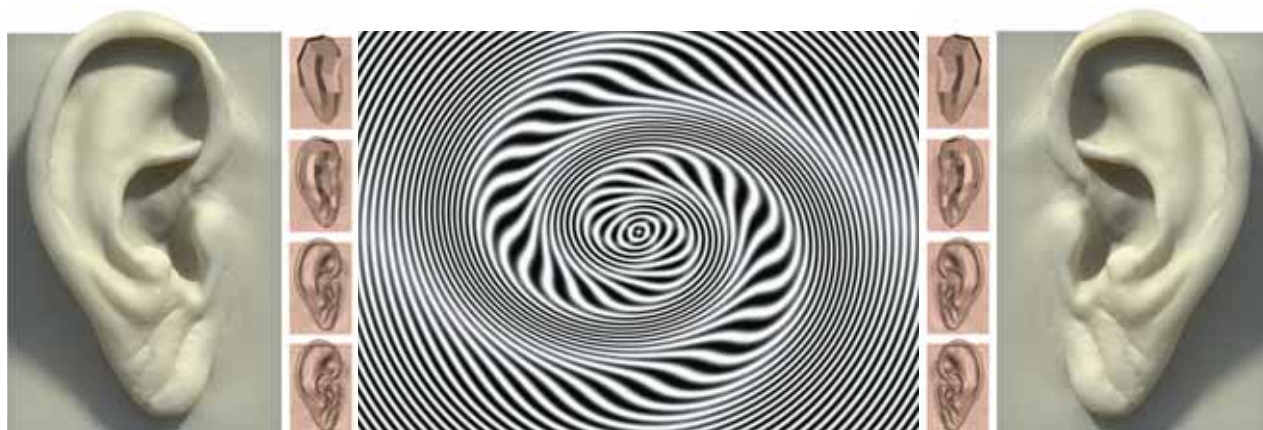
Bharatanatyam, painting and Carnatic music under the guidance of noted dancer Rukmani Devi Arundale. But she refuses to tune in to a Walkman or iPod, as her ear is usually glued to the phone, which rings incessantly.

People call her all the time to request her for lectures, interviews, sound bytes on politics and democracy. Roy handles all calls at an unhurried pace, accepting some, refusing many. "With age, I have become more careful about my body," she says. "I used to treat it like a slave. Now, when I am tired it says 'no'." Of late, overexertion causes nausea, body pain and distress and she takes days to recover. "Sometimes, I switch off my mobile for two hours. If that doesn't help, I do Vipassana, meditating for 10 hours at a stretch. But I'll be damned if I rest in peace till there's corruption around me, though I know it will go on beyond my life." ■

although I know it will go on beyond my life and times"

# Listen well

Presbycusis is a common hearing loss associated with ageing. Rather than ignoring the problem, consulting a doctor will help improve quality of life, writes **Anjana Jha**



**A**ccording to a new study compiled by the Hearing Institute of America this year, hearing loss has become the No. 1 disability in the world with loud music, recreational equipment and noisy workplaces being responsible for one-third of such cases. The study estimates that around 500 million people worldwide suffer from some form of hearing loss, with people losing their hearing at a much younger age than they used to 30 years ago.

Hearing loss associated with ageing, known as presbycusis, occurs gradually. While approximately 30-35 per cent of adults aged between 65 and 75 years suffer from it, the condition is more prevalent—40-50 per cent—in those over 75. Different from tinnitus (sensation of a ringing, roaring, or buzzing sound in the ears; see *June 2007 issue of Harmony*), presbycusis often

affects both ears. However, the degree of hearing loss varies considerably. While some people may become almost completely deaf by the age of 60, others retain excellent hearing even when they are 90. Also, presbycusis is more common and more severe among men.

## HOW IT HAPPENS

Presbycusis is most commonly associated with changes in the inner ear, typically involving the loss of some of the tiny receptor hair cells found in the snail-shaped cochlea. Sometimes it could occur owing to a conductive hearing disorder where loss of sound sensitivity is caused by abnormalities of the outer or middle ear. Such abnormalities may include reduced function of the tympanic membrane (the eardrum) or of the three tiny bones in the middle ear that carry sound waves from the tympanic membrane to the inner ear. Because the process of hearing

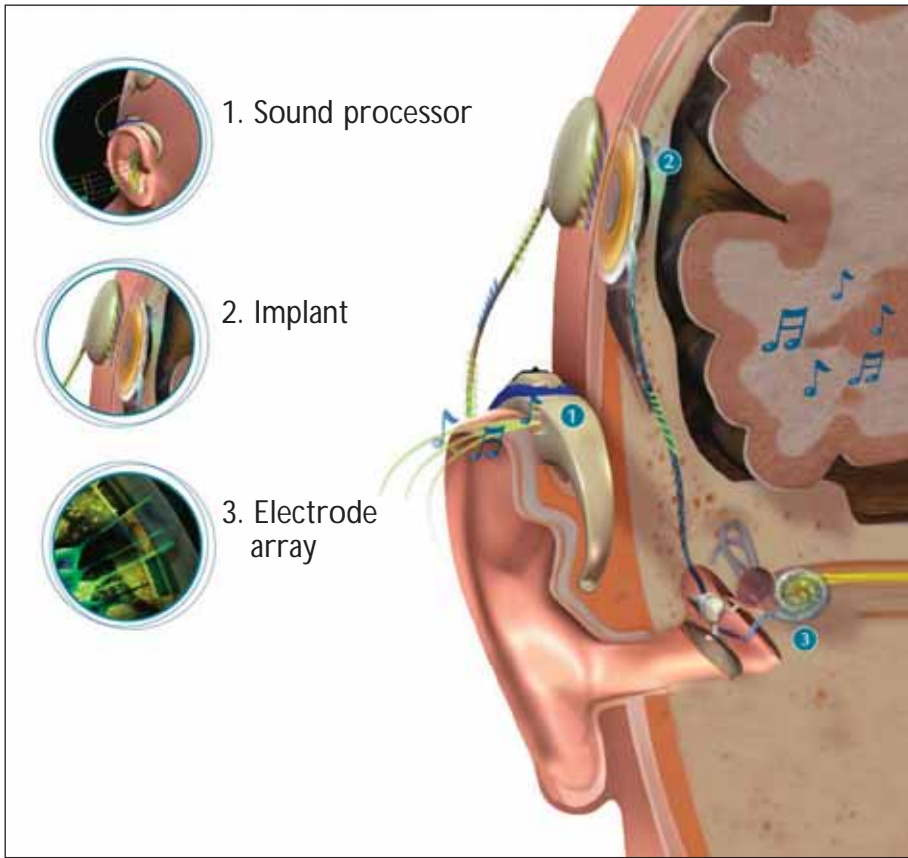
loss is gradual, people who have presbycusis often do not realise that their hearing is diminishing.

Hearing loss associated with presbycusis first affects higher pitches and gradually lower ones. For example, the same person who finds it difficult to hear familiar sounds—like the doorbell—may be able to hear the low-pitched sound of a truck down the street. Sounds often seem less clear and lower in volume. “A person may have difficulty distinguishing between words like ‘fish’ and ‘dish’ and have more problems with consonants than vowels,” says Dr Krishnakant Bhargava, emeritus honorary professor and head of ENT department at Lokmanya Tilak Municipal Medical College & General Hospital, Sion, Mumbai.

## TREATMENT OPTIONS

No treatment can prevent or reverse age-related hearing loss.





However, according to Dr L H Hiranandani, honorary ENT surgeon at Breach Candy Hospital and Jaslok Hospital, Mumbai, "It can be contained if

audiologist measures hearing and helps select the correct hearing aid. "The onset of hearing loss may initially create psychological problems," says Dr Bhargava.

## "Hearing loss can be contained if you are careful about your diet and body weight"

you are careful about diet and maintaining optimum body weight. Blood vessel diseases aggravate hearing loss and patients with diabetes and hypertension need to be particularly careful." Still working at the age of 90, Dr Hiranandani proves his point.

It is important to consult a doctor when there is any difficulty in hearing. While an otolaryngologist—a doctor specialising in ear, nose and throat—establishes the cause of hearing loss and offers treatment options, an

"A person may feel shy, even paranoid, when he realises that he has a hearing problem. But just as spectacles help improve a person's vision, a hearing aid will reduce hearing difficulties."

### TYPES OF HEARING AIDS

Hearing loss may be mild, moderate, or severe. The degree of impairment, cost and cosmetic concerns are some factors that determine the type of hearing aid you pick. Also, hearing aids are powered by analogue or digital technology and prices vary depending on the technology.

**Analogue aids** convert sound waves into electrical signals, which are amplified. Adjustable and custom-built for each user, they are manufactured according to specifications recommended by the audiologist. These aids can have more than one programme or setting, which the user can change for different listening environments—a quiet room, a crowded restaurant or an open stadium. On the other hand, **digital aids** convert sound waves into numerical codes, similar to the binary code of a computer, before amplifying them. Because the code also includes information about a sound's pitch or loudness, the aid can be specially programmed to amplify select frequencies. Digital circuitry gives an audiologist more flexibility in adjusting the aid to a user's needs and to certain listening environments. These aids can be programmed to focus on sounds coming from a specific direction.

"While analogue aids are available for as less as Rs 2,000 to Rs 3,000, digital aids cost anything between Rs 17,000 and Rs 150,000," says Dr S Jeevanram Shetty of Dr Shetty's ENT Hospital, Mulund, Mumbai. However, "presbycusis being a down sloping [pitch-related] hearing problem, digital aids are more effective as they amplify different frequencies."

The most common types of hearing aids include:

**Completely-in-the-canal (CIC)** aids (analogue and digital): These are customised to fit inside the ear canal. Without any wires or tubes outside, these devices are relatively inconspicuous.

They require some dexterity to control the volume wheels and other controls on the faceplate. However, owing to their small size, they have little space for add-ons like volume controls and directional microphones. More expensive than other styles, these aids help improve mild to moderate hearing loss.

**In-the-canal (ITC)** aids (analogue and digital): These fit partly in the ear canal but not as deeply as CIC aids. Though these aids have features that may not be present in CIC aids, the small size can make it difficult to adjust. It is suitable for people with mild to moderately severe hearing loss.

**In-the-ear (ITE)** aids (analogue and digital): These fill most of the bowl-shaped area of the outer ear. Largest among the customised styles, they are probably the most comfortable, the least expensive and the easiest to operate. The case that holds the components can accommodate added technical mechanisms such

compact. Worn behind the ear, they are connected to a plastic ear mould that fits inside the outer ear. The components are held in a case behind the ear and sound travels through the ear mould. BTE hearing aids are very reliable and appropriate for all types of hearing loss. These aids can be the most powerful and often are the easiest to adjust.

**On-the-body** aid (analogue): This includes a case with a large microphone, amplifier, and battery. The case—carried in pockets or attached to clothing—is connected by a wire to an ear receiver attached to an ear mould. Owing to its large size, this device is able to incorporate many signal processing options and is best for people with significant hearing loss.

“The different types of hearing aids, whether analogue or digital, are equally effective,” says Dr Deepak Dalmia, ENT and head & neck surgeon at Dr Babasaheb Ambedkar Memorial

## BE ON YOUR GUARD

### Symptoms

- Problem following conversation when two or more people are talking
- Trouble hearing because of background noise
- Difficulty hearing over the telephone
- Problem hearing and differentiating high-pitched sounds like ‘s’ and ‘th’
- Difficulty understanding when women and children speak
- Feeling that others tend to mumble and speak indistinctly
- Turning up the TV volume so loud that others complain

### Precautions

- Regular hearing tests
- Limiting the amount of noise that enters the ear
- Maintaining normal volume while listening to music
- Wearing earplugs in noisy environments—mowing the lawn, using power equipment

## Presbycusis is so gradual that people do not realise they have a hearing problem

as a telecoil, a small magnetic coil that improves sound transmission during telephone calls. Wires inside the device are not visible outside. These aids are useful for mild to severe hearing loss. The larger batteries in these aids make them last longer than smaller aids.

**Behind-the-ear (BTE)** aids (analogue and digital): These are the largest in size and the most visible, though there are some new versions that are more

Hospital, Mumbai. “Though the demand for analogue aids is decreasing, they cannot be phased out completely as digital aids are still very expensive,” he adds.

When deafness is severe, doctors recommend **cochlear implants**. In this surgery, a small electronic device is implanted under the skin behind the ear. This converts transmitted information into electrical signals—when delivered to the hearing nerve, they carry sound information past the

non-working part of the inner ear to the brain.

With presbycusis developing very gradually, people tend to make small adjustments over time without being aware of them—standing closer to someone who is speaking or turning up the TV volume in order to perceive the sounds and cues that they would otherwise miss. But as the hearing problem increases in severity, these slight adjustments become ineffective. Rather than ignoring the different warning symptoms and allowing the condition to deteriorate, it is advisable to seek timely medical intervention. ■





# Breathe easy

Dr M K Sen answers queries on common respiratory ailments

**Q** What are the common respiratory problems observed among the elderly?

Commonly encountered respiratory illnesses in older people include pneumonia; tuberculosis (recurrence of previously acquired quiescent infection); advanced chronic obstructive pulmonary disease (COPD) related to smoking; asthma (which needs to be differentiated from upper airway obstruction owing to lung tumours); lung cancer; and conditions like sleep apnea and pulmonary aspiration. Smoking, environmental pollution, co-existent diseases like diabetes, hypertension, neurological and cardiovascular problems, and concomitant use of drugs like corticosteroids and anti-hypertensive agents are some factors that can influence respiratory problems.

According to a recent study, high prevalence of respiratory disorders was observed among the elderly in Delhi (16 per cent of senior citizens suffer from pulmonary tuberculosis, 10 per cent from COPD and 4.5 per cent from asthma). In another nationwide survey, asthma among the elderly was found to be considerably higher in rural areas (about 11,000 people suffer for every 100,000) than in urban areas (8,304 for every 100,000).

**Q** I am 73 and a member of a local 'Morning Club'. In winters, I often catch a cold and get viral fever. I have tried some over-the-counter remedies, but nothing helps. What should I do?

