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On 21 January, among the silver who ran in the Harmony Senior Citizens’ Run, part of the Standard Chartered Mumbai Marathon, was Janet Pease, a 68-year-old from Orenda, California. “My husband and I timed our holiday so we could be in Bombay for the marathon,” she told us. “He’s running the half marathon but I had heard of the Harmony run and wanted to run with my fellow seniors.”

This is where Harmony stands today: a foundation whose work is recognised as relevant, not just in India but beyond borders, a voice for silvers whose resonance is being felt far and wide.

Events such as the Senior Citizens’ Run—our fifth, including two in Delhi—help proclaim to the country, and the world, that we mean business when it comes to empowering silvers and bringing their needs, concerns and potential to centrestage. In the run, the oldest male participant Gorthandas Dutia was 91, and the oldest female participant Shalini Chirputkar, 89—both walking (or running) advertisements for successful ageing, which is Harmony’s mantra. “Most of us live isolated lives,” said 74-year-old Kumud Pandey. “These events strengthen our self-confidence and resolve, and enable us to meet so many new people.”

There were over 2,000 at this year’s event, filling the Harmony marquee with colour and ebullience. Yet despite the large numbers, the event ran like clockwork. I’d like to thank my team at Harmony and their commitment and dedication that made it possible.

Also, the event could not have been possible without the support of Reliance Energy Ltd, Reliance Communications, Reliance World, Java Green, Reliance World Mobile, Procam International Ltd, Gujarat Cooperative Milk Marketing Federation (Amul), BSES MG Hospital, Mumbai, Thomas Cook India, DHFL, Godrej Consumer Products Ltd, Adlabs, Big 92.7 FM, Nokia CDMA, Raymonds, and HLL Out of Home F&B Division. What’s more, the company of actors Jackie Shroff, Manisha Koirala and Pooja Batra, and shooters Jaspal Rana and Manavjit Singh Sandhu added to the sparkle and cheer.

The event was so special not just because of star power and efficient management—it had heart. The warmth was palpable, the enthusiasm infectious, the energy inspiring. Personally speaking, I was touched by the affection I received from participants. At the marquee, on the road, silvers came up to me to speak about the foundation, and what it has brought to their lives. Indeed, I’ve never felt more connected to Harmony’s constituency. A perfect start to 2007.

Tina Ambani
## Contents

### Line Up
- **4** Response
- **6** Orbit
- **14** Your Space
- **16** Legacy: B S Joshi’s city on wheels
- **20** In Focus: Suresh Moona is Bengaluru’s history-keeper

### Special Features
- **24** Cover Story: Rushes from Harmony’s Senior Citizens’ Run

### Body & Soul
- **34** Food Wise: A healthy New Year with Dr Pushpesh Pant
- **36** Get Well Soon: Don’t lose sleep over insomnia
- **39** Doctor’s Opinion: Dr Duru Shah answers queries on gynaecological problems
- **40** Column: Yoga Rx
- **42** Health Bytes
- **46** The Last Word: Acharya Ratnananda

### First Aid
- **52** Technology: Silver-friendly digital cameras
- **54** Money & More: Call your bank for sound financial advice
- **58** Legal Ease: What Indian law says about cybercrimes
- **60** Second Careers: Born to teach

### Etcetera
- **62** What I Love: Life’s a stage for Dhritiman Chaterji
- **64** Worth Your While: Candle-making with Ghazala Aftab
- **66** Bookshelf
- **70** Column: Amita Malik
- **73** H People
- **77** Headstart
- **82** Speak

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column one

The Harmony Senior Citizens’ Run has become a metaphor for belief—in the power to do things that never seemed possible, in liberty, and a glorious future. For candid snapshots of outlook, attitude, joy and definitions of success, turn to “Silver Sunday”, this month’s cover feature. We promise you won’t run out of inspiration.

There’s no dearth of spark, show and action this month. Through his organisation Aarambh, biology teacher Suresh Moona (“History’s Keeper”) is helping people of Bengaluru realise that their destiny is hinged on the history of the city. Using every method available to him—slide shows, lectures and exhibitions—the 55 year-old vitalises memory, highlights reality, and makes people wise about the need to preserve their heritage.

B S Joshi’s love for his city, Pune, made him turn it into a wondrous toy for the pleasure of its residents. Before he passed away in 1998, he made the Museum of Miniature Railways (“City on Wheels”) on a turntable, a legacy the world could enjoy. After all, thousands of candles can be lit from a single one. Nobody knows that better than Ghazala Aftab (“Burning Bright”). The 50 year-old dentist is warming the world with the glow of the candles she makes, a hobby you can pursue with the help of her simple tips.

Elsewhere in the magazine, there’s ample medical, legal and financial advice. So listen to your doctor, lawyer and financial planner. Think with your head—the heart can wait!

—Meeta Bhatti

The concept of a ‘retirement industry’ is now being explored by Asian countries like Thailand, Malaysia and Philippines. We must also look at the possibility of creating an Indian retirement industry. The idea has the potential to generate millions in terms of jobs and revenues for the country. The first step would be to identify senior-friendly cities like Mysore and Bangalore that have long been recognised as havens for pensioners. With the help of financial institutions, developers, hospitals, and other service providers, these cities can create townships with amenities that attract domestic and NRI retirees. The average retired NRI spends $ 9,000 a year in the US. If he spends this amount in India, it translates into more than Rs 500,000. The spending power of these seniors will create demand for many facilities and services. Pilot projects should be undertaken in cities that offer an ideal combination of pleasant weather and urban comforts and government must take a lead in providing impetus to this development.

MALATEST ANANTHARAO NADGIR
Bangalore

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

Gulzar deserves a place among the silver achievers of the year (“Harmony Hotlist”, January 2007). While most lyricists have bid farewell to originality, Gulzar continues to innovate. Unfortunately, lyricists of today haven’t had to struggle unlike the songwriters of the 1960s. Confrontation with the dark side of life leads to expansion of self and creativity. Another achiever, Buddhadeb Bhattacharya, is an odd crusader, giving Marxism a new direction in West Bengal. Developments in the state point to a dictatorship of capitalist forces instead of a dictatorship of the proletariat. Globalisation has indeed brought strange paradoxes to India.

ARVIND K PANDEY
Allahabad

In “First Resort”, your cover story on retirement resorts in the December 2006 issue of Harmony, all the resorts featured are out of reach of many seniors. Also, most resorts mentioned are commercial, rather than service oriented. It would be an immense public service if some philan-
ropic organisation came forward to build affordable resorts for needy silvers belonging to the middle income group.

K S RAO
Kadapa District, Andhra Pradesh

Hats off to Prabha Chaturvedi [left] and Brigadier Keshav Chandra (featured in the December 2006 issue of Harmony), who have proved that retirement is no excuse to allow yourself to slip into seclusion. Like them, retired people can do many things to make a difference to society at large. During our youth, we are caught up with the pressures of education, career and family. Retirement reduces the burden of these responsibilities and is the ideal time to give something back to society. Seniors must emulate these two people who continue to be active members of their community.

A VIVEKANANTHAM
Madurai

I was delighted to read about the book Cooking at Home with Pedatha in your November 2006 issue. We have known Subhadra Krishna Rau, its author, since the early 1950s when we were together in Sri Lanka at the Indian High Commission—her father was the Indian high commissioner in Colombo. Your feature rekindled memories of Pedatha cooking, which we greatly enjoyed! Harmony is doing excellent work in forging new bonds and renewing old contacts among the silver community through the magazine and other activities and projects.

K L DALAL
New Delhi

I read Harmony for the first time recently when I came upon the November 2006 issue. I feel the magazine concentrates on affluent urban citizens and does not address the problems of the vast numbers of aged senior citizens who live below the poverty line and are oppressed by illiteracy and destitution. Wealthy senior citizens can avail of many conveniences that the poor cannot. You must try to understand the conditions of the poor and highlight those as well.

The advice and suggestions provided in the magazine on good living and the importance of medical checkups are all common knowledge. Further, the change of nomenclature from ‘senior citizen’ to ‘silver citizen’ seems ridiculous. However, I liked the write-up on music maestro Ilayaraaja (“Melody Raaja”). I hope you take this letter in the spirit it is intended: a call to enrich the magazine by making it more inclusive of all sections of the population.

ANANDA BHATTACHARYA
Hooghly

Harmony was launched in June 2004 as India’s first lifestyle and empowerment magazine for senior citizens. The idea behind the magazine is to cover common and extraordinary issues, concerns, and news and views related to India’s elderly and ageing in general. For now, we print only in English, and are therefore out of reach for many silvers. We are waiting to introduce Harmony in other languages. Meanwhile, time and again we make our readers and stakeholders aware of the conditions of the oppressed and destitute in both rural and urban India—an area we cover extensively in our research publications and policy documents, which are circulated among a wide audience of students, researchers, teachers, policymakers and practitioners, as well as those with a general interest in issues related to ageing and ‘Silvers’—a term coined by Harmony, now used across the world by organisations working for the elderly.

—Editors

Your editorial in the August 2006 issue, “Cheers to China” brought back memories of my own visits there in 1989 and 2002. I was very impressed by their facilities for elderly. Their age-care centres are located near other neighbourhoods so seniors can interact with other age groups. Often, they are located near schools—young children come over to chat with the elders, sometimes carrying gifts for them. Also, the design of these centres is extremely elder-friendly with furniture with rounded edges and nutritious food. Doctors, paramedical and healthcare specialists are easily available. There are regular geriatric health checkups and physiotherapy support. Group activities are also encouraged.

We need to build such facilities in India considering the fact that children are not able to give adequate care to old parents owing to the demands of their fast-paced lifestyle.

V SURESH
New Delhi
CAT CARP
Did you know your pet cat could suffer from Alzheimer’s disease too? According to a study by scientists at the University of Edinburgh in Scotland, a key protein can build up in the nerve cells of the brain of ageing cats and cause mental deterioration, similar to that in humans. “We’ve known for a long time that cats develop dementia, but this study tells us that the cat’s neural system is being compromised,” Dr Danielle Gunn-Moore of University of Edinburgh, tells Associated Press. Now they’re looking to develop medicines that can stem the rot.
NEWSWORTHY

GO KERALA!
Here’s good news on the eve of the Union Budget. In December 2006, the Kerala government announced a basket of measures for senior citizens, including preferential treatment in hospitals, discounted travel in buses, and greater police patrolling in residential areas where elderly live alone. One more thing: according to the government, sons and daughters would have to take equal responsibility when it comes to taking care of their aged parents. “The percentage of elderly in Kerala is the highest in the country [10.5 per cent compared to 7.5 per cent for India],“and estimates indicate that by 2020, it would go up to 21 per cent of the total population of the state,” Lida Jacob, secretary, social welfare department, told media. “We need to look after them.”

SILVER STRUT

This January, more than 50 silvers stormed the ramp at a fashion show in Chandigarh organised by the Chandigarh Senior Citizens’ Brotherhood, an organisation of senior citizens from Sector 37 in the city. The show, accompanied by an entertainment programme, was organised to mark one year of the formation of the organisation. “If youngsters can take the ramp and participate in fashion shows, senior citizens can do the same,” S S Lamba, president of the Brotherhood, tells The Indian Express. “If we keep ourselves engaged in social activities, we can lead a better life.”

OVERHEARD

“We must recognise the unique attributes of both ends of the age spectrum—the drive and energy of the young and maturity of the old. Our communities need to nurture and guide the young, and to encourage respect for the elderly. As children grow up and develop their own sense of confidence and independence in the ever-changing technological environment, there is always the danger of a real divide opening up between young and old. We need to bridge that divide. The older generation can give the young a sense of context as well as the wisdom of experience that can be invaluable.”

—British monarch Queen Elizabeth II, 80, in her annual Christmas message to the nation
ANALYSE THIS

ACTIVE 2007
Make sure 2007 will be a good year for you. Here are 10 ways to stay healthy this year, according to the International Council on Active Aging, based in Vancouver, Canada:

1. Play games. Games keep your brain working and cognitive skills healthy. Try crosswords and other puzzles found in magazines and newspapers or look for them on the Internet.

2. Eat fruits and vegetables. Limit dairy and meat and you can lower your body weight and cholesterol levels. Researchers have associated a Mediterranean diet (with lots of fruits, vegetables, legumes, cereals, fish, some alcohol) with lowering the risk of Alzheimer’s disease.

3. Increase physical activity. Physical activity and exercise do a lot of good things, not only for physical health, but also for maintaining cognitive skills and reducing the risk of dementia.

4. Seek out friends, family and neighbours. Social connections are good for emotional and physical well being. People with a strong social network have lowered their risk of Alzheimer’s disease.

5. Invest in a good pair of shoes and socks. When your feet are happy, so are you. And if you suffer foot pain, which is not a normal part of the ageing process, see a podiatrist.
6. **Laugh a lot.** Laughter increases circulation and strengthens the immune system and the brain while decreasing stress.

7. **Get enough sleep.** Get seven to eight hours of sleep a night. But rather than taking sleeping pills, change your lifestyle. For instance, exercise can regulate your body clock.

8. **Visit an eye doctor.** Age-related macular degeneration is the most common vision loss as we get older and people who smoke cigarettes and are obese are most likely to get it.

9. **Take a walk.** Walking is the best exercise—it improves the strength of your lower body, maintains mobility and helps prevent cognitive decline. Research studies have shown that two short walks a day can be as good as a single, longer stroll.

10. **Stand on one leg.** You can work up to this by performing balance exercises. Good balance helps you with everyday activities, like reaching into a cupboard, and avoiding falls.
MEDIA WATCH

HOT WHEELS
What's the best ride money can buy? US-based website just-auto.com lists its Top 5 best cars for senior citizens:

**Toyota Avalon**: A full-sized, roomy sedan with keyless ignition, which is a boon to seniors with arthritis.

**Ford Five Hundred**: A roomy car with rear backup sensors for silvers with impaired depth perception, and a heated driver's seat.

**BMW 7 Series**: Luxurious and roomy with adjustable seating that is a boon for people with arthritis.

**Toyota Sienna**: An eight-person minivan that lets you chauffeur all your grandkids together. A rear backup camera for less twisting and turning, hand-controls (instead of pedals), and a wheelchair lifter.

**Toyota Prius**: A voice-control system that lets you tell the car how hot or cold you want it instead of fiddling with controls, and a button-less shifter for people with arthritis.

VLOGGER ALERT

A British widower called Peter (he doesn't give his last name) has achieved fame by jumping on the latest online trend: vlogging. Vlogging (or video blogging) is the act of creating a video blog (or web log). Going by the handle 'geriatric1927', 79 year-old Peter is the oldest active member on YouTube, a video hosting site that is becoming increasingly popular across the world. On his 'vlog', Peter recounts stories of his grandparents who lived in Victorian England to the camera. He also holds forth on pensions, healthcare and a host of other silver concerns. Watch him at www.youtube.com/profile?user=geriatric1927
INNOVATION

E-PETS
The Tamagotchi, a handheld ‘digital pet’ created in Japan, was a huge fad in the late 1990s. Housed in a small, egg-shaped computer, kids could ‘feed’ it, ‘play’ with it, ‘clean’ it, and ‘check’ its levels of happiness, just by pressing a series of buttons. Kids who looked after their Tamagotchi well would see it ‘grow’ to maturity. Now, it’s time for a pet that takes care of you. Researchers at the University of Sheffield in the UK are developing an electronic pet that will provide companionship for older people living alone, remind them to take their medicines, and conduct basic health checks. Called The Companion, the device, which has no moving parts and will resemble a cuddly toy, uses the latest language-processing technologies to ‘converse’ with its owner. “It will be able to chat to you, tell jokes, even help you decide what TV programmes to watch,” Yorick Wilks, project leader and professor of computer science at the university, tells The Times. “The Companion will demonstrate an ability to use politeness and humour in different types of dialogues, and display personality. Most important, it will keep tabs on your health.” Wilks expects The Companion to be on the market within four years.

