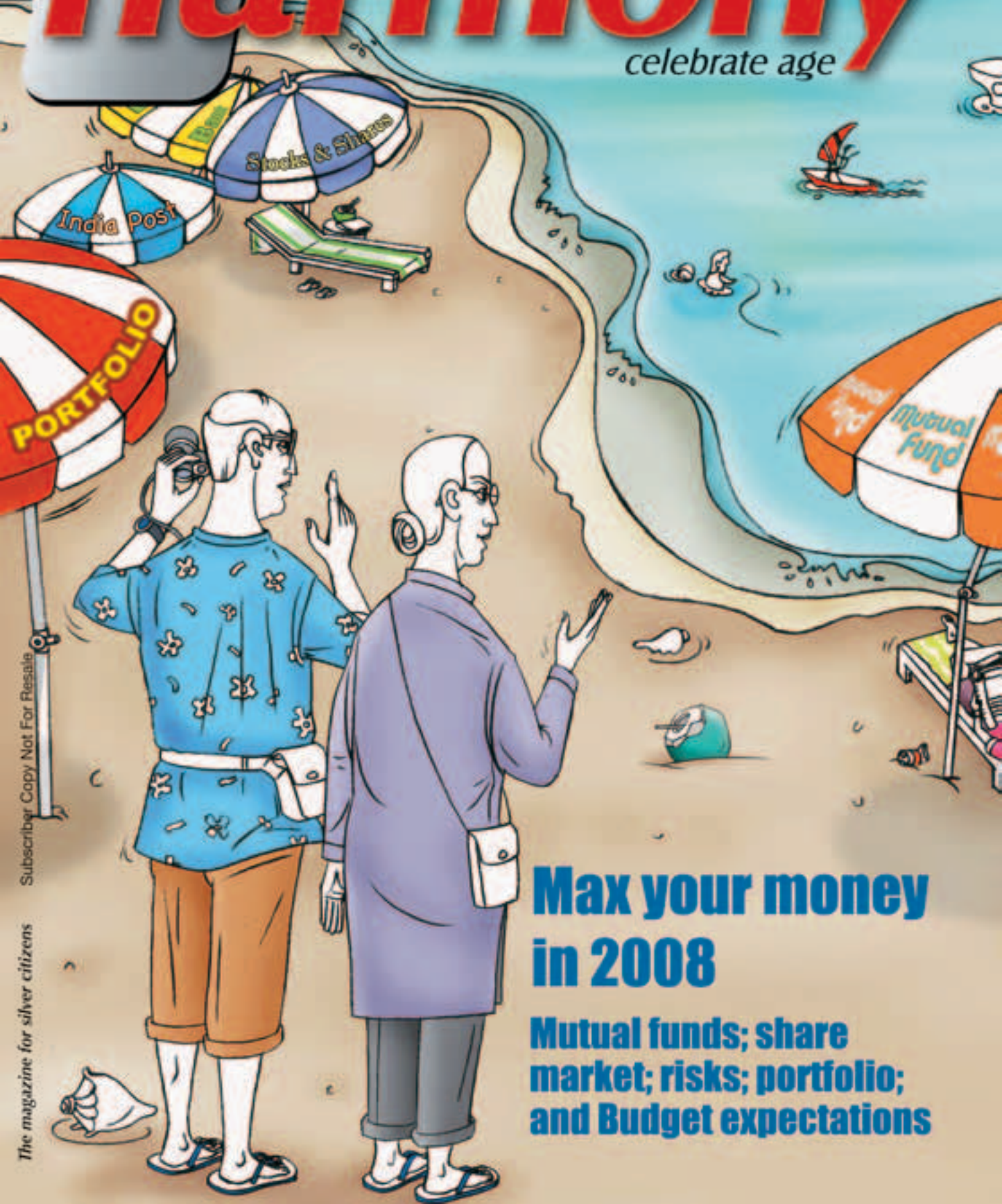


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# BUILDING VALUE FOR SILVERS



RITU NANDA

**IF JANUARY IS ANYTHING** to go by, 2008 promises to be a busy year for the Harmony for Silvers Foundation!

In keeping with our promise to bring value to the lives of silvers across India, Harmony organised a half-day seminar, 'Reverse Mortgage: Raising Awareness', in association with the National Housing Bank, on 12 January in Mumbai. Launched in India last year, the reverse mortgage scheme is a loan that can be availed by silvers by mortgaging their property while continuing to occupy it, unlocking the value of their home equity and providing them a source of income. Although this financial avenue has proved popular in countries such as the US, UK, Canada, Japan and France, there have been few takers in India.

The reasons are many, from concerns on aspects like property valuation, interest, inheritance and taxation, to a traditional mindset that prevents many Indians from using the home as equity. These are the concerns we

sought to address at the seminar, which was intended as a platform where questions could be answered and misconceptions cleared to bring lucidity to how we see reverse mortgage in India.

My fellow panellists at the seminar included S Sridhar, chairman and managing director, National Housing Bank (NHB); V Santhana Raman, executive director, Bank of Baroda; Jagadish Salunkhe, former chairman of LIC; and Indira Bhargava, former chairperson, Central Board of Direct Taxes (CBDT).

While Mr Sridhar spoke about the need of banks to be sensitive to the needs of the elderly, he also iterated that silvers had to come to terms with the fact that reverse mortgage is not social service but a market-based commercial solution. In his view, a synergy between banks and insurance companies could ensure a complete solution, providing silvers a payment stream for their entire life, and he promised that the NHB would work to that end.

Mr Salunkhe too urged the banking industry, insurance companies and mutual fund sector to come together to create a product that enhances the assets of silvers, and said that the reach of the insurance sector could prove valuable in the distribution of a product like reverse mortgage. For her part, Mrs Bhargava clarified that as reverse mortgage is a loan not income, it should not be taxed.

Deftly moderating the entire seminar was Mr Santhana Raman, who emphasised that banks, above all, need to allay the apprehensions of the elderly and assure them that their home would not be taken away from them in their lifetime.

The stimulating discussion ended with questions from the audience, which included bankers, financial experts, chartered accountants and, of course, representatives of senior citizens' organisations.

As we promised at the seminar, Harmony will continue the





(Clockwise from left) Panellists (from left) Jagdish Salunkhe, former chairman, LIC, V Santhana Raman, ED, Bank of Baroda, Indira Bhargava, former chairperson, CBDT, Tina Ambani, S Sridhar, CMD, NHB, and Dharmendra Bhandari, senior advisor, Harmony; Santhana Raman moderates the discussion; Sridhar gives the keynote address

process of building awareness about reverse mortgage—we are looking seriously at the suggestion that we start a help line for silvers with questions about the scheme.

We wound up January with the 4.3-km Harmony Senior Citizens' Run, held as part of the Standard Chartered Mumbai Marathon.

Over 2,000 silvers painted the streets of Mumbai radiant, blazing yellow at the event, which was flagged off by actors Shabana Azmi, Arshad Warsi and Bipasha Basu; Arjuna award winner Anjum Chopra, the captain of the Indian women's cricket team; and Sharwaree Gokhale, principal secretary, education and sports, in the

Maharashtra government. This is the fourth edition of the run and the momentum just gets stronger. The perfect metaphor for Harmony!

**Tina Ambani**

#### A Dhirubhai Ambani Memorial Trust Initiative

**Harmony—Celebrate Age—February 2008 Volume 4 Issue 9**

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## column one

Do you want guaranteed or greater returns? With tens of financial products at your doorstep and the market forever rife with speculation, both seem uncertain. When one year the Budget brings increased rates of interest on deposits and the other year the industry is abuzz with news of rates falling all over again, the dilemma about how long money can grow in banks is more acute than ever. And the fear of the Indian market becoming less attractive is always on the mind.

This month, we strike a balance and bring you expert opinions on what's best for 2008 ("Money on your Mind")—a DIY model from *Harmony* that empowers you to make sound financial decisions.

To make you aware of what's out there is our mission. This issue, forming the DIY capsule are yoga for elbow pain ("Bend It with Ease"); simple tips to keep your back strong ("Watch your Back"); training yourself to operate the latest speech recognition software on your home computer ("Look Who's Listening"); and fighting a case against medical negligence in consumer court ("The Patient as Consumer").

From February, our website will enjoy an edge over the magazine. Each month, it will feature two articles, called Web Exclusives—even readers of *Harmony* magazine will need to log on to read them. The address: [www.harmonyindia.org](http://www.harmonyindia.org)

—Meeta Bhatti



Recently, we went for a family dinner to ITC Sheraton in Parel, Mumbai, to celebrate my father's 82<sup>nd</sup> birthday. My mother is visually

handicapped and has restricted mobility owing to Parkinson's disease. We normally carry her portable wheelchair but did not take it along this time as we assumed that a five-star hotel would surely provide one. Imagine our surprise when we had to wait over 20 minutes at the foyer before a wheelchair was brought to take her to the restaurant. On finishing our meal, we asked for a wheelchair again—this time we had to wait for over half an hour. After repeated enquiries, the truth came out: there were only two wheelchairs in the entire hotel, of which one was not in a usable condition! There was a lady sitting on the only functional wheelchair and having her dinner, hence no wheelchair was available for my mother.

It would be wonderful if *Harmony* could do a survey of the four and five-star hotels of Mumbai, and indeed all our major cities, to find out the facilities they have for the elderly and handicapped. This would help senior citizens plan their special occasions at venues that are more elder-friendly.

**DR QURESH B MASKATI**

Mumbai

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



I am 55 years old and an ardent reader of *Harmony*. I appreciate the fact that topics that are rarely touched upon in the media are covered so lucidly in your thought-provoking magazine. I am grateful to everybody on your team for making us aware of the joys of being silver, and for looking out for us and addressing our concerns.

For instance, I enjoyed reading "Caught in a Vise" ("Concern", January 2008), which rightly showed that in-laws are not always the villains. It can be traumatic for silvers to face false charges of seeking dowry and can even lead to their committing suicide. Such a case happened in

my own neighbourhood. I also find your money section very useful. It is really helpful to people like me who are completely ignorant about investment options. And I try all the recipes by Dr Pushpesh Pant in your food section—fortunately, most of them turn out well! I would really appreciate it if he could share some Goan recipes with us.