Your problem is related to upper respiratory tract infections, which are equally common in all age groups. However, complications (bronchitis, pneumonia and resultant repeated hospitalisation) are more frequent in those aged 65 and above, especially among those who already suffer from chronic diseases related to the heart, lungs and kidneys. These could occur because of virus

(influenza and respiratory syncytial virus that causes bronchiolitis) or even bacteria (pneumococcus) in people over 70. Most such episodes are self-limiting but complications, which may be serious, must be treated aggressively.

Over-the-counter remedies should not be used. Influenza vaccine plays a vital role in the prevention of such episodes. Consult your physician early during the course of illness, as anti-viral and antibiotic therapy should only be taken only under medical guidance.

**Q** I have heard that vaccination in the elderly is fraught with danger. Is this just a myth or do older people need to be vaccinated to prevent respiratory infections?

Annual vaccination along with an inactivated influenza vaccine is effective in preventing viral influenza. It is recommended for people over 65 and residents of homes for elderly. The vaccine reduces the complications of influenza and risk for hospitalisation owing to health complications like strokes, heart disease and pneumonia, all of which could be fatal during the 'flu' season. The risk associated with this vaccine is negligible; however those allergic to eggs should avoid it. The specific strains of the influenza virus (against which the flu-vaccine is to be effective) vary every year and are decided by national and international health organisations. Repeated and regular annual vaccination renders optimal protection.

Another vaccine that may be used to prevent bacterial (pneumococcal) pneumonia is a polyvalent pneumococcal vaccine. It is recommended for people over the age of 65 and is re-administered every five years. The vaccine can effectively prevent the rate of pneumococcal pneumonia in high-risk, immune-competent patients by 60-95 per cent. You can rest assured that vaccination in the elderly population is safe and efficacious. ■

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*Dr M K Sen is a senior chest physician at Vardhman Mahavir Medical College and Safdarjung Hospital, New Delhi  
Contact him at [drmkSen@yahoo.com](mailto:drmkSen@yahoo.com)*

# Festival of the world

Dr Pushpesh Pant tempts everyone to party this Christmas

I am indebted to my good friend Reverend John Dayal for these recipes in this avatar. Years ago, he responded to my 'Merry Christmas' with a cheery, '*Bada Din Mubarak*', reminding us that the Gospel came to the subcontinent soon after the birth of Christ and took strong native roots. Reverend Dayal gently persuaded me to rid myself of the colonial mindset that relates Christianity with the *gora*. Over the years, I have discovered the wisdom in his words. Indian Christians in

different regions are an excellent example of our glorious diversity. With unique genius, they have adopted and adapted many celebratory festive dishes imported from foreign shores. I have further Indianised the names of these desserts to make them less intimidating and more familiar—and tweaked the recipes to make them healthier. The usual words of caution are worth repeating: splurge with family and friends during the festive season but in moderation.



## SHABNAM NARANGI (COLD ORANGE FLUFF)

**Preparation time:** 30 minutes

**Cooking time:** Equals freezing time

**Serves:** 2-4

### INGREDIENTS

- Orange juice: 3/4 cup; freshly squeezed
- Orange segments: 1 cup; peeled and deseeded
- Egg whites: 2
- Lemon juice: 1 tbsp
- Gelatine: 2 tbsp
- Sugar: 2 tbsp
- Sugarfree sweetener: 10-12 pellets
- Ice cubes: 2-4
- A drop of edible orange colour (optional)

### METHOD

Dissolve gelatine in orange juice and warm slightly. Remove and stir in the sweetener and sugar. Add lemon juice and colour. Beat egg whites till stiff. Add the ice cubes to the orange mixture, beat well and discard the ice. Beat the orange mixture using a fork or hand blender till fluffy. Now fold in egg whites and orange segments. Chill till it freezes. Garnish with orange segments and mint leaves.



# VILAYATI KHUBANI KA MEETHA (APRICOT SOUFFLE)

**Preparation time:** 15 minutes

**Cooking time:** 45 minutes

**Serves:** 4

## INGREDIENTS

- Dried apricots: 1 cup
  - Sugarfree sweetener: A little over a cup
  - Egg whites (from 10-12 eggs): about 2 cups
  - Low-fat, non-dairy cream: 1/2 cup, whipped;
- OR**
- Thick, naturally sweet curd: 1/4 cup, well beaten
  - A pinch of salt

## METHOD

Preheat the oven to 300° F. Place the apricots with half the sweetener in a saucepan and cover with sufficient water. Cook on low medium heat, stirring regularly till apricots are tender and swell up. Drain the fruit and retain the syrup. Puree the fruit in a blender. Beat egg whites with salt till stiff. Fold in pureed apricots with the remaining sweetener. Place this mixture in a lightly buttered pan and bake for 45 minutes. The soufflé should rise and acquire a golden brown hue. Serve with whipped non-dairy cream or beaten curd.

## ANJEER-AKHROT KI BARFI (FIG AND WALNUT FUDGE)

**Preparation time:** 15 minutes

**Cooking time:** 35-45 minutes

**Serves:** 6

### INGREDIENTS

- Dried figs: 350 gm, chopped roughly
- Eggs: 3
- Sugarfree sweetener (very fine powder): 170 gm
- Plain flour: 85 gm
- Walnuts: 85 gm; chopped
- Baking powder: 1 tsp
- Cinnamon powder: 1/2 tsp
- Clove powder: 1/4 tsp

■ Nutmeg: 1/4 tsp; grated

■ Brandy or dark rum: 2 tbsp (optional)

### METHOD

Preheat the oven to 325° F. Line a 12 x 8 x 1/2 inch tin with wax paper. Beat eggs with sugar and blend well. Place all other ingredients except figs and walnuts in the baking tin. Add figs and walnuts along with brandy or rum (optional) to the mixture. Bake for 35 to 45 minutes till the mixture is firm and golden brown on top. It should remain soft underneath. Allow to cool and then cut into desired shapes.





# MASALADAR MEWA MITHAI MAST (RICH SPICY PLUM PUDDING)

**Preparation time:** 30 minutes

**Cooking time:** 2 hours

**Serves:** 4

## INGREDIENTS

- Pitted plums/prunes (soaked in water): 1 cup
- Eggs (beaten): 4
- Flour (sifted): 100 gm
- Milk: 1/2 glass
- Dark rum: 1/2 glass
- Suet (fat from cows and sheep; readily available in the market): 125 gm (Vegetarians can replace it with solid vegetable shortening, which is also available in the market)
- Raisins and currants: 250 gm each
- Almonds (blanched and chopped): 175 gm
- Dried breadcrumbs: About 100 gm
- Candied citrus peel: 250 gm
- Rind of half lemon (grated)
- Mixed spice: 1/2 tsp
- Sugar: 150 gm
- Sugarfree sweetener (fine powder): 250 gm
- A pinch of cinnamon and nutmeg powder each
- A pinch of salt

## METHOD

Mix eggs, milk and rum, and pour over other ingredients in a large bowl. Boil 150 gm of sugarfree sweetener with half a glass of cold water. To caramelize it, slowly stir in a cup of boiling water. Add this to the mixture in

the bowl. Stir briskly for about 15 minutes. Lightly butter a large pudding mould and line with waxed paper. Place pitted plums and pour the rich pudding *mithai* mixture. Cover with a round sheet of waxed paper, followed by muslin cloth or aluminium foil. Place mould in a pressure cooker with enough water to reach halfway up the mould. Cook for one-and-a-half hours, timing from the moment the steam begins to escape. Steam in the cooker for another hour

before serving. Let cool before turning it upside down in a plate. Remove the cloth and foil and enjoy hot or cold. As this is a celebratory dish, flourish is not out of place—pour 3 tsp of rum on top and set it ablaze! 🔥



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





# Fight flatulence

Shameem Akthar says yoga can end the embarrassment

No one is ever free from it. Yet flatulence is a problem that's brushed aside with acute embarrassment and never addressed properly, even in health pages. Yoga accepts flatulence as a natural inevitability to the act of living and, therefore, digesting food. Yoga has also devised ways to defuse it.

Though everyone produces about a pint or two of intestinal gas, those who eat without awareness produce more owing to indigestion. Not chewing food properly also causes it. You must chew each bite thoroughly to ensure proper mastication and release of salivary enzymes for efficient breakdown of simple starches. Intriguingly, excessive anxiety is another cause as it makes people hyperventilate and nervously swallow more air. A regular yoga *sadhana* helps manage anxiety and stress. Stress is the hidden cause behind constipation, which in turn leads to indigestion. This happens because an adrenal or stress hormone overdrive makes our gut respond with a go-slow. In this context, eating or drinking too fast is another cause. The yogic rule to eat each mouthful with awareness again works here. Avoiding excessive protein (or red meat intake) is another

sound yogic advice that controls foul-smelling body releases. The strong smell is because of bacteria breaking down protein waste and releasing sulphur compounds.

With age, the body's ability to produce enzymes, necessary to digest fibre in the small intestine, is also reduced. This again causes flatulence. Yoga rectifies this with gut-strengthening practices like metabolic fire practice (*agnisara kriya*); twists like half-spinal twist (*ardha matysendrasana*); back-bends like bow (*dhanu*) and camel (*ushtrasana*); forward-bends like seated forward-bend (*paschimottanasana*); and core-strengthening balancers such as boat (*navkasana*). These poses help keep the gut in a youthfully efficient condition, and fight flatulence.

Other causes include thyroid malfunction, which causes metabolic and digestive malfunction. Here, poses that massage the thyroid, like shoulder stand (*sarvangasana*) and inverted psychic union pose (*viparita karani asana*), work. Where parasites are triggers, employ poses like *navkasana* and peacock (*mayurasana*) as they are famous for expelling worms. The most famous anti-flatulence pose is the lying energy-release pose or *supta pawanmuktasana*, which is also referred to as the 'wind-releasing pose', and its variations. ■

## Yogic moves

### Lying energy-release pose, single leg (*eka pada supta pawanmuktasana*)

Lie on your back. Fold your right leg at knee. Inhale. Exhaling, bring chin to knee. Advanced practitioners may reach nose to knee.

Breathe normally. If you suffer from neck pain or spinal problem, do not lift your head off the floor.

Release the bent right leg with an inhalation. Repeat

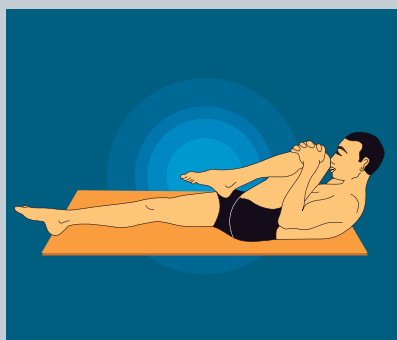


Illustration: MAMTA JADHAV

three to five times for both legs.

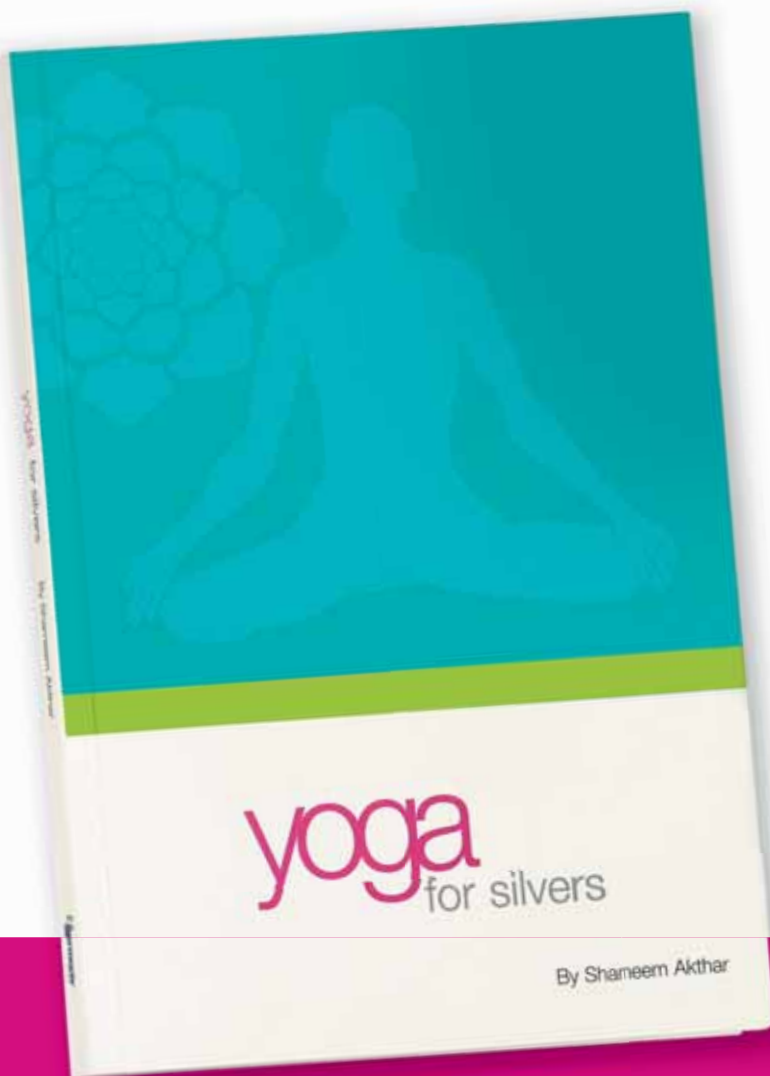
For the double leg version (*dwipada supta pawanmuktasana*), bend both legs. While exhaling, hold head between bent knees.

You can also rock on your back in this pose to soothe back pain. Or rock sideways, to lose weight.

**Benefits:** It controls problems dealing with digestion, uro-genital system, spinal disorders, obesity, diabetes and blood pressure.

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





# yoga for silvers

Yoga shiromani and acharya **Shameem Akthar** urges the elderly to heal body, mind and soul with ancient yogic habits that are easy to learn. From the philosophy behind practices and poses to step-by-step instructions with illustrations, this is a comprehensive guide written especially for Silvers.