MAGIC MINERAL?
Researchers at University of New South Wales in Sydney claim they have developed an ingredient called GGC with many health benefits. GGC is made of concentrated quantities of ‘glutathione’, a mineral said to detoxify compounds implicated in cancer, diabetes, and ageing. Pharma company Biospecialties Australia will manufacture it—it will be used in foods, toothpastes and anti-ageing creams, which are expected to hit the market by the end of 2007. Natural dietary sources of GGC include milk whey protein and garlic.

H ETIQUETTE

IN A RESTAURANT
■ Soup should be sipped from the side of the spoon.
■ Cut only one piece of food at a time.
■ Slice from the end of a piece of fish or meat, not from the middle.
■ Don’t hunch over your dinner plate.
■ If a waiter is hovering when you’re trying to have a private conversation, tell him, “Thank you for your attentiveness; we’ll let you know if we need something.”
■ Don’t dive into your food until all your dining partners are served. If they’ve been served and you haven’t, advise them to begin so their meals won’t get cold.
■ Unless you’re with good friends or family, never ask for a doggie bag.
UK-based Deafness Research measured noise levels of 15 toys for children from three months to 15 years. Fourteen of them emitted noise well above 85 decibels, the recommended safety limit—140 decibels can immediately damage an unprotected ear.
LOVE THAT

SWIMMING SENSATIONS
Talk about a dynamic duo. In December 2006, British pensioners Daphne Doran, 78, and Helen Carey, 77, finished swimming the length of the English Channel—in a swimming pool for the disabled. Between them, the two have three replacement hips and two artificial shoulders. And Doran only learned to swim when she was 62. But they managed to clock the equivalent length of the channel—a total of 1,782 lengths—in New Earswick, York, over a period of 15 months. The New Earswick swimming pool runs a club for disabled swimmers twice a week. Members suffer from a range of conditions, from Parkinson’s to learning difficulties. “I couldn’t imagine doing this,” Doran, who has two artificial hips and can only use her arms to swim, tells website www.yorkpress.co.uk. “I was a golden oldie who couldn’t swim. But once I started, I just took to it like a duck to water!” The women undertook the challenge for a local charity, but could raise only £800 (about Rs 69,000) over the 15-month period. Evidently those donating didn’t share their generosity of spirit.

H RECOMMENDS

ACTION PLAN FOR FEBRUARY
Choose happiness. Join a laughter club in your city. Researchers at Norwegian University of Science and Technology and St Olav’s Hospital in Trondheim, Norway, say having a sense of humour increases your chances of survival when hit by disease. They observed 80 extremely ill patients suffering from chronic kidney failure—patients who scored relatively high on sense of humour cut down their risk of dying within two years by 30 per cent.

All safe. Get together with a friend or two and put together a safety guide for fellow silvers in your neighbourhood. A couple of years ago, Colonel Neela Pandit, 78, resident of suburban Bandra in Mumbai, created a CD presentation on safety tips for seniors, comprising commentary and demonstrations by NCC volunteers (Pandit is national president of the Alumni Association of NCC cadets).

Design a bond. Get together with your grandchildren and design some clothes—for you, and them! That’s exactly what silvers in Singapore did at Fashion Re-Imagine, an inter-generational event organised in December 2006. Participants were challenged to harness their creativity and come up with an original fashion statement—with only used or recycled materials. The youngest team member was six years old and the oldest, 78.
Welcome to the section where you can share your thoughts and experiences on anything under the sun. Write in with full contact details, and make this space your own!

SAVING HEARTS

“AAfter my heart attack, I established a cardiac ambulance service”

A disturbing personal experience propelled me towards public service. In November 1992, at the age of 67 I suffered a heart attack. It was 2 am and we called for a cardiac ambulance, but none turned up for almost half an hour. A friend took me to the hospital in his car. I later learnt that a person suffering from a heart attack must always be carried in a supine position. After my recovery, I decided to set up a cardiac ambulance service.

Established in 2000, the Pune Heart Brigade (PHB) has brought timely help to more than 14,600 people. We started with two ambulances; today, we have a fleet of nine cardiac ambulances and seven rapid rescue units (two-wheelers). Owing to traffic jams and narrow lanes, ambulances are sometimes unable to deliver timely assistance. In such cases, two-wheelers can be lifesavers. Just dial 1050 and PHB’s two-wheeler emergency service arrives with a doctor. This is followed by a van with consultants and equipment. The ambulances are attached to various hospitals in the city. We plan to introduce a 10th ambulance to deploy in rural areas. I also hope to add air ambulances—these are helicopters with lifesaving equipment, used by the Indian Army and overseas, that can transport patients from remote or inaccessible areas to a medical facility.

Good groundwork was essential to running an efficient ambulance service. While travelling on business, I attended a workshop conducted by St. John Ambulances in the UK. On subsequent trips, I had discussions with the British Heart Foundation and visited the Midland Ambulance Service. I also visited the Emergency Medical Service in Singapore. I found a mentor in Manubhai Chawda, 84, Mumbai-based Rotarian and pioneer of the Bombay Heart Brigade. I had heard him speak at a Rotary Club conference in Mumbai and was impressed. Under Chawda’s guidance and with some changes from the Mumbai model—Bombay Heart Brigade does not have two-wheelers—PHB took off in 2000 with support of the Rotary Club of Pune, private trusts, citizens, NRIs and media houses.

At the International Conference on Emergency Medical Services held in 2004 in Hyderabad, PHB was acclaimed as a role model for the country. I hope my experience inspires more people to start similar services in their own cities. Saving hearts and lives can do wonders for your own!

— Mohan Audhi, Pune

IN THE COUNTRY’S SERVICE

When I retired from the Army in July 2003, it was as if a long dream had ended. Throughout boyhood, I had held a fascination for uniform-related activities: the boy scouts, National Cadet Corps (NCC), and the Army. I almost didn’t make it though. Although I was physically eligible
and excelled at shooting, my lack of fluency in English proved to be a major obstacle. I failed twice in the Service Selection Board (SSB) interviews. But I was determined to join the Army. In front of a long mirror bought for Rs 3, I practiced conversation and appeared for mock interviews, till I developed fluency and confidence in English. Success came at the third try.

As part of the 86 Light Regiment, I was posted to various parts of the country, from Uri and Tithwal in Kashmir to Sikkim, Assam, Rajasthan, Punjab and the Indo-Tibet border. Besides defending the border in the Indo-Pak war, I also had to engage with militants in J&K on several occasions. My last posting was as NCC group commander in Baroda, with 11,000 cadets under my command. This provided me an opportunity to identify talented youth for the Armed Forces and groom them. I started training cadets who had the potential to get through selection. To my satisfaction, most of them cleared the exams and joined the forces. Today, my students are serving in the Indian Army, Navy and Air Force and are doing extremely well. My 'consultancy' became so popular that I continued to dispense advice and training even after I retired! To date, I have trained 102 students for the Army; two are lady cadets who recently scaled Mount Everest.

Nowadays, the Army faces a staff crunch as fewer youngsters volunteer for recruitment. Even where youngsters are willing, their parents are reluctant. I believe in leading by example: my only son Rohan has joined the Army and is, coincidentally, captain in the same regiment where I once served, the 86 Light! It gives me great satisfaction to think that I have continued to contribute to the country’s defence even after retirement by motivating and grooming so many talented youth.

— Colonel (Retd) Vinod Falnikar, Baroda

**ROMANCING THE CAMERA**

I have been fond of photography since I was young. After my retirement from the civil services, I had more time on my hands and decided to develop my interest further. I did a course in photojournalism from the India International Photographic Council, Delhi, and today, at the age of 81, I continue to pursue this passion.

I have explored the world through my camera. Theme-based work—like *Children of a Lesser God, Famous Ghats of Benares, Wildlife*—has given me a new perspective. As I write poetry too, subjects that touched a chord have found expression in my poems. When taking photographs for my *Children of a Lesser God* series, I saw how poor children are exploited. I can create public awareness about this through my images.

Exploring various techniques of photography fascinates me. The digital camera holds no attraction for me, though it is a very convenient tool for non-professional use. Give me my non-digital Canon any day! The joy of getting the perfect angle and light is indescribable. I once climbed precariously high to get a shot of an early morning bathing scene at Varanasi and have trekked through the Himalayas to capture an elusive wildflower. Mountains and flowers are my favourite subjects. My favourite photo, though, is one I took in Varanasi of a *sadhu* engrossed in worship, being watched by a goat.

Pictures bring more joy when shared with others. I have held 12 solo exhibitions in India and overseas, including the US and Canada. My efforts have won me ample recognition, with Royal Photographic Society of Great Britain and India International Photographic Council, New Delhi, both offering me life membership. I have written for various publications on the art and craft of photography and have been a guide to many a budding photographer.

— Balbir Vadhera, Noida

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City on wheels

Brinda Gill visits Joshi’s Museum of Miniature Railways in Pune, a creation of engineer B S Joshi that is now being nurtured by his son.

Think of a city—with roads, railway tracks, skyscrapers, flyovers, cars, gardens, movie halls, the works—mounted on a rotating 18-ft turntable. Joshi’s Museum of Miniature Railways in Kothrud, Pune, is a smorgasbord of lights, sounds, silhouettes and activities plucked straight from city life, albeit in miniature. Its creator B S Joshi, affectionately known as Bhaupoksh (brother in Marathi), spent more than four decades building it—the museum opened to the public on 1 April 1998. And while Joshi succumbed to cancer in October the same year at the age of 66, his museum lives on, looked after by his family, who plays host to awestruck visitors on Saturday and Sunday evenings.

They come to see a half-hour-long spectacle that includes trains rushing about the miniature city and activities such as a circus show, a house on fire, people swimming in a pool and a drive-in movie theatre. The main attraction, though, is the fully functional station yard with platforms—including train announcements through a crackling loudspeaker. There’s

The fully functional station yard with platforms features three main lines, goods and crane loading, and shunting.
more: three main lines, goods loading facilities, shunting, crane loading, steam trains, diesel engines, a local shuttle train and a sleek Inter City Express.

Son Ravi, 43, who helped Joshi realise this dream, says, “No project can be sustained without passion and family support.” His mother Lata, 66, is no less enthusiastic about the museum. “Bhau’s mother used to tell us that electricity danced at his fingertips and he could make whatever he wished,” she recalls. Fascinated by model trains since he was a child, Joshi’s education as a mechanical and electrical engineering student (at the College of Engineering, Pune) helped him understand the mechanics of his hobby. In the 1950s, when Joshi visited England on business, he was amazed by the museums of model trains he saw there and came back inspired to design a similar museum in Pune.

Model trains were not available in India at the time and could not be imported (till 1997, in fact). Joshi had to purchase catalogues describing models available in Germany and request relatives or friends travelling abroad to pick up some for him. Slowly, over the years his collection grew.

By the 1980s, Joshi began to dream not only of a museum of miniature trains but a complete city. With Ravi, who had done his Masters in Physics, he designed a mobile layout displaying trains and other vehicles, and exhibited it at Don Bosco High School, Mumbai and Gokhale Hall and Dastur High School in Pune. But this was not a feasible proposition in the long run owing to costs of shifting, assembling and dismantling the entire unit over and over again. It also meant Joshi had to stay away from Soudamini Instruments, his own business unit manufacturing safety devices for generator sets, which he formed in 1962. To top it all, irrespective of the nominal entry fee of Rs 2 that was charged to view the unit, they had to pay 65 per cent entertainment tax. Joshi decided the best way was to create a permanent museum. In 1991, he built a structure to house his business unit on the ground floor, and the museum on the first floor in Kothrud.

His part-time preoccupation soon turned into fulltime passion. In 1992, Joshi handed over charge of Soudamini Instruments to Ravi, who had additionally completed his doctorate in computer-aided learning by then, and focused his efforts on the museum. Lending him support and company were Lata, Ravi, who managed the business and worked hand in hand with his father in the museum, Ravi’s wife Supriya, 38, and grandchildren Pranjal, 13, and Devavrat, 11.

Working around the model trains he already had, Bhau designed an elaborate city plan including buildings and roads and a mountainous landscape on the outskirts, simulating the environs of Pune. He also procured more model trains and components from Germany, using nothing but the best—most of his trains come from Marklin, a world leader in the manufacture of model railways; his buildings are from Vollmer and Faller, a leading manufacturer of railroading; and the 2,000-odd figures that populate the city are made by Prieser, known for its life-like models.

Ravi (above), B S Joshi’s son, helped his father create the museum

B S Joshi designed an elaborate city with mountains on the outskirts
For Rs 20, visitors get to see an exciting show with special effects in the city—the day India’s first train chugged out of Mumbai’s Borri Bunder bound for Thane. As evening unfolds across the miniature city, it comes alive with lights, hoarding and signs replicating that special day. And for a perfect touch of drama, the show ends with a sudden flash of lighting and a fine drizzle—executed with strobe lights and sprinklers respectively—the commentator advising the visitors to “return home before the city is awash with heavy rainfall.”

Running such a perfectly choreographed show, which can accommodate only 50 people, is not cheap. Though running costs are taken care of with money earned from ticket collection (tickets cost Rs 20 per person), the Joshi family uses its personal funds to maintain, repair or buy new items. “My father was brimming over with new ideas,” says Ravi. “He wanted to build model trains at our manufacturing unit and create a mini-rail, a garden gauge around the factory complex so children could enjoy toy train rides.” The first of these plans came true after Ravi started a separate unit manufacturing model trains at Soudamini Instruments in 2004—he uses them in the model city and exports them to countries like Australia and Switzerland. The dream remains alive.

Father and son decided that the scale of 1:87, the internationally accepted scale for models at any well-known miniature museum, was best suited for their project too. Thus, all train models, vehicles, streetlights, human figures, and animals are 87 times smaller than original size. They mounted the entire city on a rotating turntable to facilitate easy viewing. Other small wonders include a model of the German Intercity Express (the world’s third fastest train), an SBB electric locomotive from Switzerland, funicular (cable-operated) bogies, and a rail bus.

Away from the station yard, across the stage is the Wuppertal hanging monorail, inspired by the hanging monorail train in Wuppertal, Germany, that emerges from its hideout much to the delight of onlookers. Navigating the rugged hill slopes are funicular rail cars and encircling the city is a steam engine. Joshi built the hanging monorail at Soudamini Instruments after referring to postcards. The entire sequence of events is managed from the control panel in a small glass room overlooking the city. Interestingly, Joshi has taken 16 April 1853 as a date of reference to relate certain features respectively—the commentator advising the visitors to “return home before the city is awash with heavy rainfall.”
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History’s keeper

Suresh Moona has made it his mission to make residents of Bengaluru aware of their 470 year-old heritage, says Mukta Hegde

While the rest of Banashankari, a far-flung suburb of Bengaluru, sleeps, Suresh Moona, 55, works late at his desk every night, lost in a world of words and ancient places. He is busy writing his column—a thrice-a-week feature—on the city’s heritage monuments and landmarks.