**JOSEPHINE CARNEIRO**

Mumbai

The December 2007 issue of *Harmony* was an extremely interesting read. I particularly enjoyed the feature on crusading social activist and Magsaysay Award winner Aruna Roy ("Conscience Keeper"), and the



column "Her Story" by Flavia Agnes, another committed crusader for women's rights. It is gratifying to note that *Harmony* is occupying a separate space all



its own and doing yeoman service for silvers across the country. Each issue strikes an optimistic note and almost all the features are extremely motivating,

especially those contributed by silvers where they narrate their own success stories. Hats off to *Harmony* and everyone in your committed team!

**VIJAYALAKSHMI ARAVIND**

*Bengaluru*

In your October 2007 issue featuring the winners of the Harmony Silver Awards, you showed how ordinary people can bring about a change in society. All of us have the potential to do great things but first we have to believe in ourselves, and our capacity to change and evolve for the better. At our average state of awareness, we live a stereotyped, programmed life. This makes us

monotonous and uncreative and we refuse to grow.

In the words of Sri Aurobindo, it is only by constant inner growth that we obtain unfailing interest in life. Each day in our lives should be considered a new day to learn and grow and we should step into it without any baggage or preconceived notions that usually become obstacles in our growth. Our aim should be to move to a higher state of consciousness to begin to realise the divinity within us. Only when you elevate yourself can you become a source of inspiration for others to change themselves. Reforming yourself is the gateway to reforming society.

**COL R K LANGAR**

*Sahibabad*

I have noticed that, more often than not, the recipes of Dr Pushpesh Pant in the 'Food Wise' section of *Harmony* are non-vegetarian. Have you realised that the majority of Indians are vegetarians who may not care to go through these recipes? In fact, many people in the West are also turning to vegetarianism now. You should feature more vegetarian recipes.

**A K THAPLOO**

*Navi Mumbai*

## CONTRIBUTOR



This issue, television personality and food critic **Siddharth Kak**, 60, tells us why it is so vital to change with changing times, in 'At Large'. "Ageing gracefully is a combination of being open to new things around you and trusting your emotions and instincts at the same time," says Kak. He rose to popularity in the 1990s with his cultural show *Surabhi*, which ran for a record 11 years on prime-time television. These days, as founder of Surabhi Foundation for Research and Cultural Exchange, he is busy developing an audiovisual archive on Indian culture. He also produces shows for various television channels, including Star TV and NDTV Imagine, a new entertainment channel from the NDTV network. Kak lives in Mumbai.

### Announcing Web Exclusives from February!

*Harmony's* website [www.harmonyindia.org](http://www.harmonyindia.org) now brings two exclusive stories for its readers every month.

Read and enjoy articles on your favourite subjects—  
People, Health, Finance, Legal, Travel, Books, Recipes—  
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And if you have a yen to write, here's your chance to contribute.  
Just log on to 'Write for Us' and let your creativity flow.

Why delay? Visit [www.harmonyindia.org](http://www.harmonyindia.org) now and check out this month's stories!



## NEWSWORTHY



### SILVER STRENGTH

On 20 January 2008, before the sun could hit the horizon, **over 2,000 silvers had gathered at Azad Maidan in Mumbai for the Senior Citizens' Run** as part of the annual Standard Chartered Mumbai Marathon. Though it was an unusually wintry morning for Mumbai, the enthusiasm of the silvers at the Harmony enclosure was enough to dispel the chill. Actors Arshad Warsi, Bipasha Basu and Shabana Azmi, joined by the captain of the Indian women's cricket team, Anjum Chopra, flagged off the event along with Tina Ambani, chairperson, Harmony for Silvers Foundation.

Laughter and revelry set the tone for the day, as did determination and pluck. For 78 year-old Panjan Singh, a recent angioplasty was not a valid excuse to stay home—he intended to “walk as much as possible, as long as I can”. Narayandas Khandelwal, 82, came all the way from Akola as he has been doing for the past three years. His motivation: “I want my grandchildren to be proud of me.” And Sudhir Kesaria, 60, attended the run with a fractured foot. They sang, they danced and they whistled along the 4.3 km route. As the banner held aloft by 69 year-old Kokila Mehta proclaimed: ‘Age is no excuse to feel old.’





(Clockwise from top) Kantilal, 60, in Saurashtra attire, proved that fitness can also be fun; most silvers could not resist shaking a leg; "I am going to dance all the way," said 64 year-old Leena Loyalka (foreground right) who suffers from a knee ailment; Warsi, Basu, Azmi, Chopra and Ambani flagged off the run as *Dhoom machale...* played in the background

## SERVICE IN STYLE

Silvers will soon be able to do business with the Calcutta Municipal Corporation (CMC) in “homely comfort”, sipping tea, sitting on couches and watching TV while they wait for service in the city’s **air-conditioned ‘e-Calcutta’ centres**. “This is a spin-off effect of the capacity building programme and e-governance being carried out in the CMC with funds from the British government’s department for international development,” Mayor Bikash Ranjan Bhattacharyya says in a media release. “All services that do not require verification of records at the CMC headquarters will be delivered from the centres.” This includes mailing address changes, property mutation forms, birth and death certificates, revenue clearance certificates and duplicate demand notices of property tax. The first e-Calcutta outlet (on A J C Bose Road), which is likely to be commissioned by March 2008, will also feature dedicated elevators for silvers. “Almost 20 per cent of the people who come to CMC headquarters or borough offices are aged,” adds



SHILBHADRA DATTA

civic commissioner Alapan Bandyopadhyay. “We don’t want them to stand in queues for elevators or climb up the stairs. They also find it inconvenient to move from one official to another to get their work done. The single-stop centres have been planned keeping this in mind.” Fourteen more e-Calcutta centres are in the pipeline.

## HAPPY ANNIVERSARY



JUHU LAUGHTER CLUB

Happiness was—not surprisingly—on the menu at the **11<sup>th</sup> anniversary of the Juhu Laughter Club**, a pioneer of laughter clubs in Mumbai, on 23 December 2007. There was much singing (film songs as well as *bhajan*) and bonhomie with the club felicitating its staff and friends, basically everyone who has been associated with the organisation over the past decade. Harmony for Silvers Foundation was also recognised at the event for “providing excellent services to senior citizens and helping to make them happy”.

## SAFETY NET

Here’s a New Year’s resolution we can get behind. The **Delhi Police’s Senior Citizen Cell** has decided to make greater personal contact with silvers living alone this year. “We have realised it’s a better idea to meet the elderly personally in their homes to review their domestic and property issues rather than calling for dispassionate district-wise seniors’ meetings,” Kanwal Singh, who is in charge of the cell, tells *Harmony*. Last year, there was a favourable increase in the number of people registered with the cell, from 5,312 in 2006 to 6,535 silvers. Also, the number of complaints from seniors went up from 239 in 2006 to 403 in 2007—family disputes topped the reasons for distress calls.



DELHI POLICE

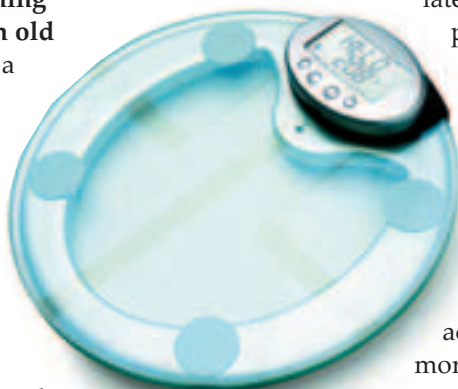


## ANALYSE THIS

### THE SKINNY ON WEIGHT

If you think you can never be too thin, you may just have another think coming. **Fitness is more important than thinness in retaining mobility, strength and balance in old age**, according to a new study by a team at the Peninsula Medical School in Exeter, UK. Their research, published in the *Journal of the American Geriatrics Society*, proves a direct link between levels of physical activity in middle age and a person's physical ability later in life—regardless of body weight. The team studied 8,702 people in the US and 1,507 people in the UK (men and women aged between 50 and 69 years) over a period of six years and found that those who maintained a reasonable level of physical activity were less likely to become unable to walk distances, climb stairs, maintain their sense of balance, stand

from a seated position with their arms folded, or sustain their hand grip as they grew older. And being overweight or obese was clearly associated with an overall increased risk of physical impairment.



However, regardless of weight, people who engaged in heavy housework or gardening, who regularly played sport or who had a physically active job were more likely to remain mobile later in life. Further, physical activity of about 30 minutes three or more times a week resulted in under 13 per cent of the people developing some sort of physical disability, while this rate increased to 24 per cent where subjects were less active. "What's truly interesting is that our findings were similar from the US and the UK, which suggests that they may be universal," researcher Dr Iain Lang tells newspaper *The Scotsman*.

### FROM HERB TO ETERNITY



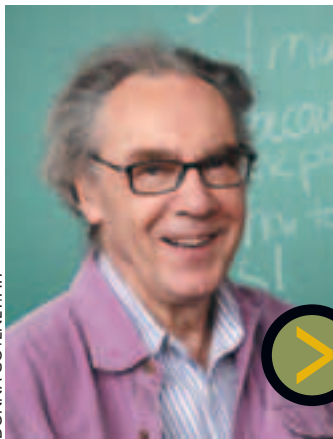
If a **yellow-flowered mountain plant can extend the lifespan of fruit flies**, will it work for humans? That's the question researchers at the University of California Irvine are asking. They discovered that fruit flies that ate a diet rich with *Rhodiola Rosea*, a herbal extract from a plant indigenous to the Arctic regions of Europe and Asia, lived on an average of 10 per cent longer than fly groups that didn't (fruit flies live between 35 and 50 days). "Although this study does not present clinical evidence that *Rhodiola* can extend human life, the finding that it does extend the lifespan of a model organism, combined with its known health benefits in humans, make it a promising candidate for further anti-ageing research," says Mahtab Jafari, a professor of pharmaceutical sciences and study leader, in a media release. "Our results reveal that *Rhodiola* is worthy of continued study, and we are now investigating why this herb works to increase lifespan."

**Home land:** Responding to a request by the Tamil Nadu Senior Citizens' Association, the state government has recommended that Chennai Municipal Corporation allot **two plots of land** to build a **home** and other facilities for **silvers**. It has also announced a grant of Rs 2.5 million for the projects.