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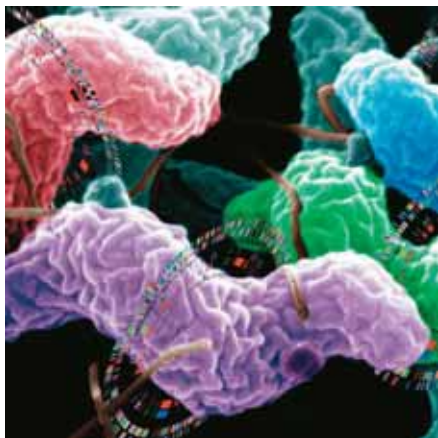
## HEALTH BYTES

## HOME TRUTHS



The next time you embark on spring-cleaning, go easy on the cleaning agents. A study published in the October issue of the *American Journal of Respiratory and Critical Care Medicine* by Jan-Paul Zock of the Municipal Institute of Medical Research in Barcelona, says **air fresheners, furniture and glass cleaners account for as much as 15 per cent of adult asthma cases worldwide.** The study involved 3,500 people aged 40 and above in 10 countries, half of them without any history of respiratory disease. According to the study, the risk is 30-50 per cent higher in people regularly exposed to cleaning sprays. The risk increases with frequency of cleaning and the number of sprays used. According to J N Pande, a chest and medicine expert at Sitaram Bhartia Institute, New Delhi, you should stick to mopping with clean water. Avoid carpets, minimise use of disinfectants, and wash clothes in hot water.

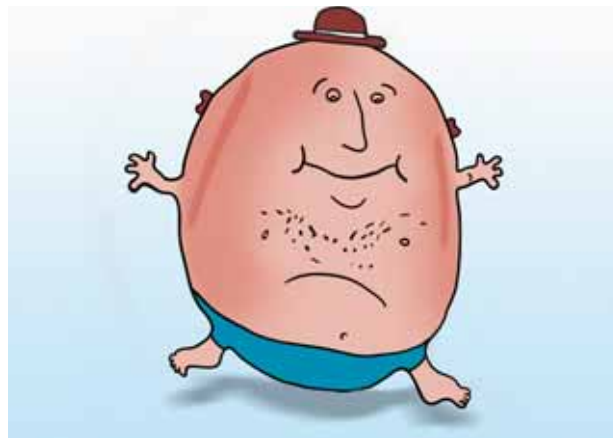
## BUG BUSTER



Researcher Brajesh Singh of the Macaulay Institute in Aberdeen, Scotland, has developed a **testing kit that can help save the lives of 15 per cent of India's silvers who die of food poisoning every year.** The

device can detect a host of fatal food poisoning bugs like E coli, campylobacter, listeria and salmonella in just five hours, while conventional methods take six days to detect human pathogens, like the killer hospital bug MRSA. The kit will be launched worldwide by 2010. "For the first time, there's a technology available that offers simultaneous detection of multiple contaminants, and at a low cost," Singh tells the BBC. "It can revolutionise the food safety industry and save lives through prevention of food-poisoning epidemics." Scientists believe that the kit, now exclusively focused on food contaminant detection, can also be used in forensic medicine and healthcare in future.

## DOUBLE WHAMMY

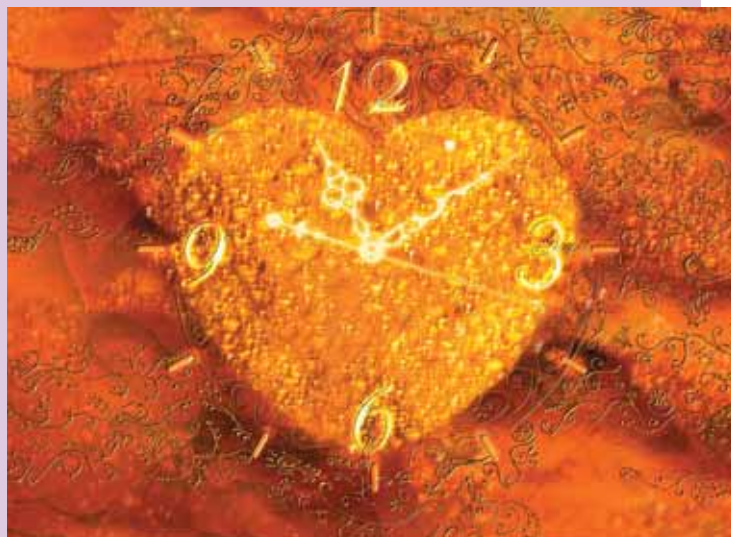


Doctors at Sir Ganga Ram Hospital in New Delhi claim that **gastric bypass surgery, usually meant for helping the obese lose weight, can also cure Type II diabetes.** "Certain intestinal hormones maintain the health of the pancreas, which produces insulin," says Surendra Kumar, chairman of the hospital's Department of Endocrinology and Metabolism. "These hormones are released from the pancreas directly into the lower part of the intestine. After a gastric bypass, food directly reaches this part of intestine, thereby improving insulin production and controlling diabetes." The surgery, which costs between Rs 100,000 and Rs 150,000, only helps those in the early stages of Type II diabetes.



## TOTAL RECALL

German pharmaceutical giant Bayer AG has withdrawn its heart surgery drug Trasylol after a Canadian study suggested that it increased rate of mortality. Trasylol was given before heart surgery to reduce the risk of excessive bleeding and was approved by the US Food and Drug Administration in 1993. About 200,000 patients around the world received Trasylol last year. However, researchers from the Ottawa Health Research Institute found that although patients who have been administered the drug bleed less, they face an increased risk of kidney failure, heart attack and stroke. The study was published in the October issue of *The New England Journal of Medicine*.



## THE TWO SIDES



The recent study in India, compiled by the National Institute of Public Cooperation and Child Development (NIPCD), besides focusing on sex ratio (Delhi and Punjab have the lowest with 865 girls for 1,000 boys in Delhi and 820 girls for 1,000 boys in Punjab) and malnourishment in northern states of India (in Bihar 43 per cent girls are malnourished, in Jharkhand 42 per cent and in Orissa 40 per cent), has also focused on obesity. An alarming revelation: **34 per cent of women in Delhi and 37.5 per cent of women in Punjab are obese.** Among 50-plus women, the figure is as high as 30-40 per cent in both states.

## BREAK PROOF

A single shot can now cut the suffering of India's 25 million women with osteoporosis. Just **5 mg of zoledronic acid, injected once in three years, can reduce risk of vertebral fracture by 70 per cent and hip fracture by 41 per cent in post-menopausal osteoporosis patients.** Existing treatment options include oral bisphosphonate therapies taken daily, weekly or monthly. However, compliance to these treatments has been low—less than 30 per cent of women continue with such treatments. The scenario will change with a zoledronic shot, says Ambrish Mithal, chairman of the International Osteoporosis Foundation, in Delhi. Mittal adds that the drug will help achieve 80 per cent compliance. The clinical trial of zoledronic acid was published in the September issue of the *New England Journal of Medicine*.



## HEALTH BYTES

## SLEEP EASY

All along, scientists have assured us that sleep starts to deteriorate in late middle age and steadily erodes from then on. However, Michael Vitiello, a sleep researcher at the University of Washington, conducted 65 sleep studies on 3,577 healthy subjects aged between five and 102 years, and found that **healthy people above the age of 60 are asleep 85 per cent of the night**. Their sleep is disrupted by wakeful moments typically lasting about three to 10 seconds. However, an average teenager experiences wakeful moments lasting half an hour to an hour each night. Real sleep problems, he says, arise when people suffer from any one of a number of conditions that could cause insomnia. These include sleep apnea, chronic pain, restless leg syndrome or urinary problems. Vitiello also found no increase in daytime drowsiness in healthy older people.



## SMELL THIS

It may give you bad breath but garlic keeps your heart healthy. According to researcher David Kraus of the University of Alabama in Birmingham (USA), the **foul smelling sulphur compound Allicin in garlic reacts with red blood cells and produces hydrogen sulphide that relaxes blood vessels**, and therefore keeps blood flowing easily. The study, which appears in *Proceedings of the National Academy of Sciences* ([www.pnas.org](http://www.pnas.org)), says, "At low concentrations, garlic plays a vital role. However, taking garlic supplements could cause blood thinning and increase the risk of bleeding."



## WATCH OUT!

The US Food and Drug Administration (FDA) has issued a strong warning against a Type II diabetes drug that could cause heart attacks. In India, it is sold to 8 million people and available under 10 brand names:

- Windia (GSK)
- Rosicon (Glenmark)
- Rezult (Sun Pharma)
- Sezia (Cipla)
- Enselin (Torrent)
- Reglit (Dr Reddy's)
- Roglin (Aristo)
- Rosinorm (Micro)
- Rosizon (Emcure)
- Rozon (Wallace)





**Aa**



Aeroplane

**Bb**



Bicycle

**Cc**



Car

**Dd**



Dog

**Ee**



Electric oven

**Ff**



Fan

**Gg**



Glassware

**Hh**



Home

**Ii**



Industry

**Jj**



Jewellery

**Kk**



Keyboard

**Ll**



Luggage

**Mm**



Motorcycle

**Nn**



Needle

**Oo**



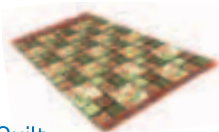
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**Pp**



Painting

**Qq**



Quilt

**Rr**



Radio

**Ss**



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# Learn to live

Enrich your life with new experiences, says Robin Sharma

There's a cure for ageing that no one talks about. It's called learning. In my mind, as long as you learn

something new each day, stretch your personal frontiers and improve the way you think, you cannot grow old. Ageing only happens to people who lose their lust for getting better and disconnect from their natural base of curiosity. "Every three or four years I pick a new subject. It may be Japanese art; it may be economics. Three years of study are by no means enough to master a subject but they are enough to understand it. So for more than 60 years I have kept studying one subject at a time," said Peter Drucker, the father of modern management who lived until he was 95. Brilliant guy.

Last year, I had the joy of spending a couple of hours in conversation with Shimon Peres, former Israeli prime minister and Nobel Peace Prize winner. He was nearly 82 at the time, and I couldn't help but notice that his eyes actually sparkled as he spoke of his love of books, big ideas and learning. I asked: "Mr Peres, when do you read?" His reply: "Robin, when don't I read? I read when I get up in the morning, when I can during the day and every single evening. Most of my weekends are spent reading great books. Books are my constant companions." He then added with a smile: "If you eat three times a day you'll be fed. But if you read three times a day you will be wise."

Too many people never pick up a book after they've finished school. Unbelievable. Too many people spend more time watching TV than getting deep inside the minds of the greatest people who have walked the planet. Too many people have closed

their minds to new insights and powerful thoughts. One idea discovered in one book can change the way you see the world. One idea read in one book could transform the way you communicate with people. One idea found in one book could help you live longer or be happier or drive your business to remarkable success. Never leave home without a book in your hand.

Most people don't take that many risks or have that many new conversations or read that many new books or take that many new travels. By engaging in these and other experience-building pursuits at a dramatically accelerated rate, I figure I could get 10 years' worth of learning and lessons in a quarter of the time. We all get the same allotment of time. Each of us gets 24 hours each day. The sad fact is that so many among us spend too much time doing unimportant things. Living reactive lives. Saying "yes" to activities they should be saying "no" to. Driving like a piece of wood in a river, moving in whatever direction the current happens to be moving on that particular day. All because they did not make the time to think. About their priorities. About their dreams and goals. And to note what they want to make of their lives. People have lost 20 good years this way.

Ageing only happens to people who have lost their lust for getting better

By getting clear on what you want out of life, you heighten your awareness around what's most important. With better awareness come better choices. Clarity breeds

success. Get clear on what you need to experience to have a fulfilling life—and then start doing it now. Meet cool people. Visit neat places. Read deep books. Seize opportunities. Fail often—it reflects an increase in your reach and risk-taking. Who cares if you win or lose so long as you get another experience to add to the inventory. ■

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Excerpt from *The Greatness Guide*; Jaico Books; Rs 175. Sharma, 42, is an international success coach and the CEO of Sharma Leadership International, a Canada-based leadership development firm



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# Season's greetings

Send e-cards to friends and family with help from *Harmony*

Gearing up for the annual ritual of Christmas and New Year's cards? Don't sweat it—let your computer work for you. Electronic, or 'e', cards are free, easy to send, and reach the recipient in a matter of seconds. They can be personalised and sent to many people at once. What's more, you'll be doing your bit for the environment by conserving paper.

**How e-cards work:** Basically, e-cards are created on the Internet just like websites. So when you send someone an e-card, you are actually giving them a link to click on. This takes them to the online greeting card.

**The process:** All e-card sites pretty much work the same way. You choose the card from an online catalogue, which is divided into categories. After selecting a card, you personalise it by adding a message—some websites even let you add a photo or video. Finally, you specify the recipient's email address (and your own) and the site delivers an email message on your behalf to the recipient.

**'Printable' cards:** For those who are hung up on snail mail, some sites also offer 'printable' or 'printed' cards—these aren't really e-cards though, just home-made greeting cards you create, personalise and print out.

**Beware:** Something that looks like an e-card, once clicked or

downloaded, might actually be a 'spyware installer' that displays pornography or other unwanted images, launches unwanted websites or floods you with pop-up ads. It could even be a virus that scans your email addresses and sends a bogus e-card to your contacts. To avoid this, ensure that your computer has antivirus and anti-spyware software installed on it. Never download or click on anything from an unknown service and always use established card sites (*see below*).

**Top sites:** 'Free greetings for the planet'—that's the baseline of [123greetings.com](http://123greetings.com), with arguably the largest selection on the Web (did you know there was such a thing as Tech Support Appreciation Day?). There's also a planner for special days that lets you breathe easy the whole year. The problem: too many pop-up ads (although safe). Other free card sites include [e-cards.com](http://e-cards.com), which also has a vast selection; [amazon.com](http://amazon.com), where you can send a gift certificate with your card; [greetings.yahoo.com](http://greetings.yahoo.com); and [msn.americangreetings.com](http://msn.americangreetings.com)—all these have cards for every occasion (including major Indian festivals) and are quick and reliable to use with fewer pop-ups.