The column appears in Udayavani, a Kannada newspaper, and Moona has been writing it since 2001. It is an extension of his passion—exploring, studying, and documenting historical facts and anecdotes, rediscovering ancient sites and conducting heritage trips and walks. In 1985, Moona founded Aarambh, an acronym for An Association for Reviving Awareness of Bangalore Heritage, which organises lectures, slide shows, exhibitions and heritage walks across the city. Anyone interested in knowing more about the 470-year-old city is welcome to join Aarambh or sponsor its activities.

Moona has a collection of about 500 photographs of monuments built during the reign of Kempegowdas, Marathas, Hyder Ali, Tipu Sultan and the British empire that date back 2,500 years. He showcases them on invitation at schools, colleges and business houses for a nominal fee. “I don’t ask for money or aid from individuals or organisations,” he says. “I don’t give lectures or
beautiful parks and lakes. But I was moved when Moona showed us sculptures adorning the ancient compound walls of nearby Urvashi Theatre, which was built on a manmade lake.” Bhat feels Aarambh should host its own website to share such priceless information. “It shouldn’t be too difficult for Moona who is a great guide and passionate teacher,” he says.

A commissioned NCC officer, Moona teaches biology at Acharya Pathashala Boys High School in the city and clearly leads a double life. After working in school from 9.30 am to 4.30 pm, the heritage lover takes over. “I have always had a penchant for anything old, people and places from a different era, ancient books, artefacts, buildings,” he says. “I feel found a part of it lying broken in a gutter and the 4-ft base propped in front of another temple near Tipu Sultan’s palace.” That appalled him enough to take action. Moona clicked a photograph of the pillar and wrote an article on it for a local English daily—the feedback was amazing. “Readers started asking many questions regarding its history,” he says. “I realised the importance of sharing my knowledge.”

Thus began his hunt for facts, legends and mysteries behind Bengaluru’s monuments. As history books often exhibited glaring discrepancies, Moona began to seek out silvers, get them to delve into their memories and part with information and material like photos, brochures and souvenirs.

Moona has a collection of over 500 photos of monuments dating back 2,500 years

“Anything old is valuable and deserves respect.”

He is no trained archaeologist—Moona graduated in biology and did a Master’s degree in English Literature before coming to Bangalore from Mysore 35 years ago to pursue a teaching career. In 1984, he was in a library reading a book on the city and chanced upon a reference to a well-known stone pillar in front of Venkataramana temple near the city market. “I was curious and went to the area to take a look,” he recalls. “To my astonishment, it was missing and was replaced by a new one. My enquiries drew a blank. I searched high and low for it and

He has an interesting anecdote to share on Sir M Vishweshwariah, also known as the “father of Mysore”. Moona was walking around the residential campus of Bangalore Agricultural University when he came across a very interesting looking rock. A resident senior pointed out that the legendary architect and engineer of Karnataka used to sit there for hours and mull over his future projects. “I was sceptical till other neighbouring silvers corroborated his story and I wrote about it.” The state government responded to his column, building a vault (mandap) on the rock in memory of Vishweshwariah. “Bangalore’s history is not found in the dusty shelves of libraries,”
he says. “It is scattered amid people and families who have lived here for generations and have a treasure trove of anecdotes and tales to tell.”

Moona’s byline in the ‘Namma Bangalore’ (Our Bangalore) sector of Hyder Ali, Tipu Sultan and the Wodeyars. It now plans to display information boards on monuments, hold street exhibitions and seminars on landmark events of the city, and coordinate with like-minded organisations across the country and abroad. Moona has also recommended that monument conservation be made a part of the curriculum of NCC. The government has responded favourably and there are plans to adopt local historical monuments and sites by neighbouring societies or schools. “The city today has various sobriquets like Silicon Valley, Garden City and IT City, but what about preserving its glorious past?” I am not against progress but can’t it exist in tandem with cultural heritage?” he wonders, ruig the fact that many monuments in Bengaluru are in a dilapidated condition.

Moona’s questions and campaigns have helped restore some of them. A few years ago, he visited a 105 year-old pond behind the city corporation office and the armoury of Hyder Ali (where Ali supposedly manufactured missiles under French expertise) in the city market area. Both had gone to seed. He took photographs and wrote about them in his column. Soon the state government stepped in to help. The pond was drained and cleaned and now serves as an open auditorium. The armoury, too, has been taken over by Indian National Trust for National Heritage (INTACH) for protection. Moona is modest about his contribution, only saying he “raised a few questions that reached those who matter”.

Helping him raise these questions is his family. Wife Ramadevi, 45, ensures documents are filed and kept in order, daughter Navya, 24 (recently married), and son Gurudarshan 18, also speak at events on heritage sites and history of Bengaluru. Gurudarshan is also a calligraphist, which comes in handy when preparing posters and banners. “This is no longer a personal passion but a family affair as well,” Moona says. “We need to save the soul of the city. Progress and growth anywhere in the world should not be at the cost of losing our cultural heritage.” :)
I am 75 years old and live in Raipur, Chattisgarh. I want information about a good institution in my city that takes care of the elderly.

Contact John Kor, HIG 1/54, Sector 2, Pandit Dindayal Upadhyaya Nagar, Raipur, Chattisgarh.

I am a 57 year-old lecturer from Gandhinagar. I would like to make penfriends with people having literary interests. Interested persons may get in touch with me.

Contact M.R. Sethi at 10681-256230;
email: profmsethi@gmail.com

I am a 64 year-old resident of Mumbai. I collect, buy, sell and exchange art objects, curios, contemporary Indian paintings.

Contact Manekraj Goliya at 9869562795; email: udey@vsnl.com

I am a senior citizen based in Mumbai. I seek advice on legal rights of a housing society to collect eutification and modification charges from seniors who cannot afford the sum demanded. Please advise.

Contact M.S.Wadhwa at 91-9833870954

I am a 60 year-old lady from Gurgaon. I can remove warts and moles painlessly without surgery. I give the service free of cost.

Contact Prema Mohan at 0124-4013328

I am a 68 year-old retired engineer. I like writing short stories, poems and jokes and want to publish them. Persons sharing similar interests can get in touch.

Contact T. Karunaisamy, B-25 Gandhiji Road, No.47,N.R.T Nagar, Theni-625531, Tamil Nadu
Silver Sunday

Over 2,000 silvers turned out to make the Harmony Run in Mumbai memorable

“Chronologically 75. Energetically 35.” The slogan, emblazoned on a t-shirt, summed up the mood at the Harmony marquee at Mumbai’s Azad Maidan on the nippy morning of 21 January. Silvers crowded the enclosure, wriggling into blazing yellow t-shirts—over shirts, kurta, saris, lehenga—laughing over hot cups of tea and fresh popcorn, catching up with old friends and making new ones.

It was a party. Well, close enough. The silvers, over 2,000 of them, were warming up for the Harmony Senior Citizens’ Run—the city’s third and Harmony’s fifth—part of the Standard Chartered Mumbai Marathon. And the revelry continued even after the event began. Some ran, others walked, a few showed off their creative side (masks, costumes, the works), and many more played to the crowds that lined the 4.3-km route, while the Harmony team recorded the excitement. Actors Jackie Shroff, Manisha Koirala and Pooja Batra, and shooters Jaspal Rana and Manavjit Singh Sandhu treated silvers to a pep talk before the run and gave out prizes afterwards to the oldest male participant 91 year-old Gordhandas Dutia and oldest female participant 89 year-old Shalini Chirputkar, and winners of Harmony’s lucky dip.

“I felt like a star with all those people clapping!” said first-time participant 64 year-old Saroj Purohit. “I’m definitely coming back next year.” Another person who will return is Rajeshwar Lamba, 73. Before the run, he was having trouble with his waist pouch—it didn’t fit around his middle despite the efforts of Harmony volunteers at hand. Lamba took it like a sport. “Your run has motivated me,” he said with a chuckle. “When I come back next year, it will fit, you watch!” We can’t wait.

— Arati Rajan Menon
TINA’S TAKE!

This is our fifth run, counting the two in Delhi, and it just seems to get better every time. The enthusiasm of participants is unbelievable. Personally, I’ve never felt more connected to Harmony’s constituency.”

STAR POWER

Harmony’s celeb team, including Jackie Shroff, Manisha Koirala, Pooja Batra and Jaspal Rana, flagged off the silvers from the start line.

BIRD OF PASSAGE

“We love Bombay and we’re here on a holiday from Orenda, California. We timed it so we could be here for the marathon—our friends registered us! My husband is running the half-marathon and I wanted to run with my fellow seniors. After this run, I think I’ll make a whole lot of new friends. The energy here is truly infectious. And I’m so happy to be a part of it. As for actually doing the 4.3 km, I don’t think I’ll even feel it with so much fun going on.”

- Janet Pease, 68
SHOW-STEALERS

Advantage amla: Dr Jayantilal Raichada, 67, and wife Nirmala, 62, were on the run for the third time. ‘Mr & Mrs Amla’, as they call themselves, carry their favourite fruit everywhere—Raichada’s headgear, garland, bracelets and armbands are all made of amla (Indian gooseberry) growing in his farm in Lonavala. “Eat amla for good health and long life,” he told one and all. Reinforcing the message was his toy parrot—it too kept singing praises of amla.

Dancing queen:
Throughout the route, every time 65 year-old Jaya Thakkar heard the music playing, she stopped—and danced! The crowds loved it. This is her third time at the Harmony Run.

PIN-UP

Priya Vohra, 60
Us: You look lovely today.
Her: You’re not serious.
Us: Very serious. Can we take a picture?
Her: Okay, sure. God, I’m blushing now.

Maharashtra mazaa: Stepping straight out of the history books, Sudhakar Wadke, 68, looked like a Mawla warrior from Shivaji’s army. Wife Sunanda, 60, also came dressed in 17th century garb. They walked and sang Marathi folk songs to the accompaniment of a daff as the crowds cheered.
Jump-start:
Kunjubala Modi, 72, heard about the run from her laughter club. Normally, she doesn't exercise at all but since she signed up for the run, she's been walking whenever she can in her local park.

Dressed to impress:
Her son encouraged Saroj Purohit, 64, to come for the run and she decided to make an occasion of it in her jewellery and lehenga—with running shoes underneath. “I’m going to pin the Harmony t-shirt on my back so my dress still shows nicely,” she said with a smile.

Fit to run: Bharati Maluste, 60, was thrilled to be part of the Harmony Run. She had tested her fitness at the trial walk organised by Standard Chartered and was confident she’d finish the stretch.
Almost there: First-timers K K Gupta, 71, and Sushila, 70, couldn’t make it last year. This time, they got here but couldn’t complete the run. “How does it matter if we reached the finishing line or not?” says Sushila. “I feel young again. And we’ll be back next year!”

Good company: A tree close to the finish line gives cancer survivor, diabetic and heart patient Dinesh Shah, 67, an opportunity to catch his breath.

First and second: First-timer Chandrabala Kapadia, 75, was determined not to miss the run this time. Her 70 year-old sister Meenakshi participated last year but could not complete the run because of a foot injury. “This year, we decided, come what may, we would complete the run and we did it!” exclaimed Chandrabala.

The three musketeers: Manohari Pawar, 68, Babaji Tukaram, 66, and Natharam Deshpande, 74, ran for the second time. Despite their collective joint and knee problems, they walked steadily. Each time one lagged behind, the others would wait for him to catch up.
SEEN AND HEARD

Pit stop: Rajanikant Bhawsar, 70, a second-time participant, takes a break at Flora Fountain

Gung-ho: Anantra C Mehta (centre), 77, secretary of a senior citizens’ association in Ghatkopar, ran for the third time. “Next time, we will arrive like a marriage procession,” he says. “That’s what we feel like at the Harmony marquee, special guests attending a wedding!”

Harmony Express: Fun, friends and cheering crowds
cover story

SIGNATURE STYLE
Gopalji Bhai, 78, and wife Hemlata, 75

He: You must speak in Hindi; my wife has trouble understanding English.
She (in English): He’s telling you this because even his English is not so good.

Piyoo Nanavati, 72, and wife Roshan, 66

He: I finished the run. And despite all the lovely people around, I managed to come back with my own wife!
She: Who else would have him?
Experience

A second childhood

Wouldn’t it be great to have a second childhood? To start life afresh? Because at Harmony, a magazine for people above fifty five, we believe that age is in the mind. Which is why, you should live young.

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Reliance Mobile World
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Thomas Cook India Ltd

Special mention
Jackie Shroff, Pooja Batra, Manisha Koirala,
Gulshan Grover, Jaspal Rana, Manavjit Singh Sandhu

thanks all those who supported the
Senior Citizens’ Run at the Standard Chartered Mumbai Marathon 2007!
Bake and stew

Dr Pushpesh Pant looks forward to a healthy New Year with light, yet flavourful dishes

After winter excesses and yearend feasts, it’s time to include a healthy, balanced diet in your list of New Year resolutions. It doesn’t mean you have to starve yourself; your daily meals can be light, yet flavourful. The two recipes we share with you this month fit the bill. The fish stew, to be eaten piping hot, is a nourishing, hassle-free, one-dish meal—you can dispense with the bread or rice if you like. Spice it up with pepper and herbs. And the fruit crumble is naturally sweet and replete with possibilities. You can enrich it by adding another (stewed) fruit and vary the texture by manipulating the quantity of oats. This is one bake that takes the cake!

**FISH STEW**

**Preparation time:** 15 minutes  
**Cooking time:** 20 minutes  
**Serves:** 2

**INGREDIENTS**
- Fish fillets of choice: 200 gm; white, boneless, cut into bite-sized chunks  
- Potatoes: 150 gm; diced  
- Sweet corn (frozen or canned): 150 gm  
- Broccoli/cauliflower: 150 gm; sliced

- Spring onions: 2; sliced  
- Milk: 1 cup  
- Stock: 1 cup  
- Bay leaf: 1

**METHOD**

Place spring onions and potatoes in a heavy-bottomed pan, add milk and stock or water, bay leaf, and bring to a boil. Cover and let it simmer for about 10 minutes. Uncover and add broccoli or cauliflower with fish and sweet corn. Drizzle freshly ground pepper generously and add low sodium salt to taste. Cover and simmer for about five minutes. Discard the bay leaf and serve with crusty bread or steamed rice.
APPLE-BANANA CRUMBLE

Preparation time: 20 minutes
Cooking time: 40 minutes
Serves: 2

INGREDIENTS
- Cooking apple: 1; large
- Banana: 1; large
- Low-fat spread (like Nutralite): 50 gm
- Whole meal flour: 1 tbsp
- Porridge oats: 1/2 cup
- Sunflower seeds: 1 tbsp
- Heaped hung yogurt (from skimmed milk): 2 tbsp

METHOD
Preheat oven to 180° C/ 350° F. Cut apples into quarters and chop but retain the skin. Peel and slice bananas. Place the fruit in a pan with 2 tbsp water and cook on low medium heat until soft. Melt the low fat spread in another pan and stir in the flour, oats and seeds. Mix well. Transfer the fruit to a 7-inch baking dish. Spread the oat crumble on top and bake for about 20 minutes or until golden. Serve at room temperature, with or without hung yogurt.
Wake-up call

Don’t ignore sleep disorders, warns Payal Khurana

You can’t sleep on this. Millions of Indians suffer from insomnia, a secondary sleep disorder caused by stress, acidity and discomfort from other diseases. People suffering from insomnia often find it difficult to fall asleep at nights. And even when they manage to doze off, they wake up at odd hours, failing to get their required quota of sleep. A child requires about nine to 12 hours of sleep and an adult, eight hours. When the body ages, its circadian rhythm (a roughly 24-hour cycle that acts as an internal sleep regulator) changes. This makes older people wake up early and feel sleepy in the afternoons. The need for eight to nine hours of sleep does not change but they tend to spread that quota through the day. So a senior would take a snooze or two during the day but find it difficult to fall asleep at night.