## LOVE THAT

## GURU COOL



DONNA COVENEY/MIT

As academics go on cyberspace, Walter H G Lewin is a star. The **flamboyant 71 year-old physics professor has emerged as an international Internet guru** owing to a global classroom created by the Massachusetts Institute of Technology (MIT). Professor Lewin's videotaped physics lectures, free online on the OpenCourseWare of MIT, are delivered with flair—in one lecture, he beats a student with cat fur to demonstrate electrostatics while another shows him riding a fire-extinguisher-propelled tricycle across his classroom to show how a rocket

lifts off. And a 50-minute lecture on rainbows involves him writing equations on the blackboard, explaining how the colours always appear in the same order because of how light refracts and reflects in the water droplets and, finally, creating a rainbow by shining a bright light into a glass sphere containing a single drop of water. The result of all this: a flood of email from across the world thanking him for making physics fun. Lewin couldn't be happier. "Teaching is my life," he tells *The New York Times*. "What really counts is to make people love physics, love science." Catch Lewin in action at [ocw.mit.edu](http://ocw.mit.edu)

## SENSORY STIMULATION



Singapore will soon be home to a **Japanese-inspired park to stimulate the senses of the elderly** and visually challenged. The 1.1-hectare park, located next to a housing project for silvers, will include water features; sweet

smelling flowers, herbs and fruit trees; sculptures that visitors can touch; a pavement that creates special sounds; and signs in Braille describing all the varieties of flora. An adjoining area will feature playgrounds, a jogging track and exercise facilities. "People get more passive as they grow older," landscape architect Yoshisuke Miyake tells *The Straits Times*. "This park will help stimulate and rejuvenate their senses." The park is expected to be ready in early 2009.



## MEDIA WATCH

## OH SHIRLEY!

Idiosyncratic actor **Shirley MacLaine** was ubiquitous in American newspapers and magazines in late December—her latest film proved to be a sleeper hit and a new book by her hit the stands. In *Closing the Ring*, directed by Sir Richard Attenborough, the 73 year-old star of classics such as *The Apartment*, *Sweet Charity* and *Postcards from the Edge* plays a cynical widow reflecting on her youth and relationship with three men. Despite being panned by critics as a 'schmaltzy melodrama', the film seems to have struck a chord. And while her book *Sage-ing While Age-ing* (Atria Books) with its talk of 'Jungian synchronicity' and life on other planets will not disappoint New Age devotees who have come to see her as something of a guru, there's enough juice about MacLaine herself to draw in lay readers—she writes nonchalantly about her flings with actors Robert Mitchum and Danny Kaye, and former Swedish prime minister Olaf Palme. "This book is about where my journey has taken me and the greater understanding of my own place in the universe," she tells *The Times* in London. "It's basically about the realities and rewards of growing older."



## FACE OFF

### NOT JUST GAS

Carboxy therapy, which involves injecting carbon dioxide into the skin, is the 'next big thing' to treat ageing. The therapy is being marketed in Europe and the Americas as a cure for stretch marks, fatty deposits and scarring, reports *www.cosmeticsdesign-europe.com*. Labelled as 'Miracle Gas' by *Vogue* magazine, it is said to improve the skin's tissue metabolism by eliminating fluid build-up between cells. This enables the skin to produce more collagen leading to firmer skin. The treatment is being offered in Europe and the US at about £ 100 (about Rs 8,000) a shot. It is not available in India yet.



### CREAM VS. REALITY



According to a study by the University of Bath, UK, **women are more likely to continue with anti-ageing treatments that do not work than those that do.** The study, which interviewed 297 women between 27 and 65, found that women using creams and plastic surgery were trying to avoid a "feared negative future image of what they might become". Research leader Professor Brett Martin told Reuters, "When people dwell on a negative future, they are motivated by fear, yet as they move away from this feared state, they become less motivated to carry on using the product. Anxiety levels drop when treatments work. So women don't try so hard to improve their appearance any more."

### WHAT'S YOUR POISON?

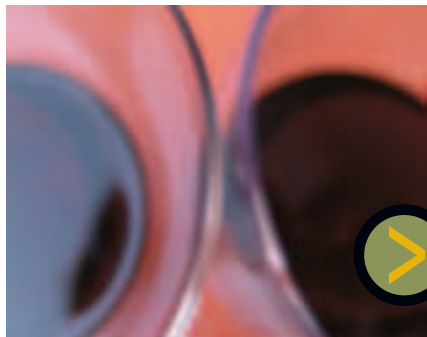
Another threat to Botox comes in the form of a new anti-ageing moisturiser with '**Syn-ake**', an **ingredient that replicates snake venom**. The ingredient developed by UK-based Planet Skincare and launched on 1 February blocks the neuromuscular contractions that cause wrinkles. Syn-ake mimics the effect of 'wagerlin1', a peptide found in the venom of the temple viper snake. Planet Skincare claims in a press release that, in clinical trials, an anti-wrinkle effect was seen in 73 per cent of the volunteers over a 28-day period. The cream contains Vitamin E and jojoba oil and is priced at £ 45 (about Rs 3,500). To order online, *www.planet skincare.co.uk*



**New vision:** Rourkela Steel Plant has announced **Project Sunayana**, a community outreach programme to restore the **eyesight** of the **elderly poor** suffering from cataract. The project will cover 15 villages in the area around the steel plant, which is located in north-western **Orissa**.

## INNOVATION

## CHEMICAL WARFARE



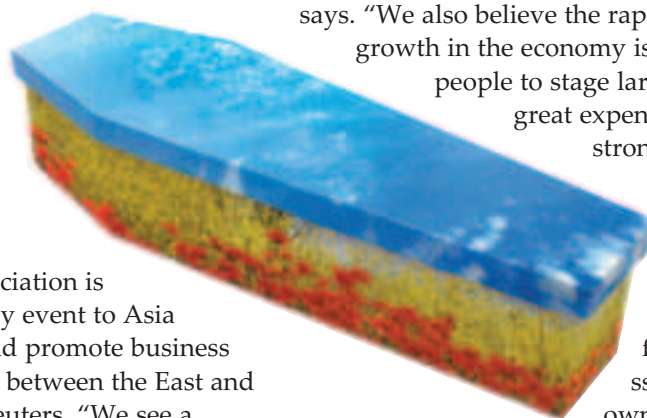
The key to a longer life may lie with 'novel chemical entities' — that's the technical term for **powerful new molecules developed by biotech scientists** at Massachusetts-based company Sirtris Pharmace-

uticals. According to research published in *Nature*, the molecules target a gene that regulates insulin sensitivity and metabolism. This staves off Type 2 diabetes and mimics the beneficial effects of restricted calorie intake, which has been shown to extend lifespan in animals. The molecules act similarly to resveratrol (found in red wine), a plant chemical that activates the Sirt1 gene. The new molecules, which also target Sirt1, are chemically different from resveratrol but more powerful. "With novel chemical entities we can obtain the health benefits of resveratrol with a much lower dose," says Dr Christoph Westphal, CEO of Sirtris. "They have considerable potential to treat diseases associated with ageing and extend our lifespan." Following human trials, Sirtris expects to market its molecules in the form of an anti-ageing drug in the next three to five years.

## OFFBEAT

## FUNERAL EXPO

Caskets, coffins, burial vaults, urns, keepsakes, cosmetics, funeral vehicles, pet funeral products and embalming equipment will be on display as part of the first '**Asian Funeral Exhibition**', to be held in Macau in April 2008. The organiser of the exhibition: the US-based National Funeral Directors Association (NFDA). The association is planning to bring the three-day event to Asia "to enhance understanding and promote business between suppliers and buyers between the East and West", a spokesperson tells Reuters. "We see a



## ROBO-TOP

This past December, a spirited violin solo of composer Edward Elgar's *Pomp and circumstance* received a standing ovation in



Tokyo. The applause was less for the quality of the music than the performer: a robot engineered by Toyota Motor Co. The 1.5-m-tall, two-legged star is part of the company's efforts to develop **futuristic machines capable of assisting humans in Japan's silvering society**, reports news agency AFP. With 17 joints in its hands and arms, it has human-like dexterity that could be applied to helping people at home or in nursing and medical care, according to a spokesperson for Toyota, which already uses industrial robots in its car plants. More work is planned to improve the hand and arm flexibility of the robot so it can use general-purpose tools. The company also unveiled a two-wheeled, single-seat 'mobility robot' that could be used to transport an elderly or disabled person over uneven ground and around obstacles. Toyota aims to put robots capable of assisting humans into use by 2010.

strong market potential and demand for high-quality funeral products in Asia caused by ageing population as well as rapid economic growth," he says. "We also believe the rapid and sustained

growth in the economy is driving many Asian people to stage large-scale funerals at great expense and to reflect the

strong local and family ties that are significantly valued in their cultures." The NFDA has 21,400 members, comprising funeral service professionals, directors, owners and managers.





**Active Aussies:** Silvers in Australia are a vital, vibrant force, according to a new government report—almost 25 per cent of **Australians over 65** are helping to **financially support** their **adult children** or other relatives. Further, 24 per cent of men and 13 per cent of women aged 65 to 69 still worked, and almost half of those aged 65 to 74 gave unpaid help to someone outside their

household. Currently, people over 65 represent 13 per cent of the country's total population of 20.5 million. By 2036, people aged 65 and over are expected to make up 24 per cent of Australia's predicted population of 26.5 million.

## H RECOMMENDS

### ACTION PLAN FOR FEBRUARY

**Get a massage.** Massage is medically proven to bust stress, banish anxiety, relieve pain and promote a sense of well-being. So indulge yourself at a reputed salon or spa near you. Some silvers in Singapore received massages and beauty treatments this Christmas from students at the Institute of Technical Education College East as part of a community project. "It was an honour to use our newly learned skills on the elderly, many of whom were receiving such treatments for the first time," says 22 year-old Chua Ka Wen, a student at the institute. "They were thrilled, especially with the one-hour-long full body massage."



**Try a jigsaw puzzle.** It's a great way to keep your eye-hand coordination sharp while getting some quality time with your grandchildren. Or friends. For instance, a group of silvers at Frenchtown Senior Citizens' Centre in Monroe County, Michigan, worked for about two-and-a-half months on *Life: The Great Challenge*, the world's largest jigsaw puzzle with 24,000 pieces as a 'fun project'. They ended up making it to the manufacturer's hall of fame as the first organisation to complete the puzzle. Check them (and the puzzle) out at [www.worldslargestpuzzle.com](http://www.worldslargestpuzzle.com)



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!

## THE WAY WE WERE



VILAS KALGUTKAR

Fernandes: coping with a changing world

With its upscale apartments, chrome-and-glass shopping centres and star homes, Bandra is a much-coveted slice of real estate in Mumbai. But there is another Bandra that I remember—more pastoral with none of its present pizzazz.