Also check out [foe.co.uk/cards](http://foe.co.uk/cards), the website of environmental group Friends of the Earth for some breathtaking images of flora and fauna that you can personalise and send as e-cards.



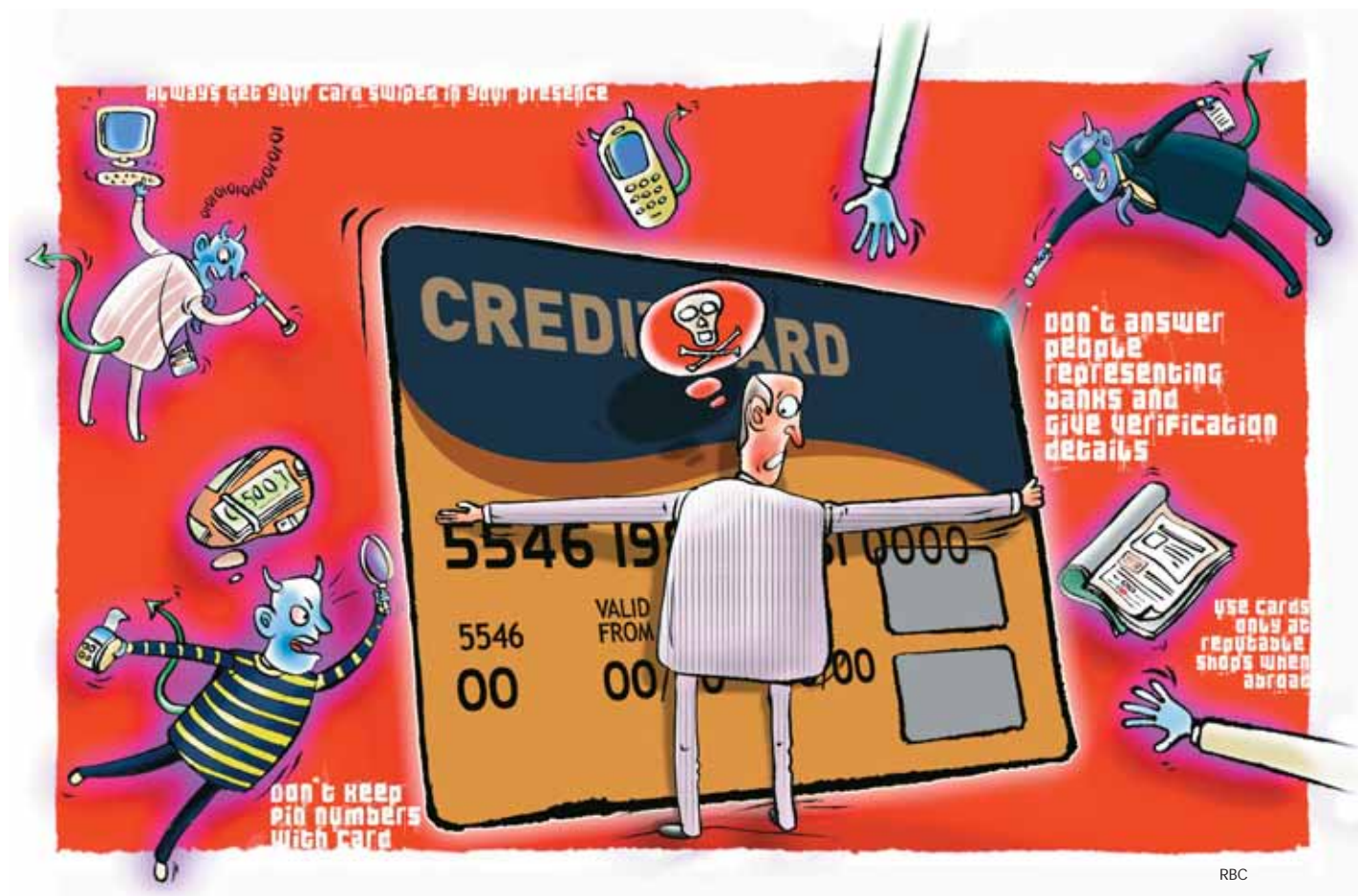
And for your grandkids, pick a card from [wickedmoon.com](http://wickedmoon.com). Fantasy is the name of the game here with quirky cards featuring (surprisingly original looking) angels, wizards, fairies and dragons that would do J K Rowling proud. Finally, there's [bluemountain.com](http://bluemountain.com), which runs circles around the competition in terms of aesthetics and humour—send a New Year's card to your friend voiced by a Scottish male talking monkey! The rub: you have to pay for all the really good stuff here. Currently, membership to the site costs \$ 29.99 (about Rs 1,200) a year. This includes access to all cards and special features, and the 'Projects' section, which helps you design fabulous looking greeting cards, bookmarks, business cards, calendars, labels, stationery, and party invitations. Check out the one-month free trial—you may just get hooked.

—Arati Rajan Menon



# Plastic sense

Radha Rama Dorai lists 10 ways to prevent card fraud



**T**hough a large number of silvers in Indian cities still rely on good old cash, plastic (credit and debit cards) is luring originally apprehensive users with its many advantages, including hassle-free banking and shopping transactions anywhere in the world. While it's a simple procedure—give your credit or debit card while buying or insert a debit card in an ATM machine to withdraw cash—card fraud is a growing problem. Silvers, more

than anyone else, need to learn to be alert and proactive while making the most of the facility. Here are 10 ways you could be duped and the ways you can prevent it:

## 1 PIN PRICK

Every cardholder has a unique PIN or personal identification number. When a new card is issued to a user, a PIN mailer is sent along with it. Users are required to enter their PIN every time they use the card.

Initially when the mailer is sent to you, you have two options. You can memorise the PIN and destroy the mailer, or change your PIN after using it once. In case you have a problem memorising the PIN and wish to note it down for future reference, you should be extra careful about not keeping the note with the card.

## 2 AN EYE ON THE CARD

When you give your card to a merchant or a restaurant owner to clear your bill, always ensure it



is swiped in your presence. If it is taken to another room or shop to be swiped, there is always a possibility that the

vendor may access your card details like the number, expiry date and

CVV (Card Verification Value, which is a three-digit security code printed on the signature strip on the reverse of cards) and later misuse the information for personal gain.

Last year, at a popular restaurant in Mumbai, the serving staff was reported to have misused the credit cards of many clients by taking them to another room to be swiped, noting details and then passing this information to a gang that bought air and rail e-tickets using the information, later selling them at huge discounts. After the scandal was uncovered, various airlines have tightened security measures and ask for the credit card to be presented in case an individual checks in with an e-ticket bought using a card.

### 3 PHONE ALERT

The latest kind of card fraud is 'vishing'. It's a modification of the term 'phishing', which indicates an attempt by fraudsters to 'fish' for your banking details. This attempt is made using the Internet where an email would be sent to you in your bank's name directing you to another link, which would be enabled to



capture your internet banking user ID, password, card number and other personal details. You should always be careful before following instructions on such unauthorised emails.

'Vishing', however, involves a phone call from fraudsters disguised as representatives of banks/issuers. They call to verify, enhance credit limit or upgrade or renew the card, which could make you feel that the individual is authorised to deal with you. More often than not, this is merely a pretext to get cardholders to divulge their personal and financial details. They sometimes even ask you to dial a particular number and leave your card data there, which is equally risky. As a card user, always remember, you can call your bank on the number advertised by the bank but never entertain people appearing to represent the issuer.

### 4 DISPOSAL TECHNIQUE

There are certain rules a card user must always remember. When you receive a card, you should immediately sign at the back of the card on the signature panel. When you dispose of a card you no longer need, make sure you cut it into four or more pieces. You should also cut the card across the magnetic strip as this strip contains important details. Sometimes it could happen that a new card you are to receive arrives on the 15<sup>th</sup> of the running month, while the card you are already using remains valid till the end of the month. In such cases, you should immediately sign the new card and dispose of the old one. Someone could lay his hands on your old card and misuse it for the remaining validity period.

### 5 'S' SPELLS SAFETY

When you feel like buying things from the comfort of your home using your computer, you need to be overcautious, as online purchases are vulnerable to fraud. A few points must be kept in mind before shopping online. Visit only popular and reputable retailing sites (like Rediff, Amazon or eBay); this makes it much easier to trust the credibility of the merchant. You must also make sure that the website is secured by SSL encryption (Secure Sockets Layer is a special software most commercial websites use to encrypt web pages that might contain your personal data), so that your card information is protected when you make a purchase. All secure websites have URLs or web addresses starting with 'https' instead of the usual 'http' prefix, so watch out for the extra 'S'.

### 6 CYBER SENSE

When visiting any cyber café to browse the Internet, avoid making online purchases or engaging in online banking, bill payment or transfer of funds. In a café, there is always a possibility of 'trojans/key loggers' being present on the computer you are using. This hidden software could capture all your financial particulars while you are executing your transaction. This data will be then sent out as an email to fraudsters who can use it to access your account.



Computers at cyber cafés don't always have the best security and anti-virus protection installed or updated, which leads to such instances.

## 7 NET PROVISION

A lot of financial institutions these days provide cardholders with an additional facility called an 'online card'. This is a special card meant for online usage; you can shop, buy tickets, transact or bank online using this card. This is a part of the main card an individual holds and has a much smaller limit than the main card (which could be above Rs 100,000). This means your risk is reduced to a large extent when you transact online using this card, as a very small part of your money is now at risk. Many

leading companies like Citibank and ICICI offer this card today.

## 8 TRAVEL GUIDE

With people increasingly holidaying abroad, cardholders must beware of skimming activities where manipulators swipe the card through a skimmer, following which all the information contained in the magnetic strip of the card is read and stored in the device itself or on an attached computer. This method of targeting information is not rampant in India yet. When touring abroad, especially in countries like Egypt and Thailand, never let your cards be swiped at dubious antique shops or on-the-road tourist shacks. Always use your cards only at reputable international stores.

## SPECIAL TIP

Silvers often keep their cards for 'emergency use' and don't use them for months together. This makes them unaware of their card balances and misuse. Often, it also gives a chance to caretakers, attendants, nurses or domestic help to use the card for their own benefit. So keep your debit and credit cards 'alive' by using them at least once every six months and making small purchases. It is also advisable to subscribe to 'mobile alerts' with your bank—this way, you receive instant messages whenever your cards are used, helping you maintain better check.

## ANNUAL REPORT: *Harmony* takes a look at the financial news of 2007; both good

### GOOD NEWS

**In February**, the National Insurance Company unveiled Varishtha Medclaim, its Medclaim policy for silvers, covering hospital stay and critical illness treatment.

**Punjab National Bank** launched a new remittance service with Buyindiaonline.com Inc in February. This will allow NRIs to send their remittances to India online through *xoom.com*.

**In February**, ICICI Prudential launched 'Diabetes Care', a policy for diabetics that covers not just Type 2 diabetics but high-sugar (pre-diabetes) patients too.

**In February**, RBI directed banks to refrain from linking locker facilities with fixed deposits. However, RBI has allowed banks

to take various steps for recovery in case of non-payment of rent for lockers.

**Taking into** account the increasing cost of health insurance, Medclaim insurance deduction under Section 80D was raised from Rs 15,000 to Rs 20,000, from April.

**The Budget** for financial year 2007-08 announced the decision to launch a new Medclaim policy for silvers by all public-sector insurance companies.

**The Budget** also brought in the provision of not taxing banking cash transactions below Rs 50,000.

**The Budget** brought with it news of attractive 'reverse mortgage' schemes, which would make life much easier for silvers. Punjab National Bank launched a reverse

mortgage scheme where silvers can get a loan of up to Rs 1 million against their residential property. Recently, State Bank of India also joined the fray by announcing a reverse mortgage scheme.

**In April**, the Centre hiked dearness allowance for its employees for the first six months of 2007 from 29 per cent to 35 per cent. This will reflect well on pensions of former central government employees. Following the Centre, the state governments of Gujarat and Punjab also extended similar largesse to employees and retirees.

**The Gold** Exchange Traded Fund was launched in May. It offers investors a safer and dematerialised way to invest and trade in gold.



## 9WRITE RECORD

Silvers holding multiple cards may tend to forget or confuse minutiae

relating to all their cards like numbers, expiry dates, etc. It is

always advisable to maintain a neat,

written record of all card particulars and keep it in a safe, accessible place. If your card ever gets stolen or lost, this record will come in handy to minimise damage to your account. If you have your particulars on hand, you can immediately notify your bank and block your card. In such situations, time lost can multiply monetary loss.



## 10DISGUISED ENEMIES

Friendly strangers often approach

silvers with a

courteous,

"Uncle, I'll

help you

with the machine".

This is only a means to

get to know your account

details, which can later be

misused. If silvers feel the

need to take someone's help

to use an ATM, they may do so.

However, they should ensure

that their PIN is never revealed to

the helper. Another way of

playing safe is to stay away from

ATMs located in suspicious or

deserted areas.

In India, people generally use debit cards to withdraw cash



from ATMs. The trend of using debit cards while shopping at malls, eating out or buying

tickets online has not

yet caught on. Credit

cards, on the other

hand, are used for a

wide range of purposes.

So credit card frauds occur

more than debit card

frauds in India. The

amount of money lost in

such frauds is huge, though

the frauds are only a miniscule

per cent of the total usage of

credit cards. So whether you are

a credit or debit card user, it

never hurts to play safe. ■

*The writer is assistant general manager, Financial Crime*

*Prevention and Reputation Risk Management, ICICI Bank Ltd*

## and the not-so-good

**In June**, the Supreme Court decreed that the legal heir of a person who dies in a road accident (whether dependent or not) can claim compensation under Section 140 of the Motor Vehicles Act, 1988.

**The old** tax form SARAL was abolished and a simpler new Income Tax Return (ITR) form was launched to file tax returns, in July.

**From June**, the threshold limit for TDS exemption for interest earned under the Senior Citizens' Savings Scheme has been doubled to Rs 10,000.