COURTING SLEEP

“Insomnia is on the rise,” says Dr Manjit Kanwar of the Sleep Laboratory in Apollo Hospital, Delhi. “It’s more prevalent in the elderly,” he adds, linking the condition to the breakdown of the joint family unit. “Seniors have to make do without their children’s presence at home. Sometimes, they are under pressure to save money for future expenses. This insecurity leads to chronic anxiety, or even depression—both are directly related to insomnia.”

Some symptoms of insomnia include fragmented sleep, lack of concentration, poor memory and slow response time. Other factors responsible are certain drugs, changes in the circadian rhythm, and specific sleep disorders like sleep apnea, restless leg syndrome and periodic limb movement. Each of these can be treated. “Silvers tend to ignore these as signs of ageing,” says Dr Kanwar, insisting that decline in quality of sleep is not necessarily a by-product of ageing, according to research published by Journal of the American Geriatrics Society in 2006. Other studies suggest that while one-third of people aged 60 and above complain of inadequate sleep, insomnia is not a result of ageing but of chronic problems that increase with age, and sometimes, anatomical problems that ageing brings.

WARNING SIGNALS

In India, studies on sleep disorders are few and generally target youth and 30-plus professionals. For instance, an employee satisfaction survey of Indian call centre employees by Dataquest magazine in 2005 showed that at least 34 per cent suffer from sleep disorders—and these are people in their 20s and 30s with minimal health problems. Though the number of senior insomniacs coming forward for treatment is increasing, the figure is still very low. Apollo Hospital in Delhi gets about seven to 10 cases a week. Interestingly, women are more likely to suffer from insomnia. Dr Kanwar associates this with higher rates of anxiety, depression, and hormonal fluctuations associated with menstruation, pregnancy and menopause. He also finds women harder to treat as they are reluctant to seek help owing to fear, embarrassment, or apathy towards their own well being because of filial responsibilities.

OTHER SLEEP DISORDERS

Sleep apnea occurs when the upper airway is blocked by the tongue or soft palate during sleep. Often a result of changes that occur with age, like lengthening and softening of the palate, an increase in the size of pharyngeal (to do with pharynx or throat) fat pads and a diminished response of genioglossal (relating to the chin or tongue) muscle to negative pressure stimulation, the disorder is characterised by irregular loud snoring and excessive sleepiness during the day. Someone with sleep apnea can stop breathing for up to 90 seconds at a time as many as 200 times a night. When breathing stops,
oxygen levels go down dangerously. This puts strain on the body, spiking risk of high blood pressure, heart attack and stroke.

Possible treatments include weight loss, avoiding alcohol, which depresses respiration, and using dental appliances that help control snoring. Continuous positive airway pressure (CPAP) is a device used for pumping air through the nose to keep nasal passages open during sleep. Mainly used by patients at home, it works by delivering compressed air through a face mask and hose, splinting the airway (keep-regulating breathing becomes possible.

Restless leg syndrome causes people to experience uncomfortable sensations of creeping and tingling, which are relieved only by moving the leg. Another related disorder is periodic limb movement, where the legs kick and jerk at 20 to 40-second intervals throughout the night, causing awakening. In mild cases, massaging the legs, exercising and giving up alcohol and caffeine provide relief. Serious cases require medical attention.

**LEADING CAUSES**

Any medical condition that causes pain can result in insomnia. Common conditions affecting silvers are arthritis, angina, heart disease, chronic obstructive pulmonary disorder (COPD), incontinence, prostate enlargement and cancer. Neurological conditions like Parkinson’s disease and Alzheimer’s disease give us sleepless nights. Silvers tend to lose sleep over health ailments, financial dependence, lack of emotional support, bereavement and relocation.

Dr Bharat Shah, psychiatrist at Lilavati Hospital, Mumbai, recalls the case of Ramesh Jain, 61. Jain had suffered a heart attack two years ago, for which he had received intensive cardiac care. Since then, the fear of another attack made him an insomniac. He recovered after medication and counselling. Untreated depression can lead to insomnia; conversely, untreated insomnia can cause depression.

**HELP AT HAND**

Sometimes a change in prescription is all it takes as some medicines commonly taken by silvers are associated with insomnia. “Beta-blockers like Inderal, decongestants containing phenylpropanolamine, some blood-pressure medicines, non-prescription medicines that contain caffeine, and Dilantin for the prevention of seizures can all cause insomnia,” says Dr Ashok Sirsat, neurologist at Lilavati Hospital, Mumbai. “And diuretics may disturb sleep by prompting the need for urination.”

Sleeping pills, like Alprazolam, Calmose, Valium, Alpraxnitrivit and Nitrazepam, are not always the answer though they are freely prescribed by some general practitioners. “They are the most abused drugs, and many come to us addicted,” says Dr Kanwar. A *Journal of Gerontology* study in 2000 showed that although people who take sleeping pills do fall asleep, they do not have normal sleep cycles. “It is best to combine a sleeping pill with an anti-depressant and a
sleep regulator like Zolpidem and Zopicoloon,” adds Dr Kanwar. “The combination will have to be set by a doctor, and should be used for a short time only.”

Another cause for sleep disturbance is change in sleep time. Our body clock is genetically programmed into our cells and follows the circadian rhythm. In adults with normal rhythms, sleepiness occurs at about 10 pm, and rising follows about eight hours later. This is related to a drop in core body temperature at night (causing sleepiness) and a rise in temperature in the morning (causing awakening). The rhythm advances as we age, so we start feeling sleepy at about 7-8 pm, and wake up about eight hours later at 3-4 am. For seniors with changes in the rhythm, counselling, medication and late evening exposure to a bright light box can delay the rhythm. Used daily—about two to four hours before bed—10,000 lux of light (daylight emits the same amount of intensity, recommended by natural therapists) for at least half an hour or 2,500 lux of light for at two hours can delay the onset of sleep.

**NEW THERAPIES**

Advanced research is leading to newer technologies for therapy.

- **Biofeedback** technique measures tension levels of the body, after which the patient is taught to relax. It uses monitoring equipment to observe conditions such as pulse, heart rate, muscle tension, temperature and other activities of the nervous and muscle systems.

- In the **guided imagery and meditation** technique, the patient is guided to think pleasantly, not negatively.

- **Injection snoreplasty** involves a quick shot in the soft palate at the back of the mouth. It stiffens the palate and keeps it from fluttering during sleep. In November 2001, researchers at Walter Reed Army Medical Centre, Washington DC, claimed a 92 per cent success rate in stopping snoring with this method.

Finally, even little things can make a difference. A bedtime ritual like a warm bath, listening to soothing music or reading a book cues your body to slow down for sleep. Sweet dreams!

**PILLS ARE NOT ALWAYS THE SOLUTION—they can disrupt sleep cycles and lead to addiction**

**SLEEP TIGHT**

- Maintain a regular sleeping and waking routine. Resist the temptation of sleeping at irregular hours on weekends. On waking up, sit in a bright, sunlit place to regulate your body’s natural clock.

- Exercise every day. Yoga and meditation also help. A relaxation technique called yoga **nidra** (sleep) does wonders to calm the mind.

- Eat early and avoid large meals before bedtime to prevent heartburn. Drink fewer fluids at night to avoid frequent trips to the bathroom. Avoid beverages that contain caffeine like tea and coffee in the evening as they act as a stimulant and speed up action of the nervous system and increase adrenaline level in the blood.

- Nicotine is another stimulant, so if you cannot give up smoking, at least avoid it after 5 pm. Alcohol may speed up the beginning of sleep, but it leads to a disturbed and fragmented sleep in the second half of the night.

- Finally, create a better sleeping environment. Use a comfortable mattress and pillows. Eliminate distractions like clocks, televisions, computers and exercise equipment. Avoid watching TV programs with too much action. Your bedroom should be dark and quiet.
Ladies first

Dr Duru Shah answers queries on gynaecological problems

Q I am 56. My mother and aunt both died of uterine cancer. Can I get it as well?

A Women with a family history are twice as likely to develop uterine cancer than others. Talk to your gynaecologist. The most common symptom is an abnormal pattern of menstruation or bleeding after menopause. If the endometrium (inner lining of the uterus) is found thicker than normal during a trans-vaginal ultrasound examination, uterine cancer is suspected.

Q I had a check-up recently and discovered I had fibroids in my uterus. My doctor has said I don’t need to have them removed. Is it safe to let them remain? I am 60 years old.

A Considering you are 60 years old (and have probably reached menopause), you may not require any treatment if the fibroids are not causing discomfort. Get an ultrasound done annually though. If the fibroids start increasing in size, it would be advisable to consider removal.

Q I am a 54 year-old housewife and had undergone oestrogen treatment eight years ago to combat a difficult menopause. Since then, I have experienced bloating and severe weight gain. Is it a result of the hormone replacement therapy? Can it be reversed?

A The bloating and weight gain could be because of menopause per se (as metabolism during menopause slows down) and not because of the oestrogen you had taken eight years ago. Diet control and exercise are the only things that can help you control it. Meanwhile, see a doctor to rule out any other cause.

Q I am a 70 year-old-woman, long past my menopause. Last month, I experienced intermittent bleeding for two days, which stopped automatically. I am worried about this.

A There can be many causes of postmenopausal bleeding—an infection, a polyp or cyst, vaginal ulcer or uterine or cervical cancer. You need to see a gynaecologist right away.

Q I am 65. I had a trouble-free menopause and have no gynaecological problems. Should I still have pap smears and ultrasound tests as a part of my routine medical check-up?

A The chance of cervical cancer is negligible after 65 if you have had normal pap smears till now, so you can stop having them. However, continue ultrasounds to detect any ovarian growth as most ovarian tumours begin asymptptomatically.

Q I am 71 and suffer from uterine prolapse. How can it be treated? I am also diabetic, thus immediate surgery is not possible.

A With age, the tone of the structures that support the uterus decreases and the uterus may descend and appear through the vagina. The only definitive treatment is surgery. Alternatively, you can try a pessary—a device worn in the vagina to support the uterus.

Q I have heard mammograms are not useful because they detect tumours too late. Also, the rays emitted are said to be harmful. Should I still have one? I am 59.

A At your age, a mammogram is strongly recommended as only mammography can detect cancer early. Early non-invasive cancer is seen as ‘microcalcifications’ (a tiny abnormal deposit of calcium salts in the breasts that is often an indicator of cancer) on mammography. As only a low level of radiation is emitted, benefits clearly outweigh disadvantages.
Heal your hip

Yoga is ideal therapy for hip injuries, says Shameem Akthar

The hip is a sturdy marvel that supports and bears our weight. How does it turn weak? And can yoga rehabilitate a weakened hip?

Hip injuries are more than just inconveniences. They require expensive treatment, including hospitalisation, sometimes surgery and physical rehabilitation therapy. They are also excruciatingly painful.

A discovery that heavy consumers of antacids may be prone to hip injuries may come as a shock. A 2006 study at the University of Pennsylvania discovered that those who took proton-pump inhibitors (a type of antacid) for more than a year were most likely to suffer a hip fracture. This study, conducted among 130,000 people, found that 44 per cent of users of antacids suffered hip fractures! The reason: antacids inhibit formation of stomach acids, needed for calcium absorption. Though a calcium supplement may help, calcium absorption can be affected by age. Among those who suffered hip fractures, those who remained sedentary or bedridden suffered maximum damage.

This underscores the need to usher yoga into our lives. According to Mayo Clinic in Rochester, Minnesota, health and mobility affect recovery from bone injuries. A sedentary life worsens reaction time, vision, balance, muscle strength, bone density—all of which protect you from potential falls, among the main cause for hip injuries in silvers.

In hip fractures, yoga rehabilitates the injured area, makes it stable again, and improves balance. It improves posture and tones the muscles. This takes load off the injured part, allowing it to heal. A yoga workout is never localised but radiates onto surrounding systems. Poses like the bridge (setu asana), lying energy-release (supta pawan muktasana), standing hip circle (shroni chakra), standing knee circle (janu chakra), work on the thighs, lower back, hip and groin region, and the entire abdomen.

A few factors need to be remembered to make yoga both a preventive and therapeutic practice. Learn to hold a pose for at least 30 seconds to strengthen the entire area. Include foods that help the body absorb calcium, like dark green vegetables (broccoli, spinach, leafy vegetables), and safe, low-fat milk products (like buttermilk and yoghurt). Vitamin D from the sun is crucial for bone health and calcium absorption, so ensure you catch the early morning sun for a sun bath. Also, your yoga practice has to be regular—even a week’s gap between exercise means your muscles start losing tone. Muscle strength also determines the health of bone lying corresponding to it, so your routine must not be localised but one that works out the entire body.

Shameem Akthar is a Mumbai-based yoga acharya. If you have any queries for her, mail us or email at contact.mag@harmonyindia.org (Please consult your physician before following advice given here)
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GOLDEN DRUG
There’s a new clot-buster on the pharmaceutical market. Elaxim is a single-shot injection that dissolves clots in five seconds and can prevent surgical intervention for patients who have suffered a heart attack. Within one hour after a heart attack—also called the golden hour—doctors often try the lifesaving option of administering a clot-buster. However, conventional clot-busters like Streptokinase (Rs 1,500) and Urokinase (Rs 4,500) take an hour or more to take effect, thus losing their purpose. This is where Elaxim may come in handy for its fast-acting properties. Bio-engineered by Pune-based Gennova Biopharmaceuticals, Elaxim has been successfully tested on 100 patients. It will be particularly beneficial to patients who don’t have a hospital within easy reach. But the cost (Rs 27,000 per shot) may be out of reach for the rural population and poor that the company claims to target.

DIY
Soon you will be able to measure your cholesterol yourself. Scientists at the National Physical Laboratory (NPL) in Delhi have developed a ‘cholesterol diagnostic metre’ and a disposable ‘bio-sensing paper strip’ that together work as a diabetes monitoring kit. Prick your finger to draw blood, put it into the cholesterol metre and insert the strip into the gadget. If it turns deep brown, your cholesterol levels are high. The two-minute technology has been developed after five years of research, with a Rs 45 lakh grant from the Department of Biotechnology. According to lead researcher Dr B D Malhotra, it will go a long way in controlling conditions like blood pressure, atherosclerosis, diabetes, cerebral thrombosis, hyperthyroidism and anaemia.

BRAIN WORKOUT
Sudoku is passé. In the US, a variety of brain gyms and memory training programmes are emerging for silvers. These are especially aimed at people anxious about ageing, trying to stave off memory loss or dementia. While organisations like American Association of Retired Persons (AARP) and Alzheimer’s Association are offering tips on brain health (log on to www.saga.co.uk), websites like HappyNeuron.com offer ‘cranial callisthenic’ exercises to subscribers. MyBrainTrainer.com is for anyone who “ever wished to be a little quicker, a little sharper mentally”. And Nintendo’s Brain Age, a video game intended for silvers, features simple math, syllable counting, word memory activities and the quick reading aloud of passages from Poe and Dickens—these work out your prefrontal cortex, the part of the brain directly related to memory.
DON’T CRUSH YOUR PILLS!
Experts say that though crushing makes pills easier to swallow, it can cause serious side effects, even death. It is estimated that about 60 per cent of silvers across the world have trouble swallowing medication, and for them the best options are patch, liquid or inhaler forms of drugs. “Pills often have a special coating that affects the release of the drug in the body,”

David Wright, senior lecturer in pharmacy at the University of East Anglia, Norwich, UK, told the BBC. “Crushing them can mean this complex system is disturbed.” Angina and blood pressure drug Nifedipine, for instance, can cause dizziness, headaches and an increased risk of stroke or heart attack when crushed. In fact, in the US, nurses and general practitioners canbe charged with negligence if they advise a patient to crush a pill or open a capsule.