I was born in 1929 in the crowded little Cantawadi village in Bandra. We were a family of seven that shared space with an assortment of hens, ducks and pigs. My paternal house was a rustic cottage with a modest garden in the front. Our village was so close to the beach that we often strolled down to lie back on a small clean patch of sand—the same spot where the Otters Club stands today. The rest of Carter Road was a mass of ugly black rocks. At the northern end was a plush golf green. Today it's

occupied by slum dwellers and fisher folk.

**“We become aware of changes only when we look back on life”**

My memories were recently

triggered when I came across an old notebook where my father had kept an account of his day-to-day expenditure. One of the pages carried an account of a ‘Cross Feast’ expense—Chicken: 30 paise; Pig suckling roast: Rs 2.50. The humble figures transported me back to the good old days when we celebrated the Feast in May. Everyone would gather around the cross placed in the village

square to chant the rosary. For us kids, the Feast represented the prospect of wearing new clothes and dancing all night. The cross still stands in the middle of the road in Cantawadi Village. Sadly the revelry and laughter has disappeared with the passage of time, along with the *neem* tree under which we all danced.

Even the busy Chimbai Road was once a quiet lane. There were no neon lights then, only a few kerosene lamps. I remember walking through vacant plots on my way to St Andrew’s School. Along the way, small signboards hanging outside charming cottages gaily announced ‘TO BE LET’. As Bandra was an outback then, houses could be bought for a steal. What seems truly hard to believe is that my grandfather would walk from Cantawadi to Churchgate and back every day—a distance of over 18 km that takes an hour to cover today if you are driving your own vehicle. Grandpa and his brother took the ferry to cross Mahim creek. Today, the concrete bridge over the creek ensures that no one needs the ferry anymore. Indeed, our landscape is changing by the minute. We become aware of it only when we look back. It is a bittersweet feeling.

—Jimmy Fernandes, Mumbai

## THE UNFINISHED STORY

Being the mother of six children and the wife of a disciplinarian, my mother was too busy to spend much time with us. Despite that, she was a gifted storyteller. She devoured books and would share everything she read with us. Every day after lunch she read books and interpreted the text for us.

One day she started reading a hefty tome in Tamil. I found the courageous heroine, Bharati, very inspiring. The story progressed through many long afternoons till suddenly one day when it came to an abrupt end. I think my mother could not continue with the narration because she grew more preoccupied with household chores. Or maybe a lot of pages in the book went missing. The unfinished story lingered in me for years like a melodious tune. The clock ticked away. I grew more busy; first with





**A complete story: Bhuvaneshwari with her students**

my studies, then work. I shifted from my small village to Mumbai. One day, while shopping at the second-hand bookshops on the pavements in the Fort area, my eyes fell on a little-known novel, *Pather Dabi*, by Sarat Chandra Chatterjee—an English translation for Rs 15. I came home and greedily started reading the new purchase. Soon I discovered that this was the same novel my mother had left unfinished years ago! My mother had read the Tamil translation. It almost seemed like the story, which had left a trail of curious questions all those years ago, had been waiting for me on a pavement among musty old books.

My mother taught me that what is ‘unsaid’ is as important as what is said. Today, at 52, I too am able to gather a rapt audience when I narrate stories. The credit goes to my mother, and her ‘unfinished stories’.

—Dr C V Bhuvaneshwari, Mumbai

## DESTINY'S SURPRISE

I am 64 years old and my wife Devi Sarojini is 60. We have two daughters, Sridevi and Srikranthi, both settled in Andhra Pradesh. Our only son Srikanth works as a hardware engineer in California. My wife and I lived alone in Hyderabad after our children settled down. Assuming that a change in environment would make us feel better, Srikanth invited us to stay with him in California. A caring son, he went out of his way to make us comfortable, including getting access to a Telugu TV channel.

However, Srikanth had a hectic work schedule. Except for trips to the local departmental store and shopping for groceries, Devi and I rarely stepped out of the apartment. Slowly Devi found solace in television soaps while I got busy with writing and surfing the Internet. In June 2007, I sent an entry to

*Poetry.com* by email—a poem about a silver citizen. A fortnight later, I received a reply stating that my poem had been selected to feature in their collection of ‘Immortal Verses’. Later, the poem also won the prestigious ‘Editor’s Choice Award’ for ‘displaying a unique perspective and original creativity’. I was also fortunate to have my work recorded professionally to be a part of a new poetry collection of the International Library of Poetry, USA, called *The Sound of Poetry*. I was delighted when the International Society of Poetry, USA, invited me for the 21st



**The rise of a poet: Gajavelli with wife Devi Sarojini**

Annual International Society of Poets’ Convention and Symposium in Las Vegas, Nevada, in July 2007. While I was preparing for my trip to Las Vegas, we received a phone call from India. My younger daughter had gone into premature labour owing to hypertension.

She had delivered a baby boy who was under intensive care. Giving the convention a miss, we flew back to India. Before we left, my son took us to see the banks of the Pacific Ocean and other sights. He told his mother, “Our life is neither a bed of roses nor a bed of thorns. All we can do is stay calm like the Pacific through life’s ups and downs.”

A lot of happiness, a bit of a letdown... my trip to the US was nothing like I had imagined. But back home, my adorable five month-old grandson Pranaydeep is all that I expected. And more.

—Dr Gowardhan Swamy Gajavelli, Hyderabad

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# Money on your Mind



Illustrations: RBC

Over the past year and a half, we have provided information on new financial products, cleared many misgivings about savings and investments and highlighted trends. The beginning of every New Year brings with it new worries, fears and doubts about ways to manage your money. As always, *Harmony* is here to help with a slew of articles and advisories, from the merits of conservative saving, growth

opportunities offered by mutual funds and the share market, and the risk appetites of investors to their expectations from the government. This package is sure to come in handy when you update your portfolio this year.

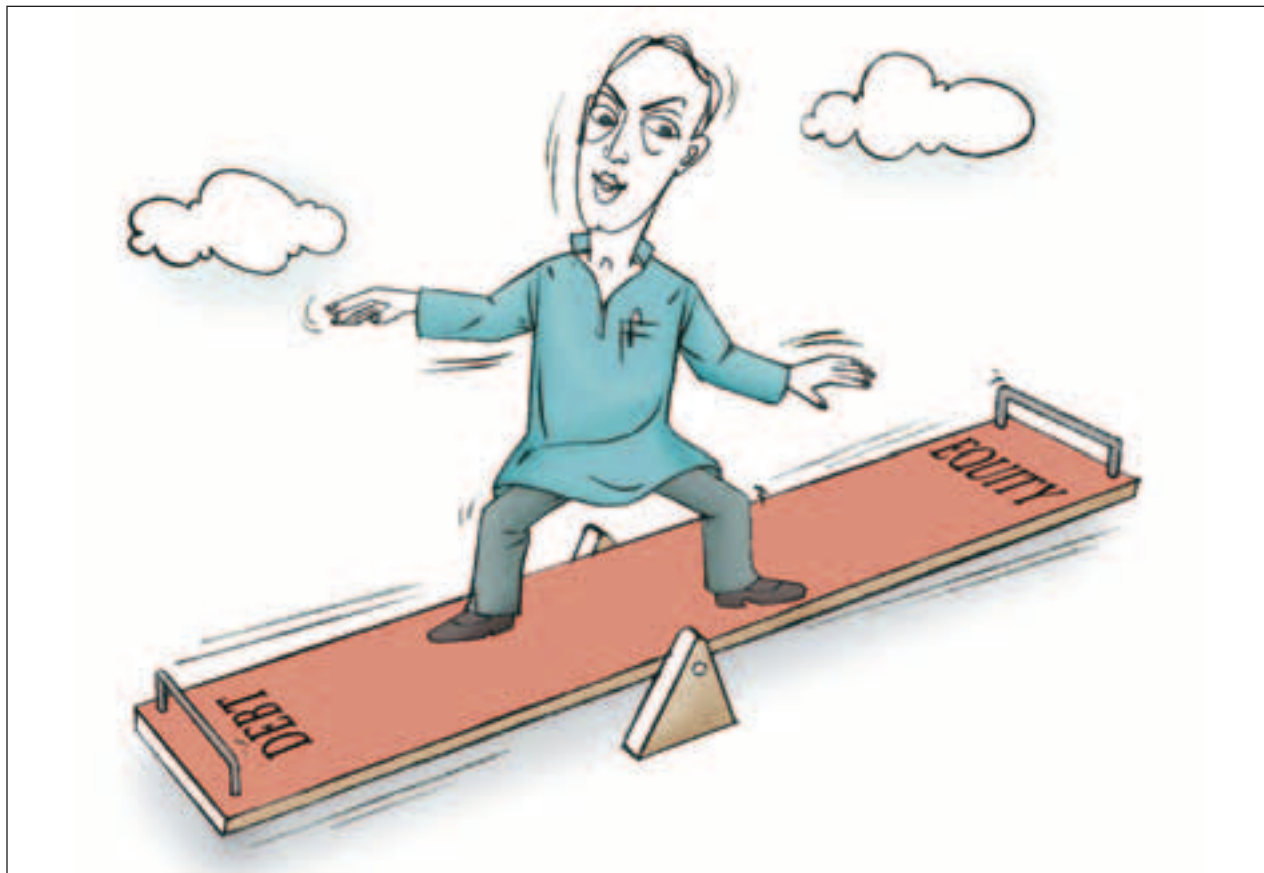
As part of the package we bring you views of financial experts to take you a step closer to understanding market dynamics and parameters. Stock-market consultant Devangshu Datta explains various options with

regard to mutual funds; R Vaidyanathan, professor of finance and control at IIM Bangalore, makes you aware of your risks; and Uma Shashikant, director of Centre for Investment Learning and Education, helps you with pointers to make your portfolio stronger. And if you still don't feel assured enough to go it alone, there's always the option of consulting an advisory service. Tread confidently, and carefully, into the New Year.

## Money on your Mind: **Mutual Funds**

# Fund chaser

**Devangshu Datta** draws lessons from 2007 to ensure 2008 generates positive returns



**T**hose who don't learn from history are condemned to repeat it" versus "Past performance is no indicator of future performance". These two quotes seem to contradict each other. Actually they don't—it depends on the timeframe. If today was an exact repeat of yesterday, or 2008 was an exact repeat of 2007, you'd be watching *Groundhog Day* rather than living your life. However, if past performance

was absolutely no indicator of future performance, cricket teams would be picked at random rather than on the basis of players' track records.