### BAD NEWS

**The Post** Office Monthly Income Scheme, which yielded the highest return among fixed income instruments, dropped

from favour after substantial drop in inflows. The facility of maturity bonus on it was also scrapped from April.

### IN THE WORKS

**In February**, the Union Government considered a proposal to reduce the threshold age for tax exemption from 65 to 60 years of age. If passed, silvers would be able to avail of larger tax benefits on instruments like the Senior Citizens' Savings Scheme.

**A pilot** project of the Indian postal system is underway in Gujarat, Maharashtra, Goa, Andhra Pradesh and Kerala. Announced in June, it will facilitate receipt of printed email for those who don't have access to computers from their respective post offices.

**In July**, the Insurance Regulatory and Development Authority (IRDA) constituted a committee to look into health insurance issues related to silvers. This will help identify ageing-related problems and make recommendations.

**The Government** is planning to issue biometric PAN cards with enhanced security features like fingerprint or retinal scans to new income tax payers. This will help guard against identity theft.

**In September**, the Railways announced its plans to launch a 'One Card System' with a computerised database of 2.5 million employees. When implemented, this will enable Railways employees and pensioners to access their employment details, including salaries.

# Rule of law

Legalpundits answers diverse queries from everyday life

**Q** How are registered senior citizens' associations (registered under Societies Act and Public Trust Act but not under Section 12A of Income Tax Act) taxed? Do they get any exemptions? What is the exemption limit?

**A** Any Association of Persons (AOP), Body of Individuals (BOI), or Trust is taxed according to Section 11 of the Income Tax Act, 1961. To claim exemption for any income received by way of donations, you need to make an application in the prescribed form to the Commissioner of Income Tax, who shall pass such orders under Section 12AA (1A) for exemption. If it is an AOP, exemption limit is only up to Rs 50,000.

Exemptions available are not applicable unless the following conditions are met: ■ The person in receipt of the income should have made an application for registration of the trust or institution in the prescribed form and in the prescribed manner to the Commissioner before 1 July 1973, or before the expiry of a period of one year from the date of the creation of the trust or the establishment of the institution, whichever is later. ■ If the application for registration is made after the expiry of the one-year period, the provisions of Section 11 and Section 12 shall apply from the date of the creation of the trust/institution if the Commissioner is convinced that the trust/institution was prevented from making the application before the expiry of the one-year period. ■ The provisions of this clause shall not apply in relation to any application made on or after 1 June 2007. For applications for registration made on or after 1 June 2007, the provisions of Section 11 and Section 12 shall apply in relation to the income from the assessment year immediately following the financial year in which such application is made.



**Q** Our friend, an elderly lady, passed away recently. She is survived by her 77 year-old sister who doesn't know whether our friend has left a Will or not. In case there is no Will, is her sister a legatee?

A legatee is a person to whom property is given under a Will. As the deceased did not leave a Will, the sister is not a legatee but a heir by

reason of being related to the deceased.

You have not mentioned whether the deceased was a Hindu, Muslim, Christian or Parsi. As she made no Will, the personal law will apply in this case. If the deceased left no husband or children or any relative other than her sister, all personal laws (Section 15 of the Hindu Succession Act, 1956; the Muslim Law; Section 47 of the Indian Succession Act, 1925, for Christians; and Section 55 and Part II of Schedule II of the Indian Succession Act, 1925, for Parsis) indicate that the deceased's sister would be the heir.

**Q** My bank offered me a free accident policy with my credit card. I have had the card for the past three years. Early this year, I was badly hurt in a road accident. With no Mediclaim, I wanted to make use of the bank offer on the card, but they denied me the facility. What can I do?

**A** If you accepted the offer, the bank would have sent something in writing giving the risks covered (illness, accident, etc), the extent of the cover (the amount for which you are insured), and validity period. If you did accept and the bank gave you insurance cover, it is bound to honour it. You have used the words "free insurance policy", we presume that there was no premium to be paid. ■

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

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# Cutting edge

Experts answer your queries and concerns on jobs after retirement



**Q** I am a 65 year-old homemaker. I have always loved drawing and painting. I have made hand-painted cards for several family occasions. Now I want to sell my cards for both income and charity. What's the right approach?

A good start would be to sell your cards among your social contacts. You could even approach NGOs that help bring the work of senior citizens before potential buyers through exhibitions. Today, NGOs are open to new talent and tying up with them would serve your purpose of directing your earnings towards a social cause. To make the venture viable, keep in mind that your designs should appeal to a larger audience and your layouts should be neat and clean.

—*Madhura Kapdi*

*Kapdi is senior communications manager at NGO Child Rights and You (CRY)*

**Q** I am 71. I conduct programmes for business houses on the theme, 'How to build the right attitude'. I have prepared material on topics of human interest like positive thinking and stress management. Can you guide me on how to enroll more clients for my sessions?

The first step towards getting more clients for your training programme is to develop contacts with training departments of various corporate houses and invite their faculty/coordinators to attend sessions conducted by you. If the display session is really effective, business houses will arrange more sessions for their employees or will call you to conduct sessions. Another option is to make a small brochure with details of inputs provided during the session, highlighting interesting features of the programme. Send this across to companies you wish to target. You could also request in-house communication and PR departments of companies

to publish a small write-up about your training sessions in their journals. This could be a good way to gain publicity and help you present your content directly to corporate employees.

—*Gurvinder Singh Kharbanda*

*Singh is head of training at Centurion Bank of Punjab*

**Q** I am a textile businessman. I have two sons who now handle the majority of factory responsibilities. I have always taken an interest in the stock market and have read many financial books. I wish to start a consultancy to use this experience. What's the best way to go about it?

To begin with, you need to set your target clients, who could be speculators, investors, professionals or anyone with disposable cash. Get data of existing and prospective clients from different sources. For instance, if a company has offered VRS to its employees, the eligible staff might be interested in investing in stocks and would be interested in your services. Financial consultancy could entail two things. You can either offer your services for a complete financial package for an individual or choose to offer consultancy only about the stock market. In case you venture into managing a complete individual portfolio, it would include insurance products, mutual funds, PPFs and equity market products, among others. For this, it may be beneficial to register with institutions working in this area like ICICI and LIC. You can also tie up with a stock-broker on a commission basis and offer a comprehensive deal to your clients by introducing them to your affiliate broker and offering an incentive to avail of his service. (The commission you receive can compensate the incentive.) Finally, your advice should be customised to suit each client's financial needs, age group and risk-taking capacity.

—*Aman Jain*

*Jain is registered on the BSE and is director, NCJ Share and Stock Brokers Ltd*



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# Seaside symphony

**Ruma Dasgupta** recommends turning your compass to the town of Puri and the endless stretch of beaches nearby

**H**eading straight for the beach in a cycle rickshaw from Puri station, we could hear the roaring waves nearly a mile away. In December 1982, my husband Biplab and I were taking a short break from Calcutta's grind. I had never been to a 'real' beach before, as I hardly consid-

ered Bombay's Juhu and Chowpatty as beaches (I had lived long enough in Bombay until I got married). The memory of what we saw is imperishable. The drama of the ocean and the earth meeting along the Bay of Bengal, the water surging into the shimmering sand, the sea creating a symphony in the silence of the

night, the beauty of a full moon bathing an endless beach—they have taken me back again and again to Puri beach. I have been to Puri 17 times in the past 25 years and I fall a little more in love every time. Through these years, I have seen Puri evolve from a barely three-hotel and countless *dharamshala* kind of



PRAKASH ISRAANI



Miles of white sands and enchanting ocean make Puri a popular tourist spot

holiday spot dotted with Bengali tourists to a buzzing seaside town with resorts and corporate holiday homes sprouting on and off the beaches. What remains from the 1980s and much before are the no-nonsense Puri Hotel and the antique BNR Hotel, which has served generations of Anglophile Indians.

In 1982, accommodation in Puri Hotel needed to be reserved in advance and a room cost Rs 50 per day with all meals included.

Even today, when a room costs Rs 300, the hotel is fully occupied all year round, filled with the laughter of middle-class families and excited kids. For breakfast or dinner we often escaped to the tranquility of BNR Hotel. BNR stands for Bengal Nagpur Railway. It's a 10-minute walk from the main beach area, pretending to be as British as it was in the pre-1950s. BNR still serves porridge for breakfast and for lunch and dinner a fowl dish called Demidoff (named after a German Princess), both of which—together with liver, roasts and yummy soufflés and all that goes into the menu—are included in the tariff of Rs 1,500. You can while away your time on the terrace overlooking the garden caressed by the sea breeze

shopping trip to Swargadwar, a strip of beach that runs for a quarter of a kilometre from the burning ghat, which explains the name. It's still the commercial hub of Puri, which is not as clean as the newly expanded beaches but haven for shoppers. I have picked up Sambalpuri *dupatta*, Cuttack silk saris, Pipli lampshades, huge conch shells and junk jewellery from the stalls and handloom shops that dazzle in the evenings like the glittering stars overhead. The quirkiest gift I brought back for a collector friend last year was a lean whip made from the tail of the stingray that abound in the waters.

Today, other luxury hotels and resorts have mushroomed on and off the beach and you can

## Puri is a riveting drama of the ocean and the earth meeting along the Bay of Bengal

though you don't get a view of the ocean. Alternatively, you can play billiards with one of the turbaned waiters. It's impossible to stay indoors in Puri. Once you have hit town and dumped your bags you find yourself heading straight for the beach.

In the 1980s and 1990s whenever I went to Puri, I made at least one

spot business delegates shopping, sunbathing or taking a foot massage under a shack in between presentations. Most hotels and resorts face the beach and you can see the ocean changing shades all day if you can manage a sea-facing room. As the furious waves break down on the shores, you can see children and honeymooning couples learn to jump





PRANAB KUMAR SIKDAR



Of gods and beaches: (above) a lone lighthouse and crumbled ruins stand guard on Gopalpur beach; (below) devotees enjoying a meal break during *rath yatra*; (opposite page) the Jagannath Temple with its 214 ft curvilinear tower



SUBHAS DUTTA

or duck depending on the height of the wave with the help of *nulliah*, the traditional Oriya bay watchers. Anyone reasonably fit can have a whale of a time negotiating the huge walls of water that rush towards you and then collapse on the beach to return like crestfallen losers, punished and tamed. The *nulliah* grips your wrist tight as a vice and you simply listen to his command for an exhilarating experience. During low tides, you gently rise and fall with the waves.

For those less brave, the *nulliah* have a stock of inflated tubes that you just slip on. While the lifesaver with a primeval smile tells you lore of the ocean, you can lie back on the tyre and go up and down as if you were a child on a watery seesaw. If you can swim (and as well as you used to when you were 30) ask your *nulliah* to take you beyond the breakers to

the calm waters for a real swim. Indeed, the view of the golden sunbathed land from the ocean is a rare experience.

Puri, the home of the famous Jagannath Temple, is heavenly any time except mid-summer—during Chariot Festival of Puri, the beaches are unusable, and the rest of the town is nothing short of mayhem. Otherwise in summer, Puri cools the parched urbanite. During the monsoon, it has a dramatic beauty of its own. The grey clouds spread out like an umbrella over the ocean and as sudden gusts of wind start playing with the water, the waves rise and dance like Shiva's *Tandava*, wild and reckless in the theatre of the universe. It's an awesome sight. When the rains stop, you can walk on the wet sand for miles on a cloudy day. In autumn, winter and spring it is a pleasure to lie back in a makeshift shack sipping coconut



SUBHAS DUTTA

water and counting the waves or enjoying a relaxing foot massage. Beach vendors supply syrupy *rasagollas* as well and if you can enjoy the sweeter pleasures of life without your blood sugar hitting the roof, try the syrupy *rasagolla* supplied by the beach vendors. On one of the conferences I attended in Puri, I realised that some of the more stylish resorts like Toshali Sands, located at a 45-minute drive from Puri station, serve six-course lunches on the beach if you are in a large group. Sometimes after a meal of jumbo prawns and crabs or river fish cooked the traditional Oriya way, served on a bed of rice, the conference had to be interrupted for an emergency siesta!

Food aside, Puri has a heritage that dates before the 12th century AD when its famous Jagannath Temple was built. It's a splendid piece of architecture with a 214 ft curvilinear tower and a raised 10 acre-platform built according to the ancient 'Pancharath' plan—which required making four halls

on a raised platform—the main hall where the trio Jagannath, Balaram and Shubhadra are worshipped; the audience hall; the dance hall; and the offering hall. The lanes around the temple preserve the old way of life, and I haven't seen it change in the past 25 years, though the area has, thankfully, become much cleaner. The stone houses are hundreds of years old and every home has a temple, big or small, with stone statues and carvings on walls.

## More than 4,000 people drag the chariot during the Jagannath Rath Yatra at Puri

Try out local sweets called *khaja* and *peda*, which are also offered to the Lord. You can't get away without hiring one of the *panda*, the middlemen between you and Shri Jagannath, who swarm around you the moment you arrive in town. I have realised that it's wiser to hire a *panda* from the hotel—every hotel in Puri has *panda* service even if there's no

room service to boast of. In the last few years, though, Puri has evolved as a tourist destination and many tour packages are on offer to explore the rich natural and cultural heritage of Orissa. There are packages that take you to Konark, 33 km away, and its famous Sun Temple as well as to Gopalpur, together with the sulphur spring of Taptapani a couple of hours away by road.

Drifting sand surrounds the Sun Temple of Konark, which is now in ruins. Until 200 years ago, the temple was next to the shore and referred to as the Black Pagoda, the name given by European sailors. Built in the shape of a chariot, pulled by seven horses, it's still breathtaking. The walls are fully covered with stunning sculptures of deities, dancers, lovers, and scenes of courtly life. Two thousand stone elephants march around the base of the temple. Within walking distance is the Chandrabagha beach—one of the most beautiful beaches I have seen anywhere. Most tour packages offer a day trip to Konark from Puri, but I always prefer to stay over in Konark for a night.

Then there's Gopalpur. Take a train to Behrampur, from Puri railway station and drive down 11 km to the beach. Many decades before I discovered it in the 1980s, Gopalpur was a happening port created by the British and rich merchants of Bengal who once made this fishermen's village a vibrant seafront. The beach with a clear





PRANAB KUMAR SIKDAR

## FACT FILE

### WHEN TO GO

November to February. Avoid going between June and September as monsoon tends to be very heavy here, except if you want to see the Rath Yatra which happens in June/July.