HAND-IN-HAND
Love truly heals. A study by James Coan, a neuroscientist at University of Virginia, has found that happily married women under stress show signs of immediate relief when they hold their husband’s hand. The proof: brain scans, also known as functional magnetic resonance imaging. Coan, assistant professor in the department of psychology, studied 16 couples aged between 35 and 60 years and was surprised by the extent of the difference this simple gesture makes. “We have known for a decade that being in a committed relationship makes wounds heal faster, makes you sick less often and even live longer,” he says. “But no one had been able to quantify the mental benefits of such a relationship.” If you’re wondering whether it works for men too, Coan will be studying that next.

ALL ABOUT TIMING
Remember that hackneyed phrase: a stitch in time saves nine? Judith S Hochman, director, Cardiovascular Clinical Research Centre, New York University, says it also works for your heart in an article in The New York Times. An angioplasty performed three or more days after a heart attack will not be of much use. Delay in the procedure could be because the patient didn’t realise he has had a heart attack, wrong diagnosis by a doctor or delay in reaching hospital. In such cases, doctors should stop trying to unplug arteries in people who had heart attacks days or weeks before they came under a cardiologist’s scanner, and who are now stable and free of chest pain. Such people invariably require heart surgery. The research study was conducted on 2,166 patients in 217 American hospitals.
**HEALTH BYTES**

**BONE BASICS**
Break free from the daily osteoporosis pill regimen. Novartis Pharmaceuticals is developing an injection called **Reclast** that **prevents osteoporosis as well as spine and hip fractures** with just one shot a year. Side effects have been found to be minor and short-lived in comparison to common bone density pills that can cause irritation and ulcers in the oesophagus. Dr Ethel Siris, president of the National Osteoporosis Foundation, US, considers it “very good news”, reports www.fox.com. If you take Fosamax (a common bone density pill) every week for a year, you’ll get a similar effect on bone density, he says. His colleague Thomas Cavalieri, director of New Jersey Institute for Successful Aging, adds, “If approved, Reclast will be significant because many osteoporosis patients stop taking their medicine in the first year.” The shot will take a year to launch in America.

**MANGO MAGIC**
How’s this for homegrown research—scientists at the Industrial Toxicology Research Centre in Lucknow have discovered that mangoes **can treat prostate cancer**, without side effects. The first phase involved administering mango pulp to rats with induced prostate cancer. This arrested the growth of the tumour. “Mango has an anti-carcinogenic chemical called lupeol that checks growth of prostate cancer cells,” lead researcher Dr Yogeshwar Shukla tells *Harmony*, adding that the result was visible within 15 days. Lupeol also has anti-inflammatory, anti-arthritic, anti-malarial, and anti-diabetic properties. The study is expected to help translate lupeol’s medicinal properties into drugs. Clinical trials are at least two to three years away.

**DRUGS TO WATCH OUT FOR IN 2007**

- **Aliskiren**: Touted as the most effective drug to treat high blood pressure, it has fewer side effects, lowers salt levels, and protects kidneys and heart
- **Silodosin**: Relaxes muscles in prostate and urethra and reduces symptoms associated with benign prostate cancer
- **Acomplia**: Checks obesity by blocking activity of brain receptors related to increase in appetite
- **Avastin**: In the eye, it prevents formation of abnormal, new blood vessels responsible for visual loss in age-related macular degeneration
- **GVAX and Provange**: These two vaccines are designed to trigger immune system cells to detect prostate cancer cells and destroy them
- **SPI-1005**: Prevents and treats hearing loss caused by loud noise
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Don’t go searching blindly for God, says Acharya Ratnananda

From the first person who set foot on this planet and perhaps to the last one who leaves it, many people are engaged in search or research, of the shape, size and structure of God, when they have nothing else to do. Divinity seems to be the one important mystery that many of us desire to unravel. But no one so far has really succeeded in this quest. Even so, the desire to perceive it or the desire to deny it if we don’t perceive it, often occupies our spare time, when we can spare it.

Of course there are others for whom this quest or query is a full-time occupation and these people use it in many ways and utilise many people and fulfil their needs, both personal and spiritual. Like mushrooms, they sprout all over the place, attracting crowds of devotees and perhaps inviting crowds of detractors, by their words and work. Only a very small percentage of this unwieldy crowd contain the gems of genuine spiritual leaders. Others only lead us into confusion and chaos.

At almost every turn, we notice that endless debates and never ending discourses are held to know who created us and why. Who is this entity we call God and what is His or Her business, since we do not know for certain the shape, size or even sex of this elusive entity?

The more we move into an era of reason and modernity, the more this desire becomes prevalent and pronounced. More places are built for rituals than spirituality, more sound than sense is generated from pulpits and platforms and more fear of God than the love of Divine is forced into our minds and morals. We keep running all over the place advertised as sacred and rummage through all the books announced as spiritual, only to end up at square one; more out of exhaustion than out of enlightenment.

Is there no way out for an ordinary mortal from this quagmire of confusion? Yes! There is and the ancient sages of India have offered it. “You have not come out of vacuum,” they said, “and hence you have to concede a Creator, but you can never find this Divinity if you keep on running aimlessly.” One day you will feel that the Divinity is just within you. But it is rather difficult to realise Him within you, as you have to throw out ego and doubts and take in humility and faith. This ‘do it yourself’ programme is often long and painful.

However, there is an easier and more pleasant route. Simply seek and surrender to the real Master. Leave it to him, for He knows your needs. The true Master could be the end of your destination and the beginning of your destiny. He is the window to view the vista of the glory and greatness of your true self. Standing on the ramparts of Time, our ancient seers declared, Divya guna sampannaha, iti devaha’, meaning, “He who is virtue personified, is Divine.”

The real Master is one such. To rid yourself of distress and dismay, just surrender to Him, lock, stock and barrel. Remember the Divine has not gone anywhere, only you have gone away from Him with all your burden and worries. Just throw them away and throw yourself at the feet of the Master, who helps you realise your divinity. Do nothing more and nothing less. Reason alone cannot produce faith, but faith can find its own reason. If you do not believe in something, any amount of reasoning will not change your faith.
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Trigger happy

Tushar Kanwar updates Harmony readers on the latest digital cameras in the market.

Are gizmos meant only for the young and rich? Not really. There are many products in the market that are simple, sensible, smart, and can enrich your life, without costing you a bomb. My list of silver-friendly gizmos for 2007 includes digital cameras, digital music players, and large-screen TVs.

This month, we begin with the first item on the list: digital cameras.

Regular readers of Harmony have already been introduced to digital cameras or ‘digi-cams’ (see October 2005 issue or go to www.harmonynanda.org) but let’s go over the basics once more before we search for the latest models that are both useful and pocket friendly. The benefits of a digicam include instant gratification (what you see is what you get), low recurring costs (you don’t buy film and print only the pictures you want), and the ability to share your images with friends and family all over the world (by uploading your pictures on the Internet). And the cost of a digital camera could range from Rs 7,000 to about Rs 25,000. Easy enough.

Choosing the right one is harder, with the market flooded with an array of brands, each with various models and many ‘features’ and ‘add-ons’. So if you’re looking to buy a digicam and get the best value for money, here’s what you should focus on:

RESOLUTION

While it’s easy to fall for the ‘more-is-better’ trap [higher mega pixel (MP) equals larger and more finely detailed display and prints], cameras with higher resolution can end up being a waste of money, storage, and processing power. It’s important to remember that resolution decides the maximum print size you can expect from an image—2 MP yields good 4 x 6 inch prints, 3 MP up to 8 x 10 and 4 MP and higher are ideal for 11 x 17 prints.

If you’re buying a camera primarily to point, shoot and preserve memories, a 4 MP (rather than an 8 or 10 MP) camera is sufficient, and sensible. Also remember that higher MP means larger image sizes, requiring larger memory cards, so the costs add up. Since we last checked in 2005, resolutions and memory card sizes have grown in leaps and bounds—that’s the beauty of technology. Last year, 3.2 MP cameras were hot sellers—this year it’s 4 MP cameras, and the prices are great too. Today, you can get a 4 MP camera with optical zoom for as low as Rs 7,500 (last year, the same came to around Rs 9,000). A 256 MB card for less than Rs 500 rounds off the package at under Rs 8,000.
ZOOM
There’s no two ways about it—only consider buying a camera with ‘optical zoom’. Don’t fall for the advertised ‘20X digital zoom’; the camera only uses software to zoom in, resulting in decreased picture quality. An optical zoom helps you come closer to your subject without you having to move. An optical zoom of 3X is practical and easy to use. The greater the zoom the better, though, especially for wildlife trips or at your grandchild’s sports day.

When using a high-power zoom, though, you need a steady hand or tripod (or solid base to steady the camera) to avoid blurry pictures. A more expensive proposition is investing in a camera that features optical image stabilisation, a feature that reduces movement caused by a shaky hand. For both resolution and zoom, Canon Powershot A530, a 5 MP, 4X optical zoom camera does well, and the price is under Rs 12,000. For better zoom, check out Canon S2 IS with image stabilisation and 12X zoom, available for Rs 15,000 to Rs 17,000.

BATTERIES
If you plan to travel extensively with your camera, consider one that uses a disposable battery format like your regular pencil cell (AA size). The biggest problem with cameras with their own proprietary batteries is that it costs a lot to add a spare. And if you run out of power with no charging facility around, you’re out of luck. Nikon COOLPIX L3, available for around Rs 14,000, is compatible with AA batteries.

STORAGE MEDIA
Most digital cameras these days use one of three different storage media. CompactFlash (CF), a small, removable mass storage device designed with flash technology (which stores data on a memory chip not hard drive). The other two are MemoryStick, another flash-based storage device by Sony which is smaller than a stick of chewing gum, and SecureDigital (SD), a compact mass storage device in flash memory format compatible with different digital camera brands and MP3 devices.

While none of this is particularly better than the other, CF tends to be cheaper per MB. Buy as much memory as you foresee a need for—256 MB is just right for a 4 MP camera. Buy more only if you are extremely trigger-happy.

OTHER FEATURES
Cameras promise additional features, such as an LCD (liquid crystal display) viewfinder offering bigger image display, better size and clarity, and movie clip options. Make your choice depending on how much you are willing to spend. For example, if you’re looking for a good LCD viewfinder, check out Casio Exilim Z60, priced at about Rs 16,000, which has a 2.5-inch LCD screen.

So when you go hunting for a digicam, carry your checklist. Remember, gizmos should do what you want them do, not the other way round. ✗

Tushar Kanwar is a Bangalore-based technology writer. He writes a weekly column in Graphiti, the Sunday magazine of The Telegraph, Kolkata. Mail your questions to Tushar at harmony@kanwar.net
It’s in the BANK

Looking for a good place to invest your money? Ask your bank for advice, says Smita Deodhar

Today, there’s a wider choice of investment products and more options to create an investment portfolio with maximum returns—or ‘yield’ as the industry prefers to call it. Efficient financial planning is required to make the most of these opportunities, which requires awareness of the basic principles of investing. This, unfortunately, has not grown in tandem with the fast developing financial market. The need of the hour is a handholding environment by qualified professionals who can guide the investor.

In the past decade, new sources of financial advice have emerged: non-banking financial companies, brokerage houses, certified financial analysts, some foreign banks and private-sector Indian banks offer financial advisory. However, the ordinary investor does not commonly use these and often takes investment decisions on assorted tips from friends, media, insurance agents and brokers. This information is fragmented and possibly biased. It’s critical that the investor taps correct sources of information to ensure financial security.

BANKS AS FINANCIAL ADVISORS

Today, more and more banks are offering investment services. And they are getting enough enquiries because they are convenient to access and inspire trust. The two levels of investment services banks offer are financial advisory services and portfolio (or wealth) management. Financial advisory service is free and carries no stipulation regarding minimum corpus. In this, the role of the bank is limited to advice and the decisions have to be made by the investor. Wealth management, on the other hand, comes for a price—the minimum corpus in this case is Rs 1.5 million.

The financial advisory service works like this: the customer approaches the relationship manager at the bank. A detailed discussion about the customer’s financial status, age, liabilities and investment objectives follows. As every person has different appetite for risk, the bank draws up a ‘risk profile’ of the client. While some may be willing to sacrifice a higher return to ensure safety of capital, others may be more adventurous, preferring to invest in risky instruments in the hope of high yield. Generally, silvers are averse to risks.

The client then specifies his investment goals. A younger person may want to build his wealth for future expenses, while a retired person may want a regular stream of income. The investor’s needs and his ‘risk profile’ form the basis of the investment plan recommended by the financial advisor. This suggests how the investible corpus is to be allocated.
among various asset classes: bonds, fixed deposits, mutual funds, equity and insurance—in the bargain, the bank takes care to see that the investments are tax-efficient; prior investments made by the client are also taken into account during this exercise. Within each class of investment, the bank also recommends the most suitable product. For example, if the advisor says that 20 per cent of the portfolio should be in mutual funds, he picks out the most appropriate fund for you. Typically, a portfolio made for a retiree would carry a high proportion of debt instruments, while a young person’s portfolio would be more equity-heavy.

There’s a catch here. Though all banks claim to recommend products based on impartial analysis of their merit, some banks have mutual fund products from their own stable that might get more favour. Banks deny any such bias, though. What works is, the advice is not binding on the client. The investor can choose to substitute the recommended product with one he thinks is better. After all, in this service, the onus of monitoring the portfolio rests with the customer, while the relationship manager only provides the investment framework and options.

On the other hand, wealth management is generally part of priority banking and private banking services for those with deep pockets. For example, European bank BNP Paribas will only manage assets above Rs 50 million and HDFC Bank stipulates that the corpus must be Rs 15 million. For Indusind
OTHER AVENUES

Some non-banking financial companies and brokerage houses also provide investment consultancy. For instance, Bajaj Capital has a free advisory service. And Anand Rathi Financial Services has portfolio management. Another emerging category is the 'certified financial planner'. The Certified Financial Planning Programme is offered by the Financial Planning Standards Board (FPSB) India, affiliated to a global body. A person who has completed this one-year course is equipped to provide sound advice on portfolio allocation and management. There are currently 250 certified planners in India—a number expected to rise to 5,000 in the coming year. A list of these is available at the FPSB website www.fpsbindia.org. Banks like HSBC, ICICI Bank, Kotak Mahindra and BNP Paribas employ people with this qualification as relationship managers. Some CFPs have set up private practice. For about Rs 5,000 per year, financial planners will advise you through the year. (Charges can vary though.)

Bank, though, the figure is lower at Rs 5 million and Yes Bank will manage anything above Rs 1.5 million for you. The justification of banks for a huge corpus, besides, of course, likelihood of greater income for them: the larger the corpus, wider the leverage to invest across various asset classes.

The involvement of the bank in this service is high. The bank provides a dedicated investment manager to the client and gives comprehensive investment service: it tailors a portfolio for the customer based on his economic and ‘risk profile’. Based on this, the bank also implements the plan. It makes investment decisions on behalf of the client, who gives the bank the power of attorney for this purpose. The portfolio is assessed every day and the customer is given regular updates on its performance. Though all fund managers are qualified for the job and follow scientific investment models, they can—and do—go wrong. In such a case, the investor can pull out of the arrangement in case he is not satisfied.