In the long run, history does repeat itself though events don't pan out exactly the same. The world runs in cycles. There are good times, followed by bad times, followed by good times again. As far as investors were concerned, 2007 combined the

good and the bad, depending on what they held in their portfolio. Those who held shares saw nest eggs grow quickly. On the other hand, those who invested in debt instruments received very low returns. Those who actually borrowed to create assets saw their resources stretched to breaking point. There's no way to tell if 2008 will be similar to 2007. But we can draw lessons from 2007 to ensure that our portfolios generate some positive returns.



But first, there's an apparent paradox in the statement that 2007 was a bad year for debt investors. Rates of interest actually rose last year. In fact, they've been rising since 2005. In 2005, the one-year bank fixed deposit (FD) offered a return of just 6 per cent. Today, if you hold a one-year FD, you're probably getting 9.5 per cent to 10 per cent (with the senior citizen boost thrown in). But the 6 per cent return in 2005 was better than the 9 per cent return of 2007.

### How is 9 per cent less than 6 per cent?

Those are **nominal returns**. Your **actual return** on debt is what you get **net of inflation**. While your money is sitting in the bank, the cost of living goes up. So the bank must pay interest at a rate that beats inflation.

In 2005, consumer price inflation (CPI) was running at below 2 per cent per annum. Right now, it's close to 6 per cent and that's the all-India average. If you live in a metro, the local CPI is 8 per cent or more. Therefore, in 2005, you got a real return of 4 per cent after inflation. Now, you're getting a maximum of about 3 per cent and much less, if you're a metro-dweller. And remember, you're paying income tax on your nominal return! So the real return from debt was very low in 2007.

Another way of understanding this is to look at the rates of interest you're being charged on loans. In 2005, home loans were available at around 8 per cent. Now the minimum on a floating home loan is likely to be 11.5 per cent. If you or your children have outstanding home loans, the tenure would have been extend-

ed or the EMI raised, or both. And you may well have been asked to make an additional deposit as well. Of course, real estate has appreciated but the cost of buying real estate on credit has also jumped. In fact, rates of interest (and inflation) have been climbing for the past three years.

That's why 2007 was a so-so year for the debt investor and a bad year for the borrower. But it's been a great year for the stock market. The Sensex has been up and up—ahead 46 per cent in the past 12 months and over 200 per cent since January 2005.

### Should you switch all your assets from debt into equity?

Certainly not! Sometimes equity does well and sometimes debt does well and there are times when both do well. Neither the governor of the RBI nor the finance minister himself can predict which instruments will do well over a given period of time. If you put all your eggs in one basket and it's the wrong basket, you will be a loser.

### What should you do?

Any instrument carries certain risk. Spread out that risk by holding several types of assets. Invest in debt, which gives relatively stable returns, *and* in equity, which is volatile but offers much higher returns.

### How do you mix and match debt and equity?

There's no perfect formula. Different people have different needs and different risk appetites. In general, you should hold less

## CHECKLIST

There are several special categories of mutual funds apart from debt and equity:

**Tax planning:** These have lock-ins designed to guarantee efficient tax profiles. Very similar to debt equity in terms of portfolios. Can give excellent returns but you cannot pull out in emergency except by paying a big load.

**Hybrids:** Funds that combine debt and equity. Tax treatment depends on the mix (the more equity, the lower the tax). Avoidable, as it's often not clear what the thrust of the fund is.

**Sector funds:** Avoidable. Performance can be very volatile and depends on the sector.

**Closed-end funds:** Avoidable. SIPs are not possible and there's no liquidity until the end of the lock-in period.

equity as you grow older. I like the "10 per cent per decade" concept. For 10 years, hold at least 10 per cent of your assets in equity. For 20 years, hold 20 per cent. But this is just a suggestion. However, whatever your preferred ratio may be, hold some equity and some debt. If you want personalised advice, you could go to a planner.

### Isn't equity very risky?

You can't tell what the value of a given share will be tomorrow so shares are risky. But it's less risky if you hold for the long term and it's much less risky if you hold a

basket of stocks rather than just one or two. And precisely because it's risky, equity gives good returns and has an excellent tax profile. You pay no income tax on dividend income and you pay no capital gains tax on profits from the sale of shares that you have held for over 12 months. That means that a share dividend income of Rs 100,000 is the equivalent of a pre-tax interest income of Rs 150,000 for somebody in a high tax bracket.

**Why is a basket of shares less risky than a single stock and why is long-term safer?**

Cycles again. When one business is doing badly, another is doing well. If you own several businesses, returns even out. For example,

You can invest in most mutual funds for as little as Rs 500 per month or even less.

**What sort of returns do mutual funds generate?**

Good mutual funds generate returns similar to the stock market and some beat Dalal Street. A good fund manager will balance risks to get more stable returns. In addition, funds allow you to invest systematically to reduce volatility of return.

**How can you reduce volatility through systematic investment?**

Assume a mutual fund unit trades at Rs 10 in January, Rs 13 in February, Rs 12 in March and Rs 14 in April. Now imagine

long-term. You can fill in a form and give the bank instructions—the monthly amount of the SIP will be automatically converted into units at the prevailing price.

**Should you buy just one fund?**

No, because by holding several funds you reduce risks further. Different funds have different styles and different portfolios. I would suggest you hold at least one index fund, one large-cap diversified fund and one mid-cap diversified fund. The index fund guarantees the same return as the market index, while the mid-cap and large-cap funds ensure that you don't miss out on action in either of those segments. Quite frequently, large-cap performance differs from mid-cap performance. These three holdings could come for as little as a total of Rs 1,500 per month.

**How do you pick a specific fund?**

Index funds are easy to pick, as the portfolio will exactly mimic the chosen index. What you look for is low expense ratios. I would suggest a fund that tracks the Nifty because that is a broader index than the Sensex. UTI's Nifty Index, for example, has a low expense ratio of about 0.75 per cent per annum and Franklin India Index NSE Nifty has a slightly higher expense ratio of 1 per cent. With non-index equity funds, the selection criteria are more complicated.

**How do you pick a debt equity fund?**

Here are some of the parameters to consider when choosing a debt equity fund:

## Good mutual funds can generate returns similar to the stock market

le, when real estate is cheap, it's good for retailers, and vice-versa. If you own shares of real-estate developers and retail chains, part of your portfolio is always generating good returns. And if you hold a good business over the long term, it will eventually do well owing to the cyclical factor.

**How can you hold a basket of shares without incurring prohibitive expense?**

The simplest way is to invest through mutual funds rather than directly in shares. A mutual fund has professional managers who pick baskets of stocks. As a fund owner, you may buy and track just one instrument but that one instrument is an umbrella covering many different businesses.

investing Rs 500 every month in the fund. Rounding off, in January you buy 50 units, in February you get 38 units, in March, you get 42, and 36 in April. After four months, you own 166 units and you've paid Rs 2,000 for a cost of Rs 12.05 per unit. Your return is Rs 2,321 or 16 per cent. By investing equal amounts in the fund at different prices, you've averaged out your costs and evened out your returns.

**What are the other conveniences of systematic investment?**

Open-ended funds allow systematic investment plans (SIP). An SIP lets you invest small sums even as you save them. This strategy is very convenient and it delivers higher returns in the



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**Track record:** At least three years, and preferably five. This indicates that the performance is not a flash in the pan.

**Consistency of return:** Performance should be good and there shouldn't be extraordinary fluctuations. Always benchmark the consistency to the volatility of the chosen index. (Every fund declares a benchmark index for comparison.) A good debt equity fund should show less volatility than its benchmark index.

**Low expense ratios:** Below 1 per cent is excellent. Below 1.5 per cent is acceptable. Anything over 1.5 per cent suggests that a scheme has high overheads. (A fund that has a three-year record should not have high expenses.)

**Low loads:** Don't pay a large entry load or exit load. (A load is a commission charged by the fund.) Some funds charge an exit load only if you sell within six months or a year. Others don't charge entry loads.

**Diversification:** If the fund is overweight in a few specific shares, it is vulnerable. The top five holdings should not collectively add up to more than 20-25 per cent of total corpus. The fund should also be diversified across sectors with no single sector having a weight of over 15 per cent and the top five sectors having a combined weight of less than 65 per cent.

#### Where do you get this information from?

Every fund has to declare its portfolio (monthly) and NAV (daily). There are websites such as [valueresearchonline.com](http://valueresearchonline.com) and [amfiindia.org](http://amfiindia.org) that collate and carry this useful information and also track their performances over the long-term.

#### Will the top funds of 2007 be the best choices for 2008?

'Past performance' suggests that last year's No. 1 may not be this year's No. 1. But the top funds of 2007 are very likely to stay near the top even if relative positions are interchanged. The three to five-year track records highlight consistency of performance. Personal finance magazines run annual fund-rating exercises—these special issues can be very useful if you archive them. Highly-rated funds tend to offer consistent performance.

#### How much should you invest initially?

If you are investing in shares for the first time, you could try the "10 per cent rule"—ensure that at least 10 per cent of your assets will be in equity by the end of 2008. Otherwise talk to a financial planner for specifics that suit your own needs and individual risk-taking propensities.

The initial investment could be quite high but we would suggest spreading it out through SIPs. That is, if you decide to invest Rs 100,000, do it over three to four months or longer, in order to average out fluctuations.

#### How much should you expect to get in return?

The best funds have records that suggest that they can generate 25 per cent or more on a consistent basis. But then, it's been a bull market for most of the past five years. However, the Sensex itself has been around for 27 years and it has offered a return of over 21 per cent per annum over that period.