### GETTING THERE

#### By air

All major airlines have frequent flights from Delhi, Kolkata, Chennai and Hyderabad to Bhubaneswar. Puri is 62 km away. You could either hire a cab or travel by one of the state transport buses that operate between Bhubaneswar and Puri. The bus ride could last about three to four hours.

#### By rail

Puri station is connected to most cities in eastern India by South Eastern railways. Bhubaneswar is located on the Calcutta-Chennai railway line. Therefore most trains from the south heading to eastern India stop at Bhubaneswar. There's also the superfast Rajdhani Express that connects Delhi with Bhubaneswar.

#### By road

Bhubaneswar is situated on National Highway 5. Many inter-state buses ply between Kolkata and Puri. It's also connected by road to all major towns and cities in Orissa and neighbouring states.

### WHERE TO STAY

Puri has a variety of hotels and resorts for different budgets. Popular hotels include:

- **Asian Inn;** Baliapanda; Tel: 06752-231163. Rooms start at Rs 800
- **BNR Hotel;** Chakratirtha Road Tel: 06752-223006. Rooms start at Rs 800
- **Hans Coco Palm;** Baliapanda; Tel: 06752-230951. Rooms start at Rs 4,000
- **Puri Hotel;** Chakratirtha Road; Tel: 06752-222744. Rooms start at Rs 550
- **Toshali Sands;** Konark Road; Tel: 06752-250571. Rooms start at Rs 3,200

blue sea under a clear blue sky was always the favourite Christmas destination of the Calcutta-based British. They have left, but its quaint character remains. Gopalpur's golden beaches are strewn with sand dunes and the remains of a medieval jetty that still stands as reminder of a past when boats from India sailed for Bali and Sumatra laden with silk and pearls. Find yourself an abandoned boat lying on its side and curl up with a book, or explore the beach and collect coloured shells.

In winter, especially around Christmas, Gopalpur becomes an impromptu party ground for revellers from across the country and some foreign tourists. For accommodation, look for private houses owned by the few Anglo-Indians left in Gopalpur that double up as holiday homes—the lady of the house will generously serve up a sumptuous feast of roast chicken and baked potatoes in no time. The simpler pleasures make every trip to Gopalpur memorable. When my husband accompanies me to Gopalpur, we cycle through the mango orchards and explore the cluster of vibrant villages. A boat ride in the backwaters is sheer bliss. Villagers also recommend the short drive to Taptapani, where hot water from a sulphur spring is channeled to a pond nearby to soothe travel-weary limbs. We have, however, gone shooting birds with our camera and then hung out in one of the many eateries, all equally good for delectable prawns. Each time I go to Puri and take the predictable road to Gopalpur, the Bay of Bengal never ceases to surprise me. So I just let the Bay, its smells and flavours lead me. ■



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*Amrit Bose, Secretary General, Indian Women's Hockey Federation, New Delhi &  
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# Queen for a day?

Becoming a VIP by accident catches **Amita Malik** off guard

**W**e ordinary mortals sometimes find ourselves in an abnormal situation by accident. It has happened to me more than once and

basically being a working journalist, it has usually been very difficult to cope with honour and dignity.

Once, on a trip to the state where I was born and grew up, Assam to be precise, I was sitting at a public meeting to be addressed by a minister, when one of the organisers came up to me and whispered: "The minister has just said that he cannot come and as you are an outsider and there is no one very important here, would you make a speech?" "I am only a media person," I replied. "But I once attended a meeting in Delhi and you spoke very confidently, so please don't let us down," he insisted. And as there was no particular subject given to me and I am not a political person like the minister, I took the easy way out.

I spoke about how I had grown up in Assam, how my grandmother was Assamese, an emancipated lady ahead of her time, and how my father, a professor, had passed on his love of literature to generations of students. It all went down fairly well and I was winding up with relief when one of the organisers came up to me and said: "You will now have to release the pigeons." "What pigeons?" I asked with fear.

"They are pigeons to symbolise peace and are always released at such functions," I was sternly reminded. I took the two trembling birds in either hand and decided I would do what I had seen Jawaharlal Nehru do endless times on TV—just fling them into the air and watch them fly away into the blue. I did certainly fling them into the air, but instead of flying away into the blue, the pigeons flopped down near my feet. I was wondering what I

had done wrong, the crowd roaring with laughter, when the organiser shouted loudly to the boy who had brought and handed over the pigeons: "You fool, those are baby pigeons who have not yet developed their wings and can't fly. Don't you have any sense at all?" Luckily the microphone was still on and the crowd heard every word of this reprimand. This at least happened in India and it was not important enough to get reported.

I went through another embarrassing situation in Canada where I spent a year under the auspices of The Canadian Women's Press Club and UNESCO. It was a fellowship to tell Indians about Canada and Canadians about India in the press, radio and TV, which meant that I often had to perform some unexpected acts in public. I was invited to a very small place called Nokomis and asked to make a speech and open a tap to give the village its first regular water supply. I trotted out all the different sources of water supply in India—the sea, rivers, mountain streams and ponds. I even threw in how, in Bengal, villagers caught fish from their village

pond for meals, without having to spend a penny as the pond was everyone's property. Now it was time for me to turn on the tap. As I stood up to do so, one of the organisers whispered in my ears: "Amita, the water supply has failed. Don't panic, I shall stand behind you with a hot water bottle and I shall release enough water into the tap to allow a brief spell of water." I was in a state of panic but kept cool

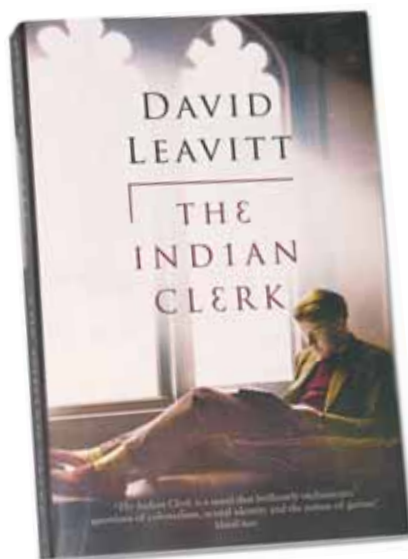
long enough to give the tap a very tentative twist so that a tiny trickle of water came out, to loud cheers.

As you can see, being a VIP has its problems and I am glad I have not been asked to pretend to be one in an emergency. Ever since, I have tried to duck whenever the occasion arose. Which, mercifully, is not too often. Because it is one of the penalties of being a silver and, on reflection, a privilege. ■

Be prepared,  
you never know  
when destiny can  
thrust you under  
the limelight

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





## Prime factors

*The Indian Clerk*  
By David Leavitt

Bloomsbury; Rs 495; 485 pages

Much like E M Forster's *Maurice*, a controversial yet moving tale of homosexual love in early 20<sup>th</sup> century England, David Leavitt uses Cambridge University as his

canvas—the musty rooms are a fertile home for seething passions and raging intellects. This is where the unlikely collaboration between noted English mathematician G H Hardy and 'Indian clerk' Srinivasa Ramanujan took place between the years 1913 and 1919, leading to some of the most important mathematical advances of the century.

Leavitt's fictionalised account opens with Hardy accepting an award from Harvard University in 1936. While giving an 'official' speech on his work with mathematical genius and "Hindoo calculator" Ramanujan, an inner monologue takes over and becomes the "lecture [Hardy] did not give"—the narrative of the book—about his association with Ramanujan, "the one romantic incident of his life".

Much of this book is recorded history—how Hardy receives a packet from a self-taught clerk in Madras and realises he is dealing with genius; how he labours to bring the lad to Cambridge to work with him and his collaborator J E Littlewood; their groundbreaking work, especially on the still-unsolved 'Riemann hypothesis'; and Ramanujan's deteriorating health, possibly owing to lead poisoning (from cooking *rasam* in an old pot), leading to his untimely death at the age of 32.

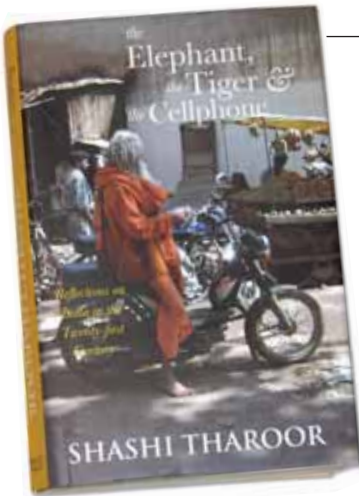
All this has been told in Robert Kanigel's biography of Ramanujan, *The Man Who Knew Infinity* (1991). For his part, Leavitt widens his lens, cleverly and elegantly using Ramanujan's life to paint a portrait of a society in transition where the ethereal silence and lyrical precision of numbers contrasts violently with the chaos and carnage of World War I.

Ramanujan himself remains an enigmatic presence, "around which other characters' lives revolved and whom they turned into whatever they needed him to be", as Leavitt says in an interview to *Newsweek* magazine. By contrast, Hardy's character is strongly etched; a closeted homosexual wrestling with guilt over his desires and the suicide of his lover, classicist Russell Kerr Gaye. Other 'names' that inhabit the pages include author D H Lawrence, philosopher and writer Bertrand Russell, and economist John Maynard Keynes.

No one...seems to know the numbers as intimately as Ramanujan does. "It's as if each of the integers is one of his personal friends," Littlewood said early on, a witticism that misses, in Hardy's view, the eroticism of working with numbers, the heat that rises off them, their vibrancy and unpredictability and, sometimes, danger.

Apart from people, Leavitt talks numbers a lot. You will learn about the hunt for the Riemann hypothesis ("the secret order of the primes"), 'the partitions formula' and the 'zeta function', and remain baffled. But it serves to underline the orderly nature of the academic space Hardy and Ramanujan inhabited and how it clashed with the emotional realities of these two lonely men. While any passion Hardy feels is doused by the Indian's sexual disinterest, he remains possessive towards Ramanujan till the end. You may come away from this book still not knowing a whit about mathematical theory—but the metaphor of the prime number (divisible only by one and itself) will not escape you.

—Arati Rajan Menon



## Vanity case

*The Elephant, the Tiger and the Cellphone-  
Reflections on India in the Twenty-First Century*  
By Shashi Tharoor  
Penguin/Viking; Rs 495; 387 pages

On a patient day, this collection would be good to send to friends and family overseas; or gift to the young and restless; or those cynical about India. On an impatient day, there would be cause to reflect on the price of vanity, and why one of India's better—and among its best known—writers has wilfully paid it. And on any day, the volume could be halved without flutter, except, perhaps, to the fount that is Shashi Tharoor: diplomat, novelist, and India's recent candidate to the post of UN secretary general. *The Elephant, The Tiger and the Cellphone* is that sort of book.

It is not that Tharoor doesn't make sense. Far from it; the 70 previously published essays and columns—largely in Indian publications—tweaked and updated for the collection, are thoughtful, impassioned, liberal-minded, sometimes funny, and quite brave. "The country's national motto emblazoned on its governmental crest," Tharoor writes in "The Strange Rise of Planet India", "is *Satyameva Jayate: Truth Alone Triumphs*. The question remains, however: whose truth?"

In "The Politics of Identity", he writes: "I am proud to claim adherence to a religion without an established church or priestly papacy, a religion whose rituals and customs I am free to reject, a religion that does not oblige me to demonstrate my faith by any visible sign, by subsuming my identity in any collectivity...As a Hindu I am proud to subscribe to a creed that is free of the restrictive dogmas of holy writ...I am not proud of those who suggest that only a Hindu, and only a certain kind of Hindu, can be an authentic Indian."

Besides commentary on India and its identity in a churn, Tharoor's writing touches on liberalisation with a (Thomas) Friedmansesque feel, Bollywood, and odd characters and situations he finds worthy of mention, such as the state in Kerala, his home, a nun, Amartya Sen, and Sunil Gavaskar. All are readily deconstructed and delivered. In the end though, what worked as separate pieces in media, repetition of thought and phrasing lamentably reduces to a drone. In his preface, Tharoor insists the collection be read in its entirety, drudgery of repetition included. He asks far too much.

—Sudeep Chakravarti

ONE  
-on-  
ONE  
Personal Classifieds



I am 79 years old and have retired as materials manager from Ramon & Denim Limited. I would like to advise companies on inventory-related issues. Interested organisations or businessmen can contact me.

**Dahyalal Sakalchand Shah**  
4B, Kamal Kunj  
P No. 143, V B Lane  
Ghatkopar East, Mumbai-400077  
Tel: 022 25160621

I am a financial advisor dealing in life insurance, mutual funds, share IPOs, RBI Bonds, capital gain bonds and company fixed deposits. Anyone interested in investing in these financial instruments can contact me.

**Mohini Batra**  
27-L, Model Town,  
Ambala City, Haryana-134003  
Tel: 0171-2520171, 2520706  
Mobile: (0) 9416295307

## BOOKSHELF

## BRIEFLY

In Orhan Pamuk's **OTHER COLOURS** (Faber and Faber; Rs 495; 433 pages), there is a sentence—"A writer talks of things that everyone knows but does not know they know"—that succinctly sums up the essence of the whole book. Essays, random musings and observations fill up the eclectic palette of the book. The Nobel Laureate's words seem light as a snowflake but weigh heavy on the heart. He draws us in to witness the seagull's agony as it lies dying on the shore, to hear the secret conversations of furniture, to imbibe the essence of his cherished Istanbul. From canine behaviour, cigarette smoking and frankfurters to disregarding highway etiquette, Pamuk talks about the inane and the downright amusing without trying to sound profound. In the process, the ordinary becomes extraordinary.