SEBI (Securities Exchange Board of India), the regulating body for portfolio managers, does not cover not just Type 2 diabetics but high sugar (pre-diabetes) patients too. Under the policy, the amount insured (Rs 3 lakh, Rs 5 lakh or Rs 10 lakh) is paid as a lump sum upon detection of any of the illnesses that strike as a result of diabetic conditions. A rider covers two other complications—eye defects that may need laser treatment or limb dysfunction that requires amputation.

The policy is available for people aged 25 to 60 and its term is five years. Base premium ranges from Rs 11,250 for a 35 year-old to Rs 23,900 for a 55 year-old, for a sum assured of Rs 3 lakh. There’s also an incentive scheme to encourage patients to control their diabetes. If medical reports are favourable, you are entitled to a 30 per cent discount on premium the next year. Patients are entitled to three free medical examinations a year at any Wellspring or Metropolitan laboratory that the company has tied up with. Another sweetener is the collaboration with pharmaceutical companies Wockhardt, Nicholas Piramal, Biocon.

QUICK BYTES

BUDGET GIFT?
The Union Government is examining a proposal to reduce the threshold age for tax exemption from 65 to 60 years of age. If passed, senior citizens would be able to avail of larger tax benefits on instruments like the Senior Citizens Savings’ Scheme and other bank deposits. Analysts predict this will be Finance Minister P Chidambaram’s budget gift to silvers.

DIABETIC? READ THIS
Diabetics who were either shunned by health insurers or made to pay higher premiums now have a policy tailor-made from them. Diabetes Care, launched by ICICI Prudential, is designed to...
prescribe the fee structure for this service, but stipulates that banks charge a fee according to a prior written agreement with the client. It may be a fixed amount, a return-based fee or a combination of both. Generally, banks commit to give the customer a benchmark return and get a share of the profits made through the investments.

**SET TO GROW**

Despite the need for financial advice, not many people are aware that it is available at their bank. This could be because established public-sector banks (with the largest customer base) have not introduced financial advisory services. And private-sector banks are not pushing their free advisory services—for one thing, it is not a profit-earning avenue and infrastructure needed (in terms of manpower for analysis and research) to provide the service on a large scale is still inadequate.

However, banks do recognise that financial advisory is a growing need and plan to focus on it more keenly in future. Yes Bank plans to hold awareness creation camps to provide information on all their products, including financial advisory services. HDFC Bank claims to be the leader in the field, with more than 200,000 customers investing through its investment and distributory services. And Indusind Bank, where publicity is by word of mouth, says many existing customers ask for investment advice.

There are other avenues available too (see box) but banks score over other financial advisors because customers tend to rely on a bank they have done business with for years. For their part, banks try to live up to this trust. All banks employ only trained investment advisors. Yes Bank has advisors with a management degree and experience in the field. Indusind and HDFC man their branches with executives with basic certification in Association of Mutual Funds of India (AMFI) and Insurance Regulatory and Development Authority (IRDA) courses, which enables them to advise the client on products and risks. They are trained within the bank and stay up to date with developments. So next time you’re looking to maximise your money, see if your bank can give you a hand.

and Johnson & Johnson to provide policy holders as much as 25 per cent discount on oral drugs, insulin strips and glucometers. To further ensure that policyholders remain in good health, the company has tied up with 75 gyms across the country to give discounts on memberships.

**HEALTHY POLICY**

The National Insurance Company recently unveiled its Mediclaim policy for seniors called Varishtha Mediclaim. The policy has two sections: one covers hospitalisation and domiciliary hospitalisation expenses, and the other covers treatment of critical illnesses, which is optional. The sum insured is Rs 1 lakh and Rs 2 lakh for the first and second section respectively. Every claim-free year gives you a 5 per cent cumulative bonus on the sum insured, or you can opt for a 5 per cent discount on renewal premium.

**LOCK KIYA JAI?**

RBI has directed banks to refrain from linking locker facilities with fixed deposits arbitrarily specified by the bank. Banks imposing such conditions will be pulled up for restrictive practices. However, to help banks recover dues in case of non-payment of rent, RBI has allowed them to break open lockers if rent is unpaid. If the hirer of the locker has a fixed deposit with the bank, it can be earmarked for an amount so the interest covers the rental. In event of the death of the hirer, where there is no nomination but a valid will, access may be given to the executor. In other cases, access will be given to the legal representative of the deceased. RBI has also told banks that lockers not having a nomination clause should obtain one within a year.

**REMITTANCE SERVICE**

Punjab National Bank (PNB) has launched a new remittance service with Buyindiaonline.com Inc. Under this service, NRIs can send their remittances to India through website zoom.com. The beneficiary can pick up the pay order in his favour from any of the 2,000 branches of PNB in India.
Cyber wars

**Legalpundits** tells you what Indian law says about cybercrimes

While the Net has opened a whole new world to silver surfers, it has also laid them open to cybercrime (fraud perpetrated through the Internet). For instance, in 2006, at least three cases of ‘phishing’—fishing for personal data under the guise of an official email—against banks in India were reported. As recently as January 2007, accountholders of an Ahmedabad-based branch of UTI Bank received emails that claimed to be from the bank, asking for information, such as log-ins and passwords. The case has been reported to the Economic Office Wing, Delhi Police.

Cybercrimes are rampant today. According to a report by Symantec, a provider of information security solutions, home users are the most attacked (86 per cent). Attackers target web browsers, email clients and other applications to hack (break) into PCs. This is bad news for people who bank or shop online—including many silver— which involves divulging financial details. Using a difficult password for your accounts and changing it regularly; maintaining an updated virus protection programme; and installing a ‘firewall’ on your PC are important steps to safety when using the Internet.

Cybercrime is also punishable by law. However, setting a legal parameter for cybercrime is hard. For instance, there is no law in India penalising phishing, considered a crime in the US or UK, though Delhi High Court termed it ‘illegal’ in March 2005. But Indian law has recognised cybercrime as a whole, terming it a wilful act or omission that adversely affects a person or property.

Punishable actions, according to **Information Technology (IT) Act, 2000**, are:
- Tampering with source documents (Sec 65)
- Hacking into a computer system (Sec 66)
- Publishing information, which is obscene in electronic form (Sec 67)

With the recognition of electronic records and amendments made in the Indian Penal Code (IPC) through the IT Act, 2000, several cyber-related offences are registered under the IPC. The majority of crimes fall under:
- **Criminal Breach of Trust or Fraud (Cyber)** (Sec 269) includes crimes related to possessing, intercepting, distributing or leaking unauthorised information or data
- **Cyber Forgery** (Sec 89) deals with net scams, and illegal or fraudulent transactions
- Other crimes include **Cyber Counterfeiting** (Sec 53), and **Fraud and Illegal Gain** (Sec 120)

Cybercrimes are punishable under both IPC and IT laws as real life offences (scams, forgeries and sexual harassment) can be replicated in cyberspace. Criminals are sentenced if found guilty under Sec 469 and 509 of IPC and Sec 67 of IT Act, 2000. They can be given simple or rigorous imprisonment from one to two years and be fined Rs 500 to Rs 4,000 depending on the extent of the crime. Both IPC and IT sentences would run concurrently. Unfortunately, cybercrimes in India often go unreported owing to lack of awareness, fear of bad press or loss of credibility, and lack of faith in the police who are still ill-equipped to deal with such specialised crimes. Cybercrime cells have been established in metros but officers are not adequately trained in the nature of cybercrimes to enforce legal provisions. Despite this, you must report any instance of cybercrime—the more the complaints, the more likely the police are to take them seriously, and act.

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As a marketing executive, I sold everything from consumer goods to automobiles. Now, I’m retired and would like to put my experience to use in a less hectic field. What are my options?

The best option would be to work from home at your chosen pace. Try your hand at multilevel marketing (MLM). This will help you earn a living, and expand your social circle. Basically, you tie up with well-known marketing companies based overseas (according to your interest) and use your network to build their business in India. You need to pay a minimal fee to join up with a company (ranging from about Rs 5,000 to Rs 15,000). However, make sure you tie up only with companies that are well known and reputed. For more details, check out www.foreverliving.com, www.amway.com/en/default.aspx and order.tupperware.com/coe/app/home

I am a doctor based in Allahabad. I have retired from active practice and would like to write articles on common medical problems for a general audience. How do I get them published in print or online?

These days, almost all magazines and newspapers have a column on health and medicine. Contact your local newspaper or magazine to see if they have a medical or health column or section that requires a medical advisor. If they don’t have one, try and explain to them that it would be a mutually beneficial undertaking. You can also explore the idea of being an online medical advisor. Search for or create Internet blogs (web logs) or forums that deal with topics related to your area of expertise and start writing for them. You may not get paid for it but you will gain confidence in your writing and greater visibility.

I retired from Canara Bank as senior manager after 38 years of service. I would like to give lectures and conduct training programmes on personality development and global management. How should I go about it?

Universities and colleges conduct seminars on personality development for their students. They generally use well-known speakers. As you are new to the field, start by contacting local colleges to find out if they are interested in your lectures. You can also get in touch with local management institutes, computer institutes and institutes teaching spoken English or personality development. The Internet is a good medium too—create a blog or forum and chat with like-minded users or counsel people interested in your area of expertise.

I retired two years ago from a reputed school in New Delhi after teaching mathematics at the secondary level for 20 years. I have read many reports about e-tutoring as an emerging opportunity for retired people. But how exactly should I go about it? Are there any e-tutoring companies in Delhi?

Today, educational services outsourcing offers tremendous opportunity and is a great option for seniors. The demand for Indian educators is on the rise in Western countries for giving interactive online tuition in mathematics, science and English. Though the main demand is from the US, Europe too is rapidly opening up as a market. The basic requirement is a working knowledge of computers. Also, you should preferably have a PC at home. If you plan to teach mathematics to students in the US, be prepared for night shifts owing to the time difference! For more information, go to www.learningenterprises.org and www.21stcenturyteacher.com/
Born to teach

After running an industrial unit, Sudhakar Bagawde discovered his calling as educator

Born to teach

After running an industrial unit, Sudhakar Bagawde discovered his calling as educator

Panchpakhadi in Thane, and furnished it with 30 chairs and a blackboard. Today, he teaches math and science to about 70 students from grades eight to 11, five days a week (seven hours a day). Batches don’t exceed 20 students. Bagawde keeps weekends free for preparing lessons and his other passion: music. A lover of old Hindi and Marathi film songs, he is member of a group of music enthusiasts called Keep Alive.

“Teaching is good as your hours are flexible,” he says. ”And it keeps you up to date.” It also brings in a tidy sum. Bagawde charges his students Rs 3,000 to Rs 5,000 as annual fees, although he sometimes waives payment for students in need. He says the returns are good enough to support him and his wife Sumedha. His two sons, Salil and Sagar, are independent.

Ironically, Bagawde rues the fact that so many children attend coaching classes now. “Smaller classes in school and better methods would eliminate the need for coaching,” he says. Learning by rote disturbs him and he tries to teach his students to question, not just answer. The gleam of discovery in the eyes of the few students who listen is his reward. Bagawde intends to teach as long as he can—there is no retiring from this second career.

—Smita Deodhar

Send queries to contact.mag@harmonyindia.org; for second career options, log on to www.harmonyindia.org
On life’s stage

Cinema continues to be an abiding passion for actor Dhritiman Chaterji. He tells
Sheila Kumar his story

On life’s stage

Cinema continues to be an abiding passion for actor Dhritiman Chaterji. He tells Sheila Kumar his story.

Then and Now
I acted in my first film, Satyajit Ray’s Pratidwandi, in 1972. Back then, cinema was socially conscious, all about activism. Directors like Ray wrote roles specifically for actors; so in a sense you played yourself. Now, you build and play characters, which is interesting. Jeremy Irons said, “I am happiest when acting in disguise.” I agree. You set a template for authenticity and then polish it. I don’t believe special effects and computer graphics have taken away from the magic of cinema. Cinema has always been technologically driven. What has changed is the convergence of the visual medium. The visually told story now competes with television, the Internet and other media. This is more good than bad. Ultimately, cinema continues to be all about storytelling. The watertight compartments seem to be breaking up and production values have been enhanced. That goes for both ‘mainstream’ and ‘art house’ cinema. The lines have blurred and though there’s a lot of pressure on experimentalists to be commercially viable, good cinema is being made.

My Movies
I always held my day job in advertising even as I accepted
film roles, going for quality over quantity. I was creative director at Hindustan Thompson Associates (HTA) in Kolkata. I entered cinema just before I entered HTA. I was a film buff and used to literally devour the good films of that time, the early 1960s. Some of us formed one of the country’s first film societies. In the process, we contacted people like Satyajit Ray and Mrinal Sen. Ray was casting for Pratidwandi when a close friend of mine threw us together. And before I knew it, I was in the film.

I worked in films but kept my job. It was a bit of a stretch at times; I’d shoot for films only at night. But it was fun! I quit HTA in 1984 and a few years on, decided to move to Chennai. I enjoyed acting because I was never under pressure to build a career or become a ‘star’.


In 2000, I was on the jury of the 48th National Film Awards and wrote a letter of protest supporting dissenters, like filmmaker Pradip Krishen, cinematographer Sashi Anand and Odissi dancer Madhumita Raut, who resigned from the jury, accusing the body of having predetermined the results. It’s all part of a larger problem of insecurity, of sectarianism, political expediency.

CHENNAI CALLING
I shifted base from Kolkata to Chennai 16 years ago. I have always liked the atmosphere in Chennai. It still retains an element of quietude and moves at a slower pace compared to other Indian metros. Now, I know enough Tamil to get by.

A decade ago, my wife Ammu, 56, and I moved from the city to the seaside, to the artists’ village of Cholamandal. It’s a quiet life and forays into town have become an act of will. My only child, Pablo, is a travel writer based in Mumbai. And I still have a home in Kolkata and go back often enough to not miss it.

ON AGE
I turn 60 this year. You don’t really grow old, only older than you were last year. That’s what Mrinal Sen said when I called to wish him on his 80th birthday. We can’t let ageing get on top of us. We must retain a sense of curiosity, interest, and passion. We need to stop resisting the process, to embrace it and grow old well. The essentials of a silver life are good health and strong bonds, whether they are with family, friends or a vocation.

Elders in our country seem to feel the rest owe them something. They build up expectations that, of course, are largely unmet. Jettison those expectations and live life fully.

Of course, ageing does bring with it concerns. We are definitely more conscious of our physical limitations and abilities. We have to think about disease, disability, and helplessness. We have to factor death in.

“We must embrace age, yet retain a sense of curiosity, interest and passion”

AS BUSY AS EVER
I still continue my advertising work, consulting for a few clients. I work for a brace of technology companies building up their corporate identity. I’ve also just finished a role in Chetan Shah’s English film (its working title is Framed) and have done some radio work, too—one, a dramatisation of Tagore’s Hungry Stones and another, an epic poem, Karna Kanti Samvad, where I give the voice for Karna.

Theatre is another interest. In 2004, I set up a repertory company with a few friends, called JustUs Repertory. We did a tribute to the late Marathi poet Arun Kolatkar; we had three to four stagings in Chennai and also at Auroville in Pondicherry. Then, we worked with Chennai theatre group Madras Players for Gowri Ramnarayan’s Rural Fantasy, which was staged in Chennai earlier this year.