“ For senior citizens, conservation of capital becomes an

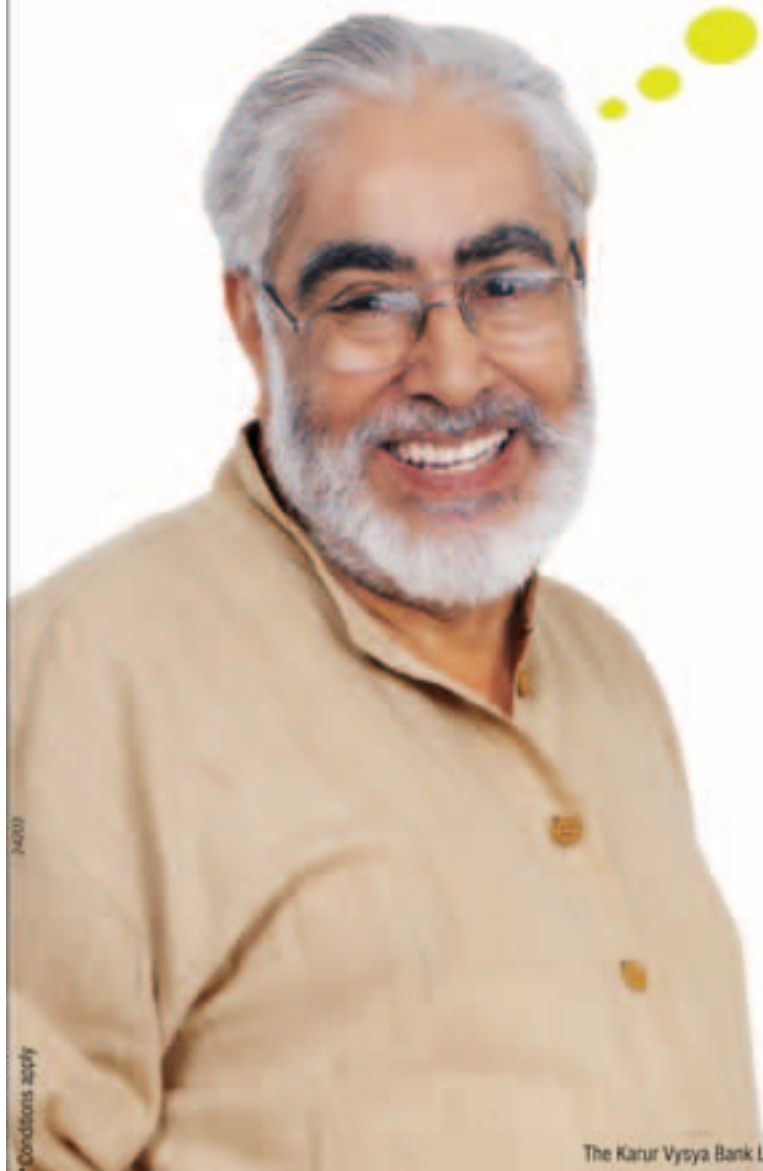
important decision while allocating investments. The **risk profile** of a senior citizen is typically towards low risk and low volatility. Generally, a **smart decision** would be to invest in fixed maturity plans (**FMPs**) of various mutual funds. There are varying terms for FMPs, ranging from one month to three years. While investing in FMPs, silvers should be careful to allocate funds across FMP tenures to provide for liquidity when required. Only those who want some kick in their portfolio would consider equity schemes as an option. Any such allocation must be done with care. Such **equity exposure** must necessarily be in larger and relatively lesser volatile large cap mutual funds. Care must be taken to choose true large cap schemes that have more than 85 per cent large cap exposure. The investor must have a **time horizon** of 12 to 24 months with an ability to hold for six to eight months more in case market conditions are not suitable at the time of exit. ”

—Jaideep Hansraj, Business Head,  
Wealth Management,  
Kotak Mahindra Bank Ltd

The point is that these are long-term returns. If you're looking at investment options for 2008, and you don't immediately log a 20 per cent return, don't be surprised or disappointed. If you hold your investment for three years or more, you'll get those high returns.



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## Money on your Mind: Risk Appetite

# Play safe

After 60, it's time to reassess your assets and risks, says **R Vaidyanathan**



**T**he total population of India is expected to rise by 49 per cent between 1991 and 2016 and the silver population (people aged 60 and above) is expected to increase to 113 million. In other words, the share of silvers in the total population will rise to

nearly 9 per cent by 2016 and to 13.3 per cent (179 million) by 2026. Today, men and women in India at age 60 are expected to live beyond 75 years of age. Thus, on an average, an Indian needs to have adequate resources to support oneself for nearly 15 years after retirement. But with impro-

ving longevity and the joint family system on a steady decline—at least in urban areas—the challenge of caring for the elderly has become greater. Hence, there is an urgent need to re-examine the existing formal and informal systems available to tackle the challenge of 'Age Quake'.

In 2006, Indians saved about Rs 11.5 lakh crore, more than 32 per cent of our national income. Out of this, the savings by the household sector was nearly Rs 8 lakh crore (around 70 per cent). Of this, half was saved in financial assets and the other half in physical assets like residential property. Financial assets were saved as bank deposits (24 per cent), post office (21 per cent), insurance (20 per cent), provident fund (15 per cent), and shares and bonds (8 per cent). The proportion of savings in shares and bonds used to be 17 per cent before 1992, before the so-called 'securities scam'. After 1992, savings are more in bank deposits and postal savings.

India is also the largest buyer of gold (nearly 30 per cent of global consumption) for jewellery purposes. And though government statistics treat it as consumption, Indians consider it an investment. After all, it is a liquid asset—anyone, anywhere in the country, can sell gold anytime or get a loan against it. It is divisible—even small amounts can be invested in it, unlike real estate. It is portable and generally not disposed of without the explicit consent of the lady of the house, unlike bonds. In fact, it is considered an insurance/pension product for a woman, particularly after the demise of the husband. The most important advantage of gold is that it can be bequeathed without much difficulty unlike shares or land. In case of gold, possession is ownership and no other proof is required.

The other type of assets is bonds and shares. The critical difference is the risk underlying these

assets. Risk is a measure of uncertainty associated with future benefits of an asset. It is not possible to measure the entire uncertainty, but a significant portion can be measured using statistical techniques. For instance, if you invest in government bonds like those issued by Reserve Bank of India, the returns will not be high, perhaps 7 or 8 per cent. But there is no risk or uncertainty associated with the interest and principal. This is because the government will never renege on its commitments.

Similarly, if you invest in fixed deposits of, say, State Bank of India, it can also be considered risk-free as SBI is as good as the government and too big to fail or be allowed to fail. But if you invest in fixed deposits of companies or bonds of companies, your expected return is higher but so is the risk. It is important to understand and internalise the axiom that the greater the expected return, the greater the risk (the chance of not getting it).

In later years, it is natural not to be comfortable with uncertainty. Hence a larger part of funds should be invested in less risky bonds and some percentage in shares. However, investing in the share market requires a particular mindset, the capability to lose your shirt, smile and come out. Not many investors have that outlook. But even if you do, a portion of your funds should be in fixed income earning or less risky assets.

There is a thumb rule popular in developed markets: if you are 30 years old, put 30 per cent of your money in fixed deposits and government bonds and 70 per



“ There will be continuity witnessed in the trend of senior

citizens trying to generate **superior returns** on their savings by investing in equities and mutual funds with **professional advice**. This trend is being led by the need to stay in tune with rising lifestyle and healthcare expenses. Fixed deposits will continue to lose flavour with these investors. ”

—Amit Rath, Managing Director,  
Anand Rath Securities Ltd

cent in shares; if you are 70, then put 70 per cent in fixed deposits and government bonds and only 30 per cent in shares. This suggests that as you grow older, it's better to look for avenues that are less risky or more certain. Then, of course, returns will also be less, but safer. You should also look at innovative products like reverse mortgage, introduced recently in India. This may be more useful to those who want to convert their house equity into pension annuities.

What makes saving more challenging in later years is the fact that more than the time-value of money, there is a value of money associated with age. The aim should be safety and security rather than being ambitious and coming to grief—Rs 100,000 lost at 20 is different than Rs 100,000 lost at 60.

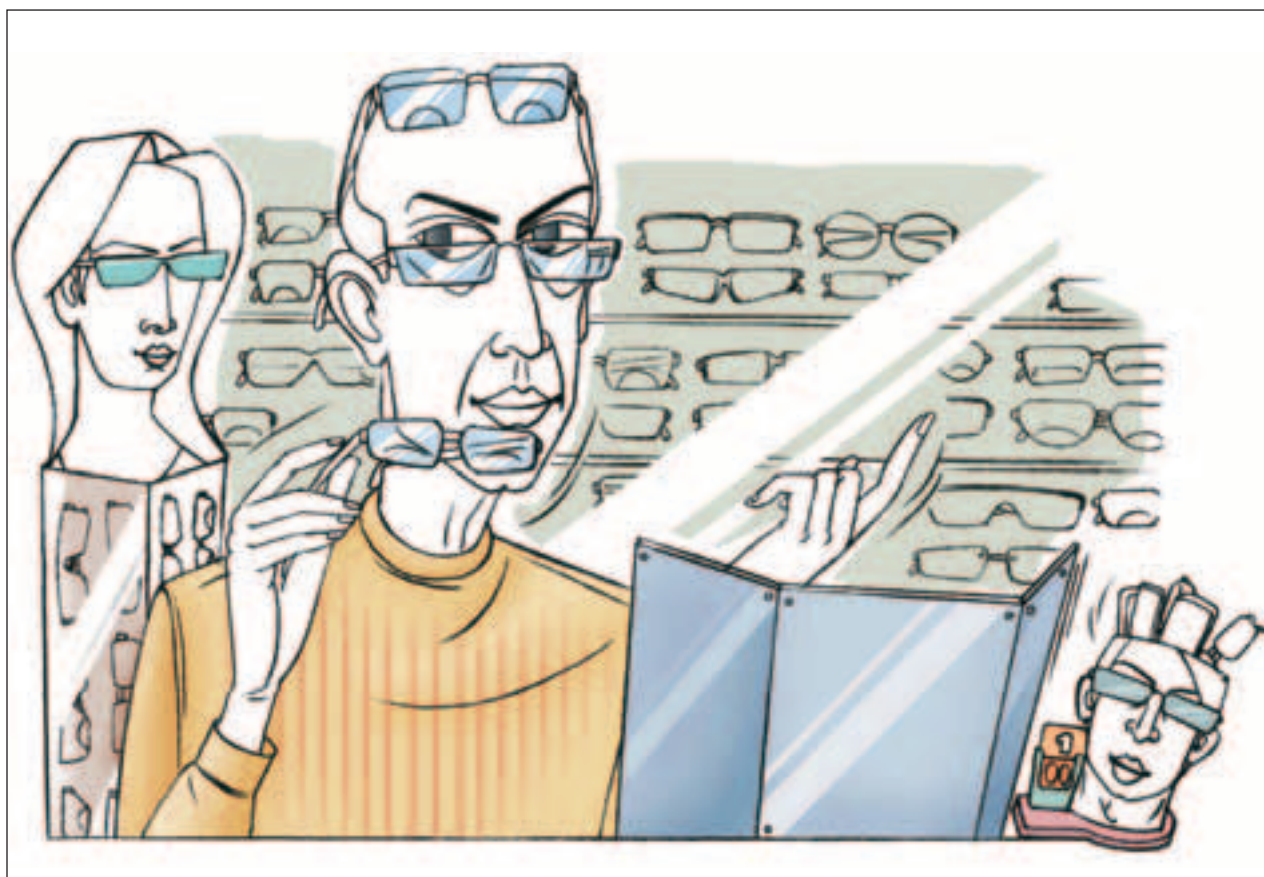
*The author is professor of finance and control, and chairperson of the Centre for Capital Market and Risk Management, IIM, Bengaluru*



## Money on your Mind: **Portfolio**

# Empowering your savings

**Uma Shashikant** recommends three steps to appreciate the value of your portfolio



**A**t home I have half-a-dozen senior citizens who want advice on their portfolios. It is interesting to see that each one of them is different. If my aunt has to be prodded to move those funds from her savings account, my mom withdraws her pension

the day it arrives. Then there is an uncle who will apply for every IPO, and another who has never bought an equity share. There is one with a fetish for paperwork, and there is another aunt who does nothing but sign papers placed in front of her. Those who believe that seniors represent a

homogenous group that strives to protect its capital and does not take risks obviously need to meet my family! Just as eating, reading, sleeping and work habits go, investing is shaped by the individual's attitude and personal preferences; generalisation simply does not work.