In **NEITHER NIGHT NOR DAY - 13 STORIES BY WOMEN WRITERS FROM PAKISTAN** (HarperCollins; Rs 250; 192 pages), Rakhshanda Jalil selects different voices to reflect Pakistan's linguistic and cultural pluralism. A mother on death row; a wild-eyed spectre emerging from a rumbling elevator; a young, single mother's futile search for a job; a son acknowledging the deaf-mute village idiot as his father; a land where every citizen's tongue is severed at birth to increase productivity; a frontier wedding that ends with the brutal honour killing of the bride. These and other stories by contemporary women writers from Pakistan, many of them young and unknown, dispel any doubt about the quality of literature on the other side of the border—and create an interest to discover more.



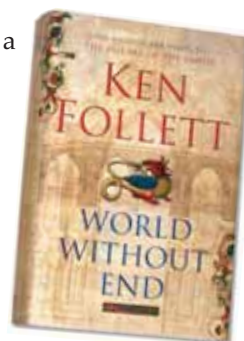
With its frivolous title and psychedelic pink-and-blue cover, Stephen Alter's **FANTASIES OF A BOLLYWOOD LOVE THIEF** (HarperCollins; Rs 295; 278 pages) faces the risk of being dismissed as another juicy insight into the underbelly of Bollywood. But instead of the usual gossip, Alter focuses on the brainstorming sessions and backbreaking work that went into *Omkara*, one of the biggest blockbusters of 2006. You read about how Naseeruddin Shah taught Saif Ali Khan to walk with a club-footed limp; how the director and writers debated over the invective-rich script; the cribbing and the camaraderie; even how the crew celebrated Holi on the sets. Worth a buy if you are fascinated by the medium and not the *masala*.



After 25 years as a successful creative director at J Walter Thompson Company, the largest advertising agency in the world, wealthy and well-connected Michael Gates Gill is fired by a young executive. Despite setting up a consulting company, the 10 years that follow are fraught with crisis—both professional and personal. Wandering into an 'open house' at a Starbucks coffee house before his 64<sup>th</sup> birthday, the author is offered a job—and a new world of camaraderie opens out before him. Surrounded by people from very different ethnic and social backgrounds, Gill discovers how to be happy. **HOW STARBUCKS SAVED MY LIFE** (HarperCollins; Rs 195; 266 pages) is not just his riches-to-rags story but a paean to optimism.



In 1989, Ken Follett wrote *The Pillars of the Earth*, a hefty novel about the people who build a cathedral in the fictional English town of Kingsbridge in the 12<sup>th</sup> century. **WORLD WITHOUT END** (Macmillan; Rs 995; 1,111 pages) is its 'sequel'—200 years have passed and the cathedral is collapsing. The novel revolves around architect Merthin and his lover Caris, a feisty woman who shies away from marrying him for fear of losing her independence. Their lives, in turn, revolve around the rebuilding of the cathedral. Set at intervals between 1327 and 1361, Follett takes you back to the 'olde' days, giving the reader rich insight into local life, religion, politics, economy and traditions. But this is no stuffy history book—there's enough intrigue, suspense, passion and twists to ensure this remains a juicy romp.



All titles are available at Oxford Bookstore, Kolkata, Bangalore, Mumbai, Goa and New Delhi, and on [www.oxfordbookstore.com](http://www.oxfordbookstore.com)



## THE GURU

India gave the world the word 'guru'. Now, an Indian has been declared the world's foremost management guru. **C K Prahalad**, 69, professor at the University of Michigan's Stephen M Ross School of Business, has been crowned the greatest management thinker alive by the *Thinkers 50* list, an annual ranking of the top 50 management leaders in the world by Suntop Media and London-based European Foundation for Management Development. The list also includes Microsoft founder Bill Gates. Prahalad coined the term 'core competence' with strategy expert Gary Hamel—the term emphasises that companies should stick to their main strengths. With his book *The Fortune at the Bottom of the Pyramid*, Prahalad urged multinationals to look at the vast opportunity that lies in serving the world's 5 billion poor. Then he focused on 'co-creation' or how companies can involve customers in the innovation process. His ideas are so diverse that one magazine called him a "one-man idea lab".



## COLOUR PLUS



A judge at the UN General Assembly's International Criminal Court in The Hague, **Navenethem Pillay**, 66, knows what it's like to live and fight in unjust times. For the 28 years she worked as a lawyer in South Africa during apartheid, Pillay was not allowed to enter the judge's chamber—she wasn't the right colour. The first

woman to practice law in Natal in 1967, she struggled to protect school-children imprisoned for 'subversive' sketches, political prisoners detained for attending meetings, and villagers punished for their cattle straying into 'white' lands. She was in New Delhi in November to discuss the Protection of Women from Domestic Violence Act. "My awareness of my roots helped me overcome the psychological effects of apartheid," she said. In 1972, her husband Paranjothee Pillay, was detained for donating 100 Rand to a political organisation. "He was released after five months, but he was never the same again," she recalled.

## PAYING UP

Pune-based **Framroz Darasha Engineer** is

thrilled to have received a congratulatory letter from Finance Minister P Chidambaram for filing his income tax return at the age of 100. The letter reads: "I think this is a

unique achievement that deserves to be noted and congratulated.

Please convey my good wishes to Shri F D Engineer." Engineer, who filed Rs 7,500 as tax for financial year 2006-07, lives with his 67 year-old daughter Zurie Mody and two grandchildren. He recently underwent prostate surgery, has limited mobility, and does not speak much, but the letter brought a smile to his face. "The last two months have been a little bad for him as his eyesight and hearing have suffered," Engineer's chartered accountant and friend Naozar Chenoy tells *Harmony*. "But he always gets back to me if there are anomalies in the draft tax return."



INDIAN EXPRESS

## MILESTONES



**Appointed.** **Renu Khator**, 52, as chief executive of the University of Houston, Texas. Born in Farukhabad in Uttar Pradesh, Khator went to the US in 1974 after marrying an engineering student at Purdue University in West Lafayette, Indiana. Her English was so poor that her husband Suresh had to translate for her initially; she learned the

language by watching re-runs of popular TV comedies. Khator joined the university in a temporary position, but worked her way up to become provost. "Khator spoke without using notes, and her easy eloquence impressed all who met the university's 13th president," observes *The Houston Chronicle*.



**Awarded.** The Tech Award for Innovation for the benefit of humanity to **Devendra Raj Mehta**, 65, chief patron of Bhagwan Mahaveer Viklang Sahayata Samiti, which manufactures and promotes the Jaipur Foot. Recently, Harmony for Silvers Foundation awarded Ram Chander

Sharma, the creator of the Jaipur Foot, the Harmony Silver Award 2007. The Tech Award is instituted by US-based Tech Museum Innovation Organisation and carries a citation and a cash reward of \$ 50,000.



**Honoured.** **Queen Elizabeth**, 81, by *Vogue* magazine as one of the world's most glamorous women. Also on the list are models Kate Moss and Naomi Campbell. The Queen is known for choosing conservative ensembles accessorised with sensible shoes and handbags. But the magazine wrote: "She is as glamorous in her brogues and head-

scarves as she is wearing the crown jewels."



**Awarded.** The Paul Getty Award for Conservation Leadership (2007) to wildlife biologist and tiger expert **K Ullas Karanth**, 59. Originally from Bengaluru, Karanth is a senior scientist with the Wildlife Conservation Society in New York and has pioneered prey-predator research by radio-collaring tigers. He has studied wild tigers for more than 15 years and wrote about his experiences last year in *The Way of the Tiger* (University Press; Rs 175).

**Elected.** Argentina's first lady **Cristina Fernandez de Kirchner**, 54, wife of President Nestor Kirchner, as the country's first woman president. A veteran lawyer, legislator and stateswoman (and fashionista), Fernandez is often called 'The New Evita', after Argentina's most famous and powerful first lady, Eva Peron.



**Published.** *Raj Kapoor* (RK Studios and Films; Rs 95) by **Ritu Nanda**, daughter of the late actor. The book is a smaller, more affordable version of her coffee-table book *Raj Kapoor Speaks*, published in 2002. "The first book was an English biography," she says. "But we realised that it didn't

reach the people my father loved the most, his Hindi-speaking audience." Nanda is considering approaching the *Guinness Book of World Records* for a special mention of her family's role in the Hindi film industry for over six decades—a legacy that began with actor-filmmaker Prithviraj Kapoor and is now carried on by her nephew Ranbir in Sanjay Leela Bhansali's latest release *Saawariya*.



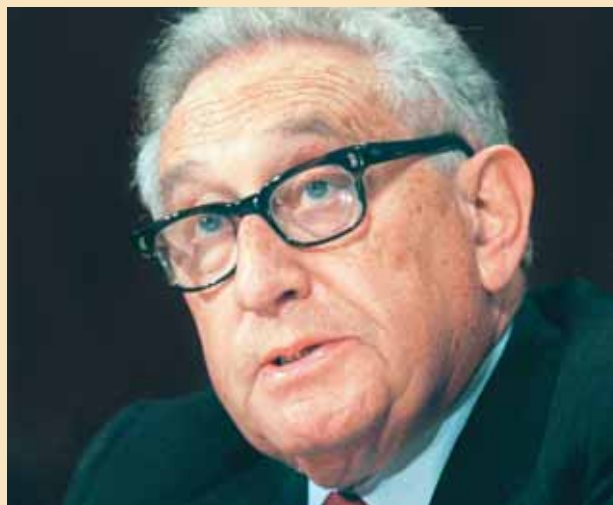
## VISITORS



### 24-27 OCTOBER

**Who:** Queen Beatrix of the Netherlands, 69

**Agenda:** To strengthen bilateral ties between India and the Netherlands, particularly in trade and economy. A high-level business delegation comprising CEOs of top companies accompanied her. On the last day of her visit, Queen Beatrix met M S Swaminathan, Verghese Kurien, K Kasturirangan and N R Narayana Murthy. Her last visit to India was in 1999 when she, along with the Dutch royal family, spent the Millennium-eve holiday in Rajasthan.



### 30-31 OCTOBER

**Who:** Former US secretary of state

**Henry Kissinger, 84**

**Agenda:** To talk about foreign policy and to push through the Indo-US nuclear deal. "I am optimistic some solution will be found to the ongoing crisis over the nuke deal," he said at an interactive session organised by CII in Kolkata. He added, "I wanted to see the vitality of Bengal. A communist government dedicated to investment and development, I thought, would be an interesting thing to observe and learn from."

## IN PASSING



Controversial and outspoken novelist **Norman Mailer** made his presence felt on the American literary scene in 1948 with his partly autobiographical novel about World War II, *The Naked and the Dead*. He went on to publish more than 30 books,

including novels, biographies and non-fiction, and twice won the Pulitzer Prize. Mailer died of renal failure at Mount Sinai Hospital in New York on 10 November. He was 84.

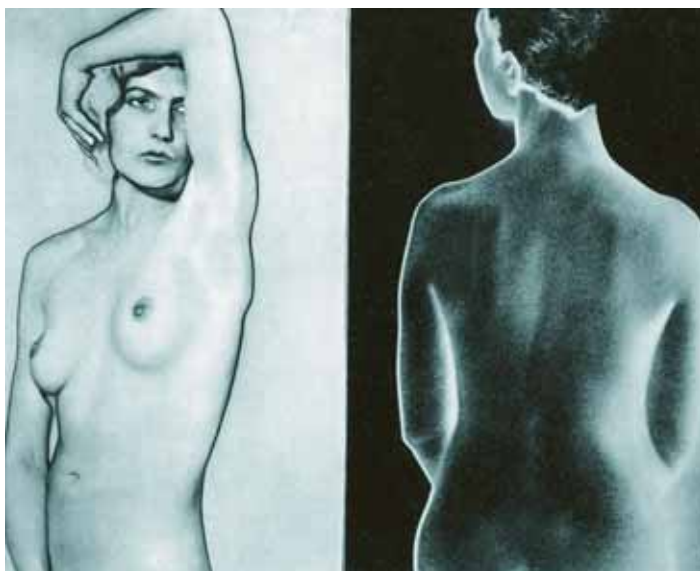


**Brig. Gen. Paul W Tibbets Jr.**, pilot of the Enola Gay, the B-29 Superfortress that dropped the atomic bomb on Hiroshima in World War II, died on 1 November in Ohio. He was 92.. In his memoir, *The Tibbets Story*, he remembered "the awesome sight that met our

eyes as we turned for a heading ...The giant purple mushroom, which the tail-gunner had described, had already risen to a height of 45,000 ft and was still boiling upward like something terribly alive".



## SAY IT OUT LOUD



Nothing so needs reforming as other people's habits.

—American humorist and satirist Mark Twain  
(1835-1910)

God has given you one face, and you make yourself another.

—English poet and playwright William Shakespeare  
(1564-1660)

When you say you agree with a thing in principle you mean that you have not the slightest intention of carrying it out in practice.

—German statesman Otto von Bismarck (1815-1898)

It's easier to fight for one's principles than to live up to them.

—Austrian psychologist Alfred Adler (1870-1937)

Many a man's reputation would not know his character if they met on the street.

—American writer and publisher Elbert Hubbard  
(1856-1915)

A man has two reasons for doing a thing: one that sounds good, and a real one.

—American banker and philanthropist J Pierpoint Morgan (1837-1913)

## THE WORD IS OUT

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

**pack-year** *n.* A measure of cigarette consumption equivalent to smoking one pack a day for a year.

Also: **pack year**.

**Example:** This study analysed data on 56,042 women who averaged about 37 years old and were free of breast cancer. Nearly half of the women said they smoked or had smoked at some point. During the next 10 years, breast cancer was diagnosed in 906 women. Those who had started smoking while young and without having given birth were more apt to have breast cancer, with the risk rising with the amount smoked. ...Women who had smoked for 10 **pack-years** before first giving birth were 78 percent more likely to have developed breast cancer than were those who had never smoked.