I want to keep acting because I love it. It’s as simple as that.
Aftab's candles cost anything between Rs 5 and Rs 1,500
With the support of her husband and children Iqbal, Adil, 18, and daughter Khush Noor, 15, Aftab decided to work on her candles full time. Her first order came from Hotel Jehan Numa for its New Year’s Eve party on 31 December 2000—she supplied 200 candles to the hotel, for Rs 7,000. Aftab was in business, and the orders started pouring in. To keep up with demand, Aftab established a small workshop in her house—“there wasn’t enough place in my kitchen anymore!”—

Chinese wax and aluminium moulds give the best results and hired poor women in her locality to help. Also on hand to help is her husband, who helps her design her products.

Right now, she’s excited about the trial order she has just executed for the British Council in London. “Representatives from the council had come to Bhopal looking for natural beeswax candles,” she explains. “They visited Mrignayani, the state handicrafts emporium. As we are registered with the emporium, the staff referred them to us. We made special beeswax candles just for them. If they like our candles in London, it will open up huge possibilities for us.”

While she hasn’t set a price on the beeswax candles yet, the rest of Aftab’s candles cost anything between Rs 5 and Rs 1,500 (for a 15-inch tall candle with aroma). She says the quality of candles depends on the quality of moulds, available in different materials like glass, aluminium, tin and plastic. Professionals generally prefer aluminium moulds as they give the best finish—these are available in single, double and triple pieces (it is easier to remove a candle from a double or triple-piece mould). Aftab now designs her moulds herself and her husband gets them specially fabricated in Meerut and Kanpur. As for the wax, she recommends the Chinese variety, easily available in the market, as it is less sticky than Indian wax, lending a better finish. Depending on the moulds, you can make a variety of candles—long, conical, round, square, rectangular, like flowers or balls, and floating.

“It’s a great hobby and an even better career,” she says. “I enjoy my packed routine.” Aftab is also a director at Life Foundation, a city-based NGO, where she offers family counselling to the poor. And she’s introducing older children in her area to the craft through classes. “Although it is not recommended for kids under 15 as hot wax can be dangerous, anybody older can learn it easily,” she says. “Once you learn the process, you can unleash your creative impulse.”

**MAKING A SIMPLE CANDLE**

**Materials:** You need a mould, wick, wax, desired wax colour, micro-polymer granules, and a stove for heating wax. Moulds are available in single, double and triple pieces. Double and triple-piece moulds are better for beginners as it is easier to remove the finished candle from them.

**Method:** After cleaning the mould properly, place the wick in it. Heat raw wax in a utensil. After it has melted, mix micro-polymer granules—they help make the wax last longer while burning—and colour. Pour in the prepared mould, which is kept on hot water (over a stove). After the wax sets (around 20-25 minutes), open the mould. Be careful when you do this to avoid getting burnt.

**Money:** The cost of wax ranges from Rs 80 per kg to Rs 120 depending on the quality. Micro-polymer granules cost Rs 300 per kg. And moulds can cost anything from Rs 15 for a simple mould to Rs 6,000.

Horror revisited

Fireproof
By Raj Kamal Jha
Picador; Rs 495; 388 pages

Shame. That’s what you feel after reading Fireproof. Shame that the horrors Raj Kamal Jha writes about are not the stuff of fiction but really took place in India. In the 21st century. While the rest of us went about business.

Jha, executive editor of Indian Express, visited Gujarat in the aftermath of the violence that raged through Gujarat after the Godhra incident in February 2002. The result was this book, a tale set amid the hatred that saw Ahmedabad go up in flames. In weeks, a thousand Muslim men, women and children were killed across Gujarat, most burnt alive. Jha’s fiction begins when the dead decide to take matters in their own hands. In fact, the murdered own this book, muttering from footnotes about the banal and the brutal, invading the life of narrator Jay. The day after the Godhra murders, Jay discovers his wife has given birth to a deformed baby, called Ithim (a blend of ‘it’ and ‘him’). As he grapples with the care of Ithim, a mystery woman draws him into the burning city to “set the baby right”. What follows is a harrowing journey where Jay grapples with love, guilt and conscience, and the dead demand to be heard.

To drive home his point Jha uses fairly predictable literary allegory—a deaf-mute, born on a day of evil, who can see but cannot speak. However, his sense of imagination (including a waterworld where the dead can live without fear of being burnt) makes the book soar. Jha wields his words with control—even the removal of a foetus from a pregnant woman is said like it is, the lack of literary artifice making it all the more appalling—and compassion.

Some critics have savaged him for “demonising only the foot soldiers of hate, not the real masterminds”. But Jha’s indictment is implicit, if not explicit, in every word. He may conduct his court-martial elegantly—but it still remains a scream for humanity and justice in a world gone mad.

—Arati Rajan Menon

Violent crossovers

Alma Kabutari
By Maitreyi Pushpa
Katha; Rs 350; 600 pages

If you were to tell anyone from the kabutara tribe (the ‘criminal tribe’ of Rajasthan) that Rani Padmini of Chittorgarh committed jauhar, they would say history books lie. According to them, Padmini escaped with women and escorts, crossed frontiers, rivers and valleys. And when Sultan Allahuddin Khilji, the Mughal ruler besotted by Padmini’s beauty, got wind of this, all the places where Padmini’s caravan rested were laid waste. This weakened the fleers. Their rations finished and weapons began to break. So, if not by bravery, the caravan survived by deceit, robbing Sultan’s food wagons and infiltrating army camps and stealing weapons. But they could never go back home. Over the decades, runaways from Chittor
Found in translation

In the Name of Honour

In June 2002, in the Pakistani village of Meewala, Mukhtar Mai, a 29-year-old tribal woman, was gang-raped in reprisal for a crime supposedly committed by her 12-year-old brother. Unspoken code dictated she commit suicide to salvage her honour. Instead, Mukhtar took her fight for justice up to the highest court despite death threats and disrepute. After many legal twists and turns, her four rapists are finally behind bars. In the process, she received widespread coverage by international media without which, she says, her voice would have been silenced.

That voice resounds in In the Name of Honour. Mukhtar’s first-person narrative in Saraiki, her native dialect, first translated into French for author Marie-Therese Cuny, has been translated again into English by Linda Coverdale—it loses none of its impact in transit. The account occasionally veers to anecdotes about Mukhtar’s childhood and short-lived marriage, giving insight into tribal justice, illiteracy and sexual bondage in Pakistan, but refrains from dramatising events. The description of the rape itself is subdued, Mukhtar’s reluctance to discuss the outrage palpable. The report of subsequent events conveys the desperation of her quest for justice and raises questions on the relevance of laws governing women in Pakistan. The unstylised narration gives the book a rawness that draws you in, forcing you to share her oppression and rage.

Although women have written about Pakistan’s patriarchal society before—like Tehmina Durrani in My Feudal Lord—Mukhtar’s voice carries more resonance. Indeed, this unlettered woman has become an unlikely champion of human rights in Pakistan and a rallying point for oppressed women. Believing literacy is the only way out of the morass, today Mukhtar is principal, and student, of a school in Meewala—she set it up in late 2002 with money she received as compensation from the government and runs it with grants from international agencies.

—Smita Deodhar

have become banjara, kabutara, moghia, nat, lohar, and kalendar—skilled artisans and masters of their arts. Mostly nomadic, they are always trying to crossover to the other side comprising the upper caste kajja.

This oral history forms the backbone of Alma Kabutari. While Alma is the story’s protagonist, it is also the tale of Kadambari kabutari, whose love pushes kajja Mansaram to murder her husband and father her child Rana. And Ram Singh who in his efforts to liberate his family from the kabutara ghetto soaks up the kajja’s sense of dress and speech without compromising his kabutara pride. Ram Singh even tries to convert Rana.

Caught between her past and uncertain future, Kadambari allows Rana to go live with Ram Singh, who teaches him to read and write, hoping he would marry his daughter Alma. This crossover ends up being tragic for Ram Singh. However, Alma emerges a survivor, with politicians (no less!) throwing in their lot with her.

Several such crossovers form the fibre of Alma Kabutari. A definitive comment on rural politics, the book portrays the oscillating status of the kabutara from perpetrators to victims of sexual and physical violence. They can’t find their place in society—until age-old differences with the kajja are replaced with general butchery where no one is spared for reasons of birth.

—Meeta Bhatti
BRIEFLY

It was the defining moment of the 1971 war between India and Pakistan. On 9 December, Indian naval ship Khukri, an anti-submarine frigate, sank in the Arabian Sea after being torpedoed by Pakistani submarine Hangor. Eighteen officers and 176 sailors died with Captain Mahendra Nath Mullah, last seen calmly puffing on a cigarette as the ship went down. In THE SINKING OF INS KHUKRI: SURVIVORS’ STORIES (Lotus Collection/Roli Books; Rs 350; 197 pages), Major General (Retd) Ian Cardozo argues the disaster could have been avoided. Khukri was forced to face a submarine that was superior; its sonars were still in the experimental stage; and anti-submarine helicopters were not permitted to give her cover. Cardozo’s account puts a human face on war, looking at the incident from the perspective of survivors and families, both Indian and Pakistani. In simple language, which makes the business of conflict accessible, Cardozo goes on to make a forceful case for bolstering India’s maritime strength.

Colonial heritage and beautiful churches, fen and food, the sun-sand-sex factor—Goa’s many flavours—have all been stirred and served up in REFLECTED IN WATER (Penguin; Rs 395; 295 pages). Edited by poet and journalist Jerry Pinto, this is a collection of historical essays, short fiction, biographical snippets, folk tales, poetry, song, even a graphic fable, that brings alive the beloved and arcane. Contributors include William Dalrymple, Graham Greene, Manohar Shetty and Ranjit Hoskote. But the real gems come from the (relatively) lesser known writers, like Mario Cabral e Sa’s “Catrina and Her Followers”, a fragmented account of the earliest Portuguese women to come to India, Antoine Lewis on Goan gastronomy in “No Blood in the Snake Oil”, and Sonia Faleiro’s achingly dark short story, “Outkast D’Souza”. There is some stodgy stuff here, especially the essays on the socio-political and linguistic churn. But that’s the great thing about an anthology—you can just skip to the next piece.

If you like wholesome family tales, with dollops of life’s lessons thrown in for good measure, Mitch Albom is ready to deliver. FOR ONE MORE DAY (Sphere, Rs 475; 197 pages) is a breeze read that tells the story of failed baseball player Chick Benetto, who tries to kill himself because he’s not invited to the wedding of his only daughter. Instead of dying, Chick enters a world that is a waking dream—he gets another chance to mend fences with his long-suffering mother, who died in his absence, and emerges with a clearer perspective on the life he led. If you can overlook the sentimental excesses (mother, a former nurse, cleaning houses so that her son can go to college), this is a tender story about love, forgiveness and compassion.

TV’s favourite chef Sanjeev Kapoor recently shaved off his moustache for a turn on a reality dance show. On the cover of NO-OIL COOKING (Popular Prakashan; Rs 295; 147 pages), though, the moustache is firmly in place, as are his trademark recipes—simple, no-fuss, doable, and healthy. Dedicated “to foodies who despair about combining food and fitness”, the book presents over 100 recipes in categories like beverages, soups and salads; snacks and starters; main courses; accompaniments; and sweets. Kapoor evidently doesn’t believe in culinary straitjackets, moving from caldo Verde (spinach and potato soup) and rasam to Caribbean chicken kebabs, Tabbouleh stuffed tomatoes, honey and orange glazed chicken, Goan fish curry and gajar ki kheer with ease. The common thread is a complete lack of oil—all you need is non-stick cookware and an oven.

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Too high for me

Fixtures need to be accessible to everybody, says Amita Malik

It was many years ago, when Dr Karan Singh was minister for tourism. I was of course much younger and given to taking up worthy public causes. So I shot off a letter along the following lines to him, taking advantage of the fact that he is a polite person with a fine sense of humour. I wrote: “Dear Dr Singh, I suppose even you would not be allowed in the ladies’ toilet at Delhi airport, but if you could get it cleared and go in yourself you will find that no Indian women of even average height can reach the latch of the toilet to lock it, and the mirror is so high that I can barely see the top of my head and I am of what I consider average Indian height, which is 5 ft 1 inch.” I did not get a reply from Dr Singh, but when I flew again from that airport after a few months, the offending latch and mirrors had been brought down to reasonable height. The bureaucrats had certainly moved on the minister’s bidding.

This brings me to the point of this column, that Indian contractors, builders, government architects and others responsible for the heights of the fixtures I have mentioned, seem to think in terms of their own male height and fix things accordingly.

In this bureaucratic context, I remember a very rude but apt remark made by one of my younger brothers, then about 10 years old, to a government PWD contractor who came round once a year to paint the walls of my father’s official bungalow.

My brother asked Kailash Babu, a nice elderly person with a beard: “Kailash Dada, why do you measure the same walls every year? Do they grow, like your beard?” My brother was severely pulled up by my parents and made to apologise, but secretly we all felt the remark was overdue and he had made a good point. During the years, I have stayed in government flats and the flats of relatives and friends as a house guest and three things have never failed to irritate me, because they are also fixed by the Kailash Babus of the world and run-of-the-mill architects and so-called interior decorators who are substandard and hardly of the class of Charles Correa.

The first are those latches. They are always high up and difficult to reach and close. This applies to public places like railway waiting rooms and the like. The second are geysers. One can to some extent understand geysers being fixed high up, but not necessarily near the ceiling. But why is the switch for the geyser always very high up and fixed by some male chauvinist who forgets that women and children also need to switch geysers on and off? I used to stand on a stool to switch geysers on or off; now I am afraid to fall and take the aid of my walking stick to manoeuvre things. This, again, is bureaucratic thoughtlessness and I wish some of our younger architects and interior decorators would take note.

Latches, geysers and mirrors are always hard to reach in government flats and public places

The last ill-placed fixture is the all-important mirror in the bathroom and in public toilets. One likes to do a hasty hair combing or brushing or checking makeup before joining family and friends in the waiting hall of an airport. The last three bathroom mirrors I have tried to use, both in public places or in the homes of friends, have been so high that I could barely see the top of my head, let alone my forehead or face.

Once again, it seems men who fix these essentials think only of their own height or those of male colleagues. I think women passengers should complain, as I did about latches and mirrors in public places.

Amita Malik, often referred to as ‘the first lady of Indian media’, is a columnist and film critic.
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H PEOPLE

BOND IS BACK
Reclusive children’s writer Ruskin Bond, 72, is back in business. His popular short stories have been adapted for a TV series, Dehra Kids, which brings alive fictional favourites, like cricket-obsessed Ranji, witty Koki, and naughty Teju and Chashmu. Shot in Manali, the series, comprising 10 episodes (25 minutes each), is currently on air on DD Bharti. Each episode opens with a brief introduction by the author. “My characters aren’t products of the scientific age; they are inspired from real people and situations,” Bond tells Harmony. “Though fictional, any child can relate to them.”

A NEW CHAPTER
“It’s romantic, optimistic, it’s about my life, a day at a time and every chapter in it reads like a screenplay in itself,” actor Dev Anand said about his autobiography in Harmony (“The Young and the Restless”, August 2005). Now, it’s ready. On 4 January, the 84-year-old handed over the manuscript of Romancing with Life to his publisher, Penguin Books, with the media in attendance in Mumbai. Anand, who has never used a computer (and doesn’t intend to), wrote the book, which takes you through his “long, overworked, learning” life, painstakingly with his favourite Mont Blanc pen. It is slated for release in March. Currently, Anand is working on two projects, an English film to be shot in Croatia and a Hindi thriller named Chronicles.