**THE FIRST STEP** in empowering anyone's portfolio is to align it to their preferences—for risk, income and appreciation, return and time horizon. If a person feels the acute need for an income to take care of medical expenses and routine maintenance, it does not make sense for 80 per cent of their wealth to lie in a house, whose value remains unlocked for posterity, and whose ability to generate income is nil. If a person likes the idea of a luxurious holiday, driven by an insatiable urge to see the world, a portfolio that returns a regular monthly income can be painful. If you have worked hard through life to create wealth, it is important to make a decision about what can be drawn down in your

other entity to create 'risk-free' structures. Therefore, from the finance company next door seeking deposits and brandishing a payout schedule to the sophisticated banker presenting a 'structured' product, everyone is packaging risks differently. It is easy for marketers to play on the investor's need for protection, pushing risk to the fine print on the brochure's last page.

The most straightforward way to manage risks is to update your investment for its risks regularly, and to have the option to quit if you are uncomfortable. Equity markets are mechanisms that provide this efficiency. Several players are discounting information about risky businesses

down on it. There is a fear of outliving our accumulated wealth and insecurity about an unforeseen emergency. It is unfortunate that health insurance is not available to the market segment that needs it the most. If a portfolio shows an inflation-adjusted appreciation every year, it affords a draw down of at least half that sum, as a thumb rule. Those tiny additions to comfort can be managed with a draw-down strategy that reaps the benefit of portfolio appreciation. There is also a cultural barrier to indulgence that still needs to be crossed by seniors so used to frugal living. A portfolio that has appreciated in value can provide an incentive to cross that bridge.

## It is important for a portfolio to consider the merits of growth afforded by equity

time, and what needs to be bequeathed. To pass on wealth need not be the default option when you are dealing with your own money and have already empowered your children with a good quality education. The first task, then, is to make that mental list of preferences and priorities.

**THE SECOND STEP** is to spend the time to consider growth options. To many, investments have meant income generation—a bit of additional money to add to regular income. Traditional investment avenues like deposits have been simple-interest paying options, protecting the principal for its nominal value. Modern finance acknowledges risk, its measurement and management. Except for sovereign governments, it is not possible for any

everyday, and their valuation is in the price at which anyone can exit. It is important for any portfolio to consider the merits of capital appreciation and growth, afforded by growth-oriented investment like equity. From a token 20 per cent to an aggressive 60 per cent, several senior citizens hold equity for the yield it offers a fixed-income portfolio. An investment in a low-cost equity index fund would take away the pains of monitoring which fund manager is doing better or worse, and the pitfalls of choosing by past performance.

**THE THIRD STEP**, and perhaps a neglected one, in empowering a portfolio is to have a draw-down strategy. Most of us are very comfortable accumulating wealth but quite reluctant drawing

There is no finite list of 'to dos'. The portfolio is already empowered by the ability of the elderly to keep informed, complete paperwork, discuss options, follow up and execute regular evaluation. The alignment of the portfolio to your own preferences completes the picture. A certain amount of selflessness has surely gone into the way several people have led their lives, choosing to spend on their children without saving enough for retirement. Even if the corpus is small, it can be nurtured for some growth to enable small indulgences.

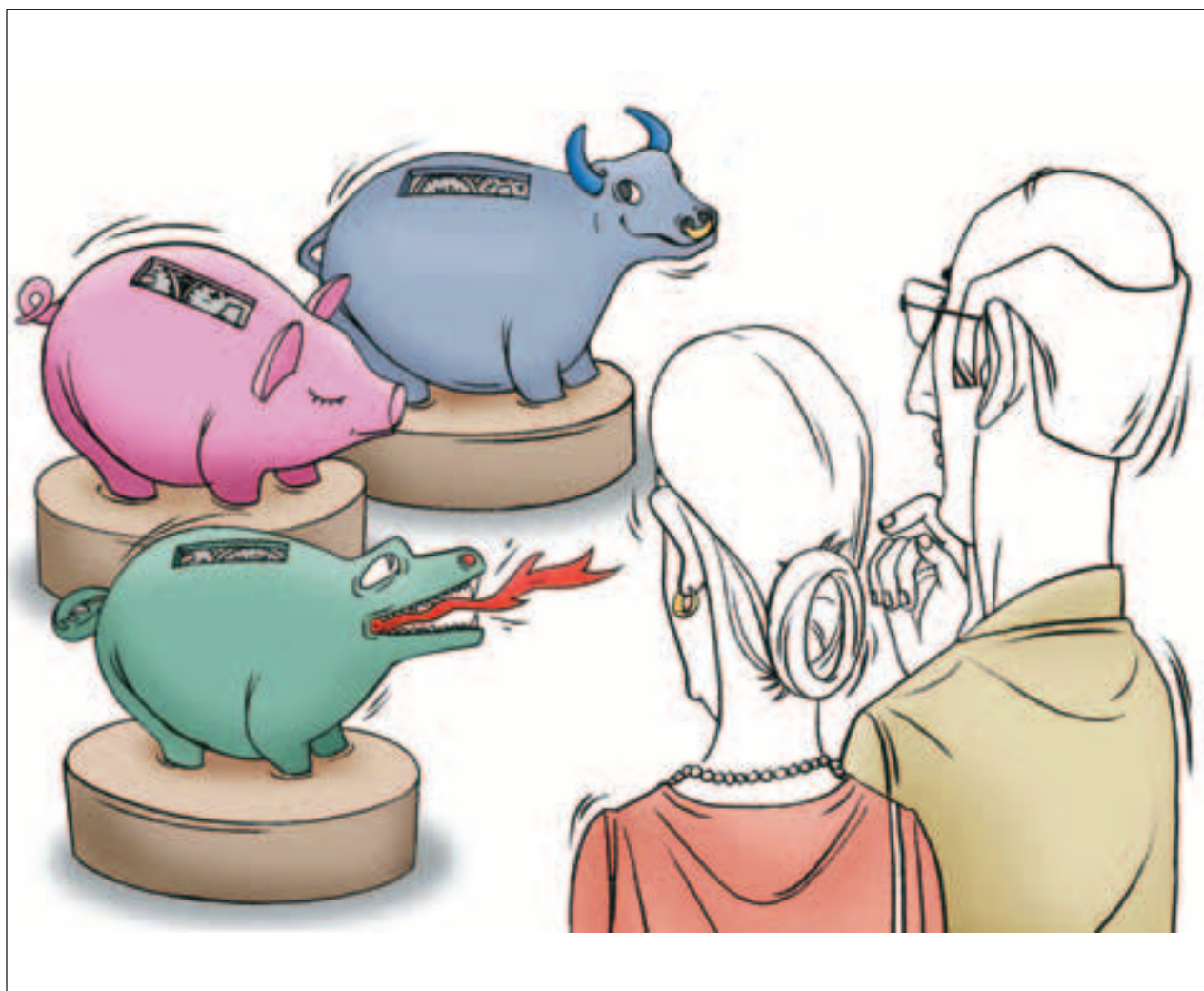
Mom has just decided to take that holiday to Dubai. Aunt has drawn funds and asked for some gold to be brought, unwilling to spend it on her travel. Each portfolio has its personal objectives, distinct in flavour.

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## Money on your Mind: Conservative Options

# Middle of the road

**Bindi Mehta** takes a closer look at some time-tested and low-risk, conservative savings options that remain attractive to silvers



**M**an's saving habits are as old as civilisation. However, financial markets, like everything else, have evolved with time. Today's market is characterised by volatile stock

indices, decreasing rates of interest and multiple saving options. In a scenario where chances of high returns increase with willingness to take risk, some of us would still prefer our money to be 'safe and secure'.

Let's look at how the traditional savings market caters to silvers.

### **SENIOR CITIZENS' SAVINGS SCHEME**

After RBI Relief Bonds (with 8 per cent annual rate of interest)



and LIC's Varishtha Bima Yojana (9 per cent returns per annum) were scrapped, silvers were agitated over the lack of a good relief scheme. The Senior Citizens' Savings Scheme (SCSS) was initiated on 2 August 2004 to benefit silvers aged 60 and above, offering an annual return of 9 per cent (payable quarterly) for a deposit maturity period of five years, extendable by another three years.

The minimum investment required is Rs 1,000 and silvers can invest in multiples of Rs 1,000 subject to a maximum of Rs 1.5 million. Seniors aged 55 and above who have taken VRS are also eligible for this scheme. Plus, all participants have the option of withdrawing their money after one year of the tenure. (Penalty charges are 1.5 per cent between the first year and the second year and 1 per cent after two years.) Joint account facility with spouse is also available. Initially, the scheme was available through designated post offices; currently, many public and private sector banks offer it.

Until recently, this scheme offered no tax breaks. However, in a new development in December 2007, the government announced that the benefit of Section 80 C of the Income Tax Act would be extended to investments in SCSS. This means that any investment that seniors make up to a limit of Rs 100,000 would be deductible from their income (i.e. it would not be taxed).

This change will also be taken into consideration for tax assessment of silvers for financial year 2007-08. Even if this is an

improvement from the previous situation, the interest earned on SCSS still remains taxable. Seniors whose estimated tax on total income for a financial year is nil, are allowed to file Forms 15H/15G to claim 'no deduction of tax at source'.

### POST OFFICE MONTHLY INCOME SCHEME (POMIS)

This was an immensely popular scheme till its 10 per cent bonus on maturity clause was removed in February 2006. The rate of interest on this scheme has declined over the years from 14 per cent (in April 1992) to 8 per cent (with effect from March 2003) per annum. You can invest a minimum amount of Rs 1,000 in this scheme, which has a maturity period of six years and offers assured monthly returns (taxable). The maximum investment limit is Rs 450,000 for a single account and premature withdrawal of the deposit attracts penalty charges.