—Linda Searing, "Smoking before Childbirth May Increase Risk", *The Washington Post*, 7 August 2007

**mockbuster** *n* A low-budget movie with a title and plot similar to a current blockbuster film. [Blend of *mock* and *blockbuster*]

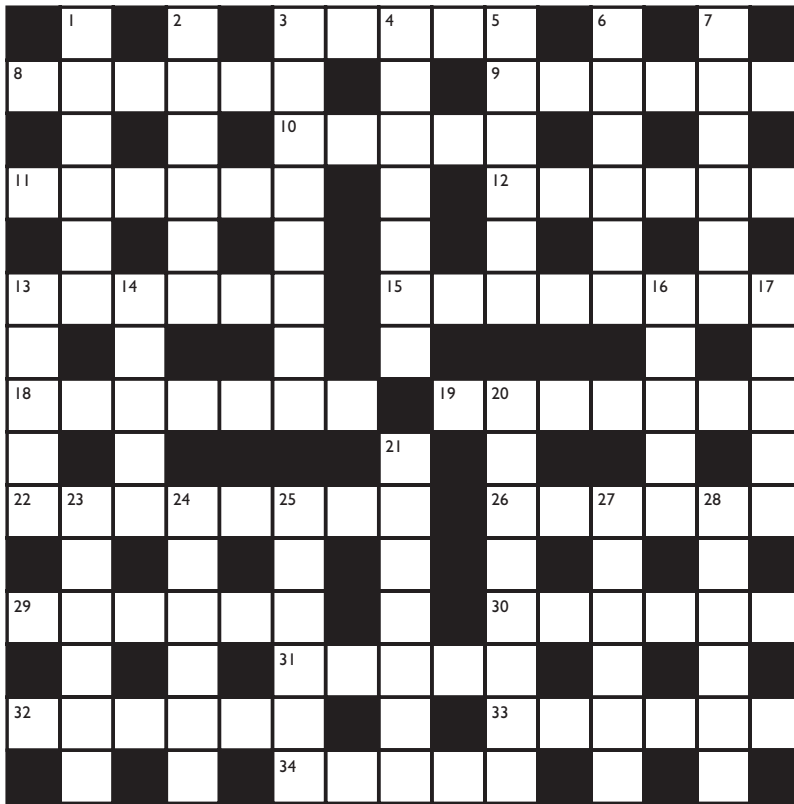
**Example:** Well, TMZ is not the only assault on Hollywood's way of life. There's something worse. It's called the **mockbuster**. It's a cheap send-up of a Hollywood hit done by wannabe filmmakers on a shoestring budget. It's outrageous because passing off cheesy recycled material as art should be reserved for only the big movie studios.

—"Countdown", MSNBC, 28 July 2006

**multi-dadding** *pp.* Having multiple children with multiple men. — **multi-dad** *v., n.*

**Example:** Women like Anderson say the negative reaction towards multi-fathered families comes from an assumption that **multi-dadding** women must be promiscuous. But Anderson is quick to set the record straight, saying she has only had relationships with four men—the fathers of her four children.

—Shelley Bridgeman, "Who's the Daddy?" *The New Zealand Herald*, 30 September 2007  
Courtesy [www.wordspy.com](http://www.wordspy.com)



## EXCLUSIVE HARMONY CROSSWORD 38

By Raju Bharatan

### ACROSS

- 3 A fix in our minds is his athletic persona (5)  
 8 'White Revolutionary' Barrington surrounding Gagarin (6)  
 9 On the button you are if you feel there's no getting away (6)  
 10 Not what you mean when you say marry and then separate (5)  
 11 Isn't him going with a nut (6)  
 12 A bed turned into rupees far from welcome (6)  
 13 Blue if the reference is to the Rovers Cup (6)  
 15 *Chalee Radhe ranee aankhiyon mein paanee apne Mohan se mukhdaa mod ke* (5 3)

- 18 Is Life Insurance Corporation at the heart of this fish-eater? (7)  
 19 A damp squib he turned out to be, after all that gas, in Bihar politics (7)  
 22 The kind of soldier Bal Thackarey comes through as (8)  
 26 Bohemian snag AP viewed in hindsight (6)  
 29 US's in air retreating (6)  
 30 Imagine Vidya Balan's being so referred to in the neo-*Parineeta*, going by that disturbingly out-of-sync bare-all scene of hers with 'Shekhar' Saif Ali Khan (6)  
 31 Acid am in love (5)  
 32 Veer taking in *Evening News* looking attractive (6)

33 Free-hit call (2-4)

34 What style of a horny get-together could it possibly be with not a single woman present? (1 4)

### DOWN

- 1 UP wrapped in sari: 'Murder Most Foul!' (6)  
 2 *Hamir's* variant could be Dwarka Prasad (6)  
 3 President's Gold Medal winner Leela Naidu (8)  
 4 Why in heaven's name should the lady be so worrying about the ecstatic way she attained orgasm? (3 4)  
 5 Look the colour of wet blotting-paper? (6)  
 6 How venomous, suggesting yet another front for those boobs! (1 5)  
 7 Passer not up to much (6)  
 13 The thing to learn about mountain-climbing (5)  
 14 MGM Girl Ina could be in lab (5)  
 16 G Road regiment in itself (5)  
 17 Jerks American (5)  
 20 Legendary Sheriff in the mood to offer a lift? (8)  
 21 Yuvraj Singh's choice of bowlers to smash skyhigh? (3 4)  
 23 Baffles Leeds U (6)  
 24 You have it in this word itself! (6)  
 25 Remember, there were questions in Parliament about Raj Kapoor's identifying himself as one in song! (6)  
 27 Go hold Balu up for the *Pyaasa* role winning Waheeda Rehman stardom (6)  
 28 Whoever believed Sachin as he so kept TV-talking of a missed century? (3 3)

For answers, see Page 80

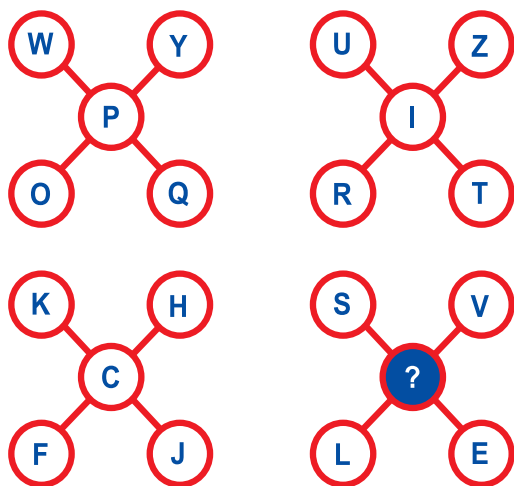
Raju Bharatan is the originator of the 'Sunday Cryptic' crossword in *The Times of India*, where he set the first 1,500 puzzles

**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.

## BRAIN GYM

## NUMBO JUMBO

What's the missing letter? Hint: A=1, Z=26.



## CUCK-WHO CLOCKS

Three members of the Boston Horology Society have just returned from a holiday in Switzerland where they each purchased a handmade cuckoo clock. Can you work out where each person bought their clock, the name of the clockmaker and how much each clock cost, \$ 100, \$ 120, \$ 150?

1. Gloria Greene didn't buy the cheapest clock and it wasn't the one manufactured by Franz Geisser.
2. The clock bought in Geneva was manufactured by Hans Bruckner and was cheaper than the one bought by Wilbur Watson.
3. Trudie Tipler did not buy her cuckoo clock in Zurich.
4. The most expensive clock was purchased in Zermatt but wasn't the one manufactured by Herman Finkel.

## TEAM 11

Use the clues given below to find the correct location for each number from one to 11 in the following 11 ovals. Each number should be used only once and each oval must contain a different number.

**Note:** 'Left' or 'right' refers to any location along the same horizontal line. 'Above' or 'below' means any location along the same vertical line.

## Clues:

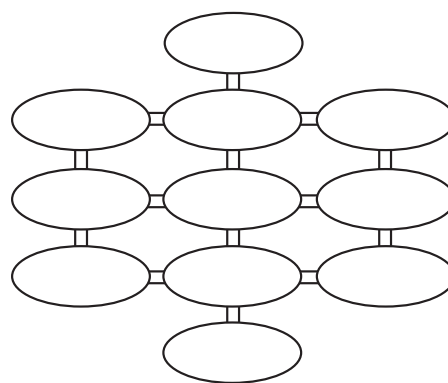
Number 10 is left of 4.

Number 9 is above 2 and right of 3.

Number 6 is below 8 and right of 9.

Number 1 is above 5 and right of 10.

Number 5 is below 11 and right of 7.



## GO FIGURE

Each of the different shapes below has a numerical value. The numbers to the right of the grid are the sum of each row and the number at the bottom are the sum of each column. Can you work out the value of each shape? No shape has a value less than 1 and each value is a whole number. Enter the solution into the empty grid.

				11
				7
				12
				9
10	11	8	10	



## LAUGH LINES

While on a car trip, an elderly couple stopped at a roadside restaurant for lunch. After finishing their meal, the elderly woman left her glasses on the table, but she didn't miss them until they were back on the highway. By then, they had to travel quite a distance before they could turn around.

The elderly man fussed and complained all the way back to the restaurant. He called his wife every bad name he could think of. When they finally arrived at the restaurant, and the woman got out of the car, the man yelled to her, "And while you're in there, you might as well get my hat, too."

A grizzled old man was eating in a truck stop when three bikers walked in. The first biker pushed his cigarette into the old man's pie and then took a seat at the counter. The second spit into the old man's milk and the third turned over the old man's plate, and took a seat at the counter. Without muttering a word, the old man got up from his seat and quietly left the diner. Shortly thereafter, one of the bikers said to the waitress, "Humph, not much of a man, was he!"

The waitress replied, "Not much of a truck driver either. He just backed his truck over three motorcycles!"

The strong young man at the construction site was bragging that he could outdo anyone in a feat of strength. He made a special case of making fun of one of the older workmen. After several minutes, the older worker had had enough. "Why don't you put your money where your mouth is," he said. "I will bet a week's wages that I can haul something in a wheelbarrow over to that outbuilding that you won't be able to wheel back."

"You're on, old man," the braggart replied. "Let's see what you got."

The old man reached out and grabbed the wheelbarrow by the handles. Then, nodding to the young man, he said, "All right. Get in."

## SUDOKU FOR YOU

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

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

	10	12	6						10	11	
8				28	14	10	30		4		
28									3		
									5		
3				29							
6				6			10				
						12					
	10	12	3							10	11
10					3				3		
					6						
28									5		
									5		
6				28							
4								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.

## RESOURCES

SOLUTIONS TO  
EXCLUSIVE HARMONY  
CROSSWORD 38

## ACROSS:

3 Azhar; 8 Kurien (*K/Uri/en*): *Uri* is *Gagarin*, *Ken* is *Barrington*: *Ken* surrounding *Uri*; 9 escape; 10 unwed; 11 washer (*was/her*); 12 debars (*deb/a/Rs*: a *bed* turning into *rupees*); 13 (Blue) Riband; 15 Manna Dey (the Arun Kumar-composed *Chalee Radhe raanee*, from Bimal Roy's *Parineeta*, is among his earliest hits: 1953); 18 pelican (*pe/LIC/an*); 19 Shotgun (*Shatrughan*); 22 Senapati; 26 pagans (*pagans* is *snag/AP* viewed in hindsight: *viewed back*); 29 Russia (*R/US's/ia*: *US's* in *air* retreating (*reversing*); 30 Lolita (how Vidya Balan is addressed in the latest *Parineeta*); 31 Amino (*Aml/in/O*: *Am in love*), reference to *Amino acid*); 32 veneer (*v/EN/eer*: *Veer* taking in *EN*: *Evening News*); 33 no-ball; 34 a stag

## DOWN:

1 *supari* (*s/UP/ari*): *UP* wrapped in *sari*; 2 (Dwarka Prasad) Mishra (*Hamir's* is 6 letters of *Mishra* rearranged); 3 *Anuradha* (Hrishikesh Mukherjee's 1960 President's Gold Medal Winner starring Leela Naidu in the title-role); 4 How come(?); 5 reddened; 6 a cobra (*a/co-bra*); 7 sparse (*passer* is 6 letters of *sparse* rearranged); 13 ropes; 14 (Ina) Balin (the MGM side-actress so well remembered: *in lab*, the 5 letters of *Balin* rearranged); 16 Dogra (regiment): the 5 letters of *Dogra* rearrange as *G Road*; 17 Yanks; 20 Hopalong: *Hop/along* (Cassidy); 21 hit list; 23 eludes (*Leeds U*, 6 letters of *eludes* rearranged); 24 answer; 25 *Awaara* (*hoon*); 27 Gulabo (role Waheeda Rehman plays in Guru Dutt's *Pyaasa*): *G/ulaB/o*: *Go hold Balu up*; 28 Not all

## SOLUTIONS TO BRAIN GYM

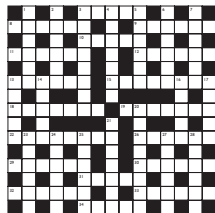
## Numbo jumbo

The letters A-Z are valued 1-26. In each set, the sum of the top two values minus the sum of the bottom two values equals the value of the middle letter, so the mystery letter is X (24).

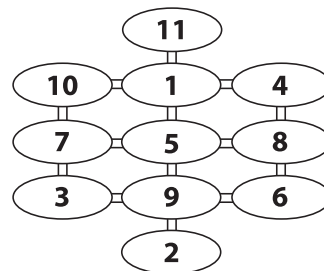
## Cuck-who clocks

Gloria Green	Zurich	Herman Finkel	\$120
Trudie Tipler	Geneva	Hans Bruckner	\$100
Wilbur Watson	Geneva	Frank Geisser	\$150

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## Team 11



## Go figure

4	4	2	1
2	1	1	3
3	2	3	4
1	4	2	2

△ = 1   ● = 2   ☆ = 3   □ = 4

## SOLUTIONS TO SUDOKU

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

## SOLUTIONS TO KAKURO

	10	12	6						10	11
8	1	3	4					4	3	1
28	3	6	2	28	14	10	30	3	1	2
3	2	1		2	6	3	8	5	1	4
6	4	2	6	4	2		10	1	4	2
	10	12	3	5	1	2	3		10	11
10	1	4	2	3		3	1	2	3	1
28	2	5	1	6	4	3	7	5	2	3
6	4	2		28	7	2	6	5	4	3
4	3	1					10	1	4	5

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TEXT: BRINDA GILL; PHOTO: HEMANT PATIL

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