OH LORD

In January, Bengaluru played host to Lord Fiennes Cornwallis, 83, from Canterbury in the UK. Along with third wife Lady Stephanie (68), he came to inaugurate Cornwallis Masonic Home for Assisted Living in the name of his great-grandfather former British governor general (1786-93) Lord Charles Cornwallis. The well-known Freemasons’ Society of Great Britain built this 3-acre retirement property with 48 two-room apartments, located in Yelahanka district on the outskirts of the city. The Rs 4 crore for the project was raised by various fundraising events in India and overseas. This is Cornwallis’ fourth visit to India. On this 10-day tour, which included stops at Chennai and Hyderabad, Lord Cornwallis enjoyed everything, except the food — “too many spices spoil the broth”. As for the retirement community, it too appears a tad upper crust. Those interested must deposit Rs 700,000 as a refundable security deposit. The monthly charges are Rs 8,500 per person and Rs 12,000 per couple. The Home promises, though, that rates won’t be hiked in the lifetime of residents. Registration opens in February; for more details, call Dr J M I Sait at (044) 28271250 or email him at dglmadras@vsnl.net.
JUSTICE, FINALLY
Meet Valsala Chandran, 51, one of the first beneficiaries of India’s groundbreaking Domestic Violence Act 2005. The former military nurse got married to Dubai-based businessman P Chandrasekharan Pillai, 57, in 1981. The couple had two sons. But in 1998, Pillai drove Valsala and their children out of the house on the pretext that “she was turning spiritual”. He immediately remarried (in the Middle East) without legally terminating his marriage to Chandran. She moved court the same year but it took nine years for justice to be served—in January 2007, a judgement by the Kottayam District Court awarded Chandran the right to live in Pillai’s newly constructed house in Sasthamangalam, Kottayam (Kerala), with her sons, and Rs 1 crore as permanent alimony.

SPACE ODYSSEY
Arguably the world’s best-known scientist, Professor Stephen Hawking was diagnosed with motor neurone disease when he was 21 and given only a year or two to live. Today he is 65—and planning a flight into space. Hawking’s zero-gravity flight, which is scheduled for 2009, will be sponsored by British entrepreneur Sir Richard Branson. Branson’s Virgin Galactic space tourism company plans to carry six passengers a year into orbit from 2008 at a cost of £ 100,000 (about Rs 5.7 million). The scientist, whose last book A Brief History of Time (1988) sold 10 million copies, is now busy writing two books. George’s Secret Key to the Universe for children will be published in October 2007 and The Grand Design, on the philosophy of science, will be out next year.

VISITORS

8-13 JAN
Who: Nobel Laureate Professor Anthony J Leggett, 68
Agenda: To discuss economic viability of solar energy at seminars in Delhi, Chennai, Kolkata and Mumbai, by Institute of Mathematical Sciences (Chennai) and the Centre for Philosophy and Foundations of Science (Delhi)

Extracurricular activities: The physicist joined the campaign for conservation of the Ridge, the 2-billion year-old ecosystem that spans 640 hectare in Delhi. “The Ridge has an amazing ability to recharge 85 per cent of rainwater that falls on it, which makes it a remarkable sanctuary for pure water,” he said. “But nothing is being done to preserve it.”

11-17 JAN
Who: Pianist Herbie Hancock (left), 66, and saxophonist Wayne Shorter, 73—both jazz legends
Agenda: To perform at concerts in Delhi and Mumbai backed by musicians from Thelonius Monk Institute of Jazz, Washington DC
Extracurricular activities: They jammed with Indian musicians and created awareness about AIDS, “
BIRTHDAY

Former prime minister Atal Bihari Vajpayee had a surprise visitor on his 82nd birthday on 25 December—Dr Manmohan Singh. The prime minister drove down to his predecessor’s residence in the morning with a bouquet to wish him.

Bahujan Samaj Party leader Mayawati celebrated her 51st birthday on 15 January with a cake, khichri and laddoo. It was low-key compared to her 47th birthday, rung in with a 51-kg cake, 1 lakh laddoo, 60 quintals of marigolds and 5,000 bouquets.

IN PASSING

Bharatanatyam dancer Chandralekha relentlessly reinterpreted the classical traditions of Bharatanatyam in contemporary idiom. Born in Wada, Maharashtra, she gave up her law studies at Wilson College, Mumbai, and went to Chennai in the 1950s to train with guru Kancheepuram Ellappa Pillai. Unhappy with the rigidity of classical dance, she stopped performing for a few years in the late 1970s and turned to designing posters and books and social activism. In 1984, she returned to the stage with her trademark style characterised by restrained eroticism and stark settings. A recipient of the Sangeet Natak Akademi Award, Chandralekha spent her last years working for Spaces, her arts foundation in Chennai. She died on 30 December after months of fighting cancer at the age of 78.

Maharaja Manvendra Shah, 85, the last scion of the Tehri dynasty and the first among Indian rulers to sign the instrument of merger in 1949, died on 6 January in New Delhi. Shah also has the distinction of winning the Tehri Lok Sabha constituency seat for a record eight times since 1957.

Watching a line of people waiting to buy fresh ‘ramen’ noodles from a black market stall in Japan after World War II inspired Momofuku Ando to develop the world’s first instant noodles. He went on to establish global household brand Nissin Food Products. Ando died on 5 January at the age of 96.

Cartoonist and animator Iwao Takamoto helped create many animated features and TV shows, including Cinderella, Lady and the Tramp and The Flintstones. But it was his creation of Scooby-Doo, the cowardly dog with an adventurous heart, that captivated generations. Born in Los Angeles to parents who had emigrated from Japan, Takamoto’s family was sent to the Manzanar internment camp in the California desert during World War II, where he learned illustration from fellow detainees. Takamoto died of heart failure in Los Angeles on 8 January. He was 81.
We make a living by what we get. We make a life by what we give.
—Former British prime minister Sir Winston Churchill (1874-1965)

Give what you have. To someone, it may be better than you dare to think.
—British poet Henry Wadsworth Longfellow (1807-1882)

For this I bless you most: you give much and know not that you give at all.
—Lebanese-American Kahlil Gibran (1883-1931)

Money is like manure; it’s not worth a thing unless it’s spread around encouraging young things to grow.
—American playwright and novelist Thornton Wilder (1897-1975)

The poor don’t know that their function in life is to exercise our generosity.
—French philosopher, writer and critic Jean-Paul Sartre (1905-1980)

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

neuromyth (NOO.roh.mith) n. A popular but false belief about the brain. Also: neuro-myth.
Example: Educators need to resist the temptation to use neuroscience as a promotional tool for pet ideas, values and prejudices. The term neuromyth has been coined for some of the grandiose claims made over the past 10 years about the brain and learning. For example, there are no grounds in neurology for believing that certain movements and certain kinds of music cause certain kinds of learning.

sleepdriving n. A sleep disorder in which a person drives a car while still asleep. Also: sleep-driving, sleep driving.
—sleep-driver n.
Example: Reports suggest sleeping pill Ambien is expected to be available in generic form in October in the US despite reports of Ambien-linked sleepwalking and sleepdriving, including a claim by a Democratic congressman who took Ambien before crashing his car in May.

climate canary n. A natural phenomenon or event that signals a looming environmental disaster caused by climate change.
Example: They are dubbed the climate canaries—the people destined to become the first victims of world climate change. And as government ministers sit down in Nairobi at this weekend’s UN Climate Conference, the people most likely to be wiped out by devastating global warming will be only a few hundred miles away from their deliberations.

Courtesy www.wordspy.com
By Raju Bharatan

ACROSS
1 A fool turning cool and distant (5)
4 Wicket-keeper of an earlier generation claiming virtuous Viswanath has to go? (5)
9 How the Special Correspondent viewed Inder Gujral as Prime Minister? (2 1 3 2 7)
10 Greece before United Nations dig for sound brand by which Silvers swear? (7)
11 Legendary margin by which Ajit Wadekar alone has won successive Test series in the West Indies and England (3-4)
12 Nuke with Roy: years of life ahead of him (7)
14 This 1964 Dev Anand starrer had that evergreen hero drinking ‘the beauty of being Madhubala’ via Madan Mohan-Mohammed Rafi’s Kabhi na kabhi kahein na kahein ko na ko to aayega (7)
15 Influential daily putting rib in tune (7)
18 Betrayal witnessing Les drawing away from lout (7)
20 Pig-headed enough to opt for the ‘Drive like hell and you will get there’ option (4 3)
21 Coo-file sheet floating all by itself (3-4)
23 If an Allah tero naam cannot be created, if it just happens, what you have to be to make it happen (1 4 10)
24 Trust Kavi Pradeep to identify Mahatma Gandhi as ‘Par tu bhii Bapu bada—puranaa’ (5)
25 All that the World Cup looks like being for V V S Laxman (3-2)

DOWN
1 Chandra, naturally, like CK (1 6)
2 Name Badminton Association of India in do-up (5)
3 Sourav, once he has the whip hand of the situation (7)
4 Beware of the tanker driver displaying such consuming interest after duty! (7)
5 Mandira, as the ‘Cinderella of Lady Cricket Anchors’, is and isn’t all the way (2 3 4)
6 He’s into Ten over a movement facing its sternest test (3 4)
7 Gulliver’s life did in the land of the Brobdinogrians (4 2 1 6)
8 What that Alan Knott forward short-leg catch off Venkat, so lithely snapped up by Ecky Solkar, meant for ‘Team India 71’ (1 4 2 3 3)
13 The Genie of Editors as contained in That Bulb? (9)
16 Where alone could you envision ‘Buffalo TV’? (2 1 4)
17 How they made going Down Under an art! (7)
18 Something Busby never needed to be to make his point (7)
19 Abhishek-tingly would Ash ‘slip’ into this dress to ‘feel’! (7)
22 Neal’s transportable chemical toilet (5)

For answers, see Page 81

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

TIPS FOR BEGINNERS: A whole variety of clues goes into framing a cryptic puzzle. For instance, the anagram. The clue here could be: Unresting opponent of authority (Unresting being the 9 letters of insurgent rearranged). Another variety of clue is the palindrome—DEIFIED, when viewed backward or when viewed up in a Down clue, reads DEIFIED all the way. Next, there could be the clue (8-letter answer) reading: Complete view of daughter sandwiched between parents—PANORAMA (PANORA/MA). The 8-letter solution to the clue, The framework of our constitution, is SKELETON. At times, what looks straight could prove tricky. For example, the clue, How we stand—has UNITED for its 6-letter answer. The clue, How we fall, has DIVIDED for its 7-letter answer. The clue, Walls have them yet they hear not, has EARS for its answer. Next, pertinacity could split into Pert in a city, face to face into facet of ace. For ANISEED, the clue could be: Carminative I see inside and outside—ANI SEE D. The possibilities are endless.
FIGURE IT OUT
1. Imagine that you are on a perfectly smooth sphere as big as the earth. A steel belt is stretched tightly around its equator. One metre of steel (a little bit more than a yard) is added to this belt so that it is raised off the surface of the sphere by the same distance all the way around. Will this lift the belt high enough so that you can:
   1) Slip a playing card under it?
   2) Slip your hand under it?
   3) Slip a baseball under it?

2. A bottle costs a rupee more than a cork. Together they cost Re 1.10. How much does the bottle cost and how much does the cork cost?

3. Each of the eight shapes scattered around the cube in the illustration above consists of five squares and two triangles. Some of these shapes can be folded into a 1x1x1 cube, while others cannot. Can you figure out which of the shapes can be folded into the cube, keeping in mind that only folds along the dotted lines are allowed?

SQUARE IT
Each of these squares contains a pattern that can appear in just about any form. Your goal is to find the missing figures.

1.

```
 4  41  5
 ?  221  10
 7  85  6
```

2.

```
 N  D  R
 U  ?  U
 N  O  C
```

3.

```
1467  9643
2589  8521
9134  ?
```
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**SUDOKU FOR YOU**

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

---

**BRAIN GYM Answers**

**Figure it out**

1. It seems surprising, but that steel belt, after a metre is added to it (approximately a yard and four inches), will be raised 15+ centimeters (approximately six inches) all the way around! This is certainly high enough for a baseball to pass underneath.

Actually, the height the belt is raised on is the same regardless of how large the sphere is. It is easy to see why. When the belt is tight around the sphere, it makes the circumference of a circle with a radius that is the same as the radius of the sphere. As known from plane geometry, the circumference of a circle is equal to its diameter (which is twice its radius) times pi. Pi is 3.14+. Therefore, if the circumference of any circle is increased by one metre, the diameter of the circle is increased by a trifle less than one-third of a metre, or 31+ centimetres (a trifle more than a foot). This means, of course, that the radius will increase by almost 15+ centimetres (approximately six inches).

As shown in the illustration, this increase in radius is the height that the belt will be raised from the sphere's surface. It will be exactly the same, 15+ centimetres (almost six inches), regardless of whether the sphere is the size of the sun, of the earth or of an orange.

2. Most people tend to say (or just think) at first that the bottle costs Re 1 and the cork costs 10 p. But in this case the bottle would cost only 90 p more than the cork. The right answer is that the bottle costs Re 1.05 and the cork costs 5 p.
3. The shapes that can be folded into the cube are ticked; those that can’t are crossed out.

Square it
1. 11. Multiply the numbers in the first and third squares, double them, and add one to get the number in the middle square.

2. M. Starting with the cell at the bottom right, travel clockwise in an inward spiral to the middle to form the word ‘conundrum’.

3. 1976. The individual corresponding numbers in each row (1-9, 4-6, 6-4 & 7-3 for the first row) add up to 10.

EXCLUSIVE HARMONY CROSSWORD 29

ACROSS:
1 A loof (a/loof: a fool turning); 4 (Wally) GROUT (GR/OUT: GR for G R Viswanath); 9 as a man of letters; 10 GRUNDIG (GR/UN/dig): GR, here, is short for Greece; 11 One-Zero; 12 younker (7 letters of Ray & Nuke rearranged make younker; meaning younger); 14 Sharabi; 15 Tribune (T/rib/une: putting rib in tune); 18 SELLOUT (sell/ou: Les drawing away from lout); 20 road hog; 21 ice-floe (7 letters of Coe-file rearranged); 25 A Lata Mangeshkar; 24 usad; 25 run-in

DOWN:
1 A Nayudu (Chandra being C K Nayudu’s daughter); 2 Obaid (O/BAI/D: BAI being Badminton Association of India); 3 flogger; 4 gallions; 5 on the ball; 6 The Sena (The’s/en a): he’s into Ten over a; 7 hang by a thread; 8 a shot in the arm; 13 Khushwant (Singh); 16 in a Lalu; 17 England; 18 stinger; 19 oilskin; 22 Elsan (5 letters of Noel’s rearranged, Elsan) meaning chemical toilet transportable

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.....you will always live with dignity & never be alone!

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- 24 hour Security with Emergency Response System in each flat
- 1850 Ashiana families in Bhiwadi with 550 in UTSAV
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230 302, 230 338; Mobile: 098282 69048. JAIPUR - 604, Apex Mall, 5th Floor, Lal Kothi, Tonk Road, Jaipur - 302 015.
Mobile: 98280 23760, 94149 08212; E-mail: sales@ashianautsav.com, Website: www.ashianautsav.com.
Your love too has grown mature

In this journey of togetherness, some of your habits got changed while some naturally exchanged; Misunderstandings shaped into better understanding; Happiness got doubled with warm hugs and breakaways set right by three simple words "I love you". With time, your love took a more mature form; And now, after years of ups and downs, you realize that you have more to celebrate than to repent.

This Valentine's Day, once again hold each other to celebrate the love that has grown beyond time... love that has evolved.