"Hypothetically speaking, if two manufacturers, one each in Israel and India, wish to borrow Rs 100,000 to make pens, and if the Israeli gets the money at 5 per cent per annum, while the Indian gets the money at 7 per cent per annum, the Israeli will be able to sell his pen in the global market at Rs 5, while the Indian will be forced to offer it at Rs 7. In a global scenario where all major players are vying to capture markets, corporate borrowing rates in India have to be competitive. This drives agencies like the GOI to offer less attractive rates to retail lenders," says R P Gaikwad, deputy director (small savings), Department of Finance, Government of Maharashtra, arguing the



“ Silvers generally look at factors like safety, liquidity

and **better interest rates** while investing. In the year that unfolds, they will show a preference for mutual funds as they offer **liquidity** and **good yield**.

If they come to banks, they might get conventional saving options with higher rate of interest designated for them. Considering the volatility of the stock market, silvers may steer clear of this avenue, as it could erode lifelong savings. An alternative avenue could be **government schemes** (like the National Savings Certificate) and post office schemes (like the Senior Citizens' Saving Scheme), which give assured returns. Now, new trend is being observed: customised wealth management products are now being offered in the market. Silvers can make good use of these, as someone else will make investment decisions for them while they can see the appreciation of their wealth. ”

— V Santhana Raman, Executive Director, Bank of Baroda

need to cut interest rates of postal saving schemes.

"Earlier, people across age groups preferred to invest in the monthly income scheme because of the attractive 10 per cent bonus it offered," says Gaikwad. "Also, many people would put the interest earned into their recurring deposit accounts, which would give them an annual effective yield of almost 11 per cent. However, after the bonus

was scrapped, the scheme lost its popularity. Hundreds of seniors (many of them non-pensioners) who relied on the scheme to give them regular monthly income have switched to the SCSS as it gives a higher rate of interest." Maybe it will help that the government has now reinstated a 5 per cent bonus on all POMIS accounts opened on or after 8 December 2007.

### FIXED DEPOSITS

The central bank's monetary and credit policy of 2001-02, announced by then governor Dr Bimal Jalan, unveiled the RBI's decision to permit banks to formulate fixed deposit schemes for senior citizens, offering higher and fixed rates of interest compared to normal deposits. Till this move

2005. Under this scheme, seniors are offered 8 per cent, while others are offered 7 per cent for deposits between seven and 10 years. Shamrao Vithal Co-operative Bank offers 10.5 per cent to silvers for deposits between one and three years. SBI, among other nationalised banks, also offers 9 per cent on deposits between one and three years.

### OTHER BANK OFFERINGS

Leading private-sector banks now offer special privileges to silvers (those above 60 for banking purposes). In July 2007, ICICI Bank launched its 'Life Plus' senior citizens' account, packed with many senior-friendly conveniences. "The needs and requirements of silvers are very different," explains Atul

consumer finance market, also offers an innovative Citibank Senior Citizens' Account where silvers can approach relationship managers for advisory services and succession planning. They can avail of referrals and discounts for health check-ups at leading hospitals and clinics and for Ayurveda, naturopathy and spa treatments. They can even get regular travel assistance, free cheque pick-ups from home and earn higher than normal rates of interest on term deposits among a host of other benefits. "The Citibank Senior Citizens' account is our customised offering to service the financial needs of senior citizens as part of our efforts to reach out to the various segments of society," says Sameer Kaul, Head (Branch Banking), Citibank India.

## To woo silvers, leading private sector banks now offer special privileges

occurred, a difference in rate of interest existed only on the basis of the deposit's size, not age. After this RBI directive, all banks offer a half per cent (0.5 per cent) extra interest on term deposits (fixed deposits and recurring deposits) to silvers. Some co-operative banks even offer 1 per cent higher rate of interest to silvers for a term of two years or more.

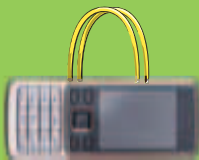
For example, the Maharashtra Cooperative Bank, which has several hundred branches in the state, has a special three-year scheme for silvers, offering 9 per cent interest on any kind of deposit. United Bank of India, a nationalised bank with 1,379 branches, introduced a long-term deposit scheme for silvers in May

Jain, national product head (liability products), ICICI Bank. "They need more secure and low-risk investment options to park their lifelong earnings. They want their hard earned money to be in safe hands. We want to fulfil the requirements of this segment."

Silvers can now walk into most banks and approach the special senior citizens' desk to get their accounts serviced. At some banks they are also eligible to receive specially designed debit-cum-ATM cards free of cost. The accounts also offer free monthly physical statements, collection of outstation cheques and, sometimes, a health check-up voucher at the time of opening an account under a current scheme. Citibank, a major player in the global

Among other banks, the Centurion Bank of Punjab offers special high rate term-deposit schemes for silvers and the Karur Vysya Bank has a Spouse Senior Citizens' Scheme (SSS) that is operated jointly by husband and wife and offers 1 per cent additional interest in the event of death of any one spouse during the tenure of the scheme, while Axis Bank offers a Senior Savings Account equipped with relationship managers, free monthly statement, cheque pick-ups and financial planning assistance.

A study of the existing scenario shows that though more and more silvers are venturing into dynamic investments, conservative saving options continue to be as alluring as ever. Just as the amazing earning potential of volatile investments cannot be ignored, the stability of assured returns is not easy to dismiss. ■



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## Money on your Mind: **Budget**

# Silver forecast

**Sandeep Shanbhag** on what we need from the Union Budget for 2008-09



**A**nother year, another Budget. Though industry and the corporate sector await this event with bated breath, senior citizens cannot be faulted for not being too excited. Over the years, the interests and needs of silvers have been paid little attention by government. Perhaps it is sheer apathy; perhaps it is because as a constituency they are perceived to pull the least weight at the turnstiles. Admittedly, basic tax exemption is higher in the case of senior

citizens at Rs 195,000. However, this benefit substituted the Rs 20,000 Section 88 B tax rebate, thereby returning seniors back to status quo as far as taxes are concerned. While there is a need to increase this threshold, there are many other issues apart from taxes that silvers need the government to address. Let us examine some of these.

### **REVERSE MORTGAGE**

In the wake of ever-rising prices of real estate, high inflation rate and falling interest rates, many

silver citizens find that though they have a roof over their head, their pension and interest incomes are hardly sufficient to look after their daily necessities, including rising medical bills and maintenance costs. The concept of reverse mortgage is especially designed for such seniors who can, without having to sell their homes during their lifetime, still get a monthly loan. This is done by silvers pledging their homes to a housing finance company or bank while continuing to occupy it for their lifetime.

Unlike traditional loans against property, the owner is not required to make repayments. On his demise the lender can sell the house, recover the loan amount along with interest thereon and hand over the balance to the nominee or legatee. Alternatively, the inheritor can settle the loan and retain the house. Besides supplementing their pension and other income, the loan can also be used for upgrade, renovation, and extension of the residential property. If and when the house is finally sold, the provisions of capital gains tax will arise in the hands of the borrower or his heirs. According to the draft guidelines issued, such loans will have the option of being a one-

'Raising Awareness', in association with NHB, on 12 January 2008 in Mumbai.

### **TAX-FREE INTEREST**

The government has introduced plans such as the Senior Citizens' Savings Scheme. After tax, the 9 per cent interest is barely enough to cover inflation. Investments in specified bank deposits offer tax deduction under Section 80 C. However, the interest is fully taxable. It is not the investment that needs the tax break; it is the interest. However, there is no avenue whatsoever for silvers to earn without having to pay tax. As the government cannot offer social security, the least it could do is offer exemption from pay-

responsible for distributing the dole. We hope the finance minister appoints a regulatory authority as strong as SEBI to control such operations. In any case, Rs 400 per month is hardly enough for subsistence for anyone. The amount should be raised at least five-fold.

### **AGE LIMIT**

The age limit for an individual to be considered as a senior citizen differs for different purposes, causing immense confusion. For instance, the Income Tax Association recognises a person as a senior citizen if his 65th birthday falls anytime during the relevant financial year. But for the purpose of professional tax, he has to have completed 65 years of age in the previous year. Should we have such minor differences between different tax legislations? As a matter of fact, it is necessary to standardise this age for all purposes, including railway and airline bookings.

### **EMPLOYMENT FOR SILVERS**

The government should also consider offering tax concessions and other such benefits to companies that offer employment opportunities to retired silvers. It would motivate more companies to include silvers on their payroll and consequently stave off the colossal brain drain resulting from forcing people to be suddenly unemployed not because of ill health or inefficiency but because they have reached a certain age.

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## **There's a demand to lower the age limit for silvers to 60 for income tax purposes**

time payment; regular monthly, quarterly, half-yearly or annual instalments; a line of credit to be drawn down in time of need; or a lump sum. There is a provision to reevaluate the property once in every three to five years to take cognisance of the appreciation of the property and reset the amount of loan or the tenure.

Though the National Housing Bank (NHB) has taken admirable measures to introduce and promote this product, it is not universally available. Regulators have yet to clear operational matters such as consistency in the product across issuers, getting mortgage guarantees into place and deciding upon taxation issues. In this regard, Harmony for Silvers Foundation took a significant step by organising a seminar, 'Reverse Mortgage':

ing taxes on incomes such as pension and interest.

### **PENSION FOR SILVERS BELOW POVERTY LINE**

In mid-November 2007, the Centre formally launched an old age pension scheme that is expected to benefit around 16 million citizens above the age of 65 living below the poverty line. The scheme involves an annual expenditure of Rs 37.7 billion for the exchequer. The Indira Gandhi National Old Age Pension scheme will provide Rs 400 per month—Rs 200 as the Centre's contribution and a matching amount by the state to each beneficiary.

However, less than 20 per cent of such social benefits are known to reach target recipients. The rest goes to enrich the authorities

# Watch your back

Back pain is one of the most common medical complaints, but it can be disabling if not treated, says **Teena Baruah**



disease, a weak back becomes ineffective against ageing.

Over the years, several pharmaceutical and surgical remedies for back problems have been found, but most have been challenged in recent times. Though we spend an enormous amount of money on consulting doctors, hospital stays, procedures and drugs, studies clearly show that most people with back pain heal the old-fashioned way: on their own, slowly, without significant intervention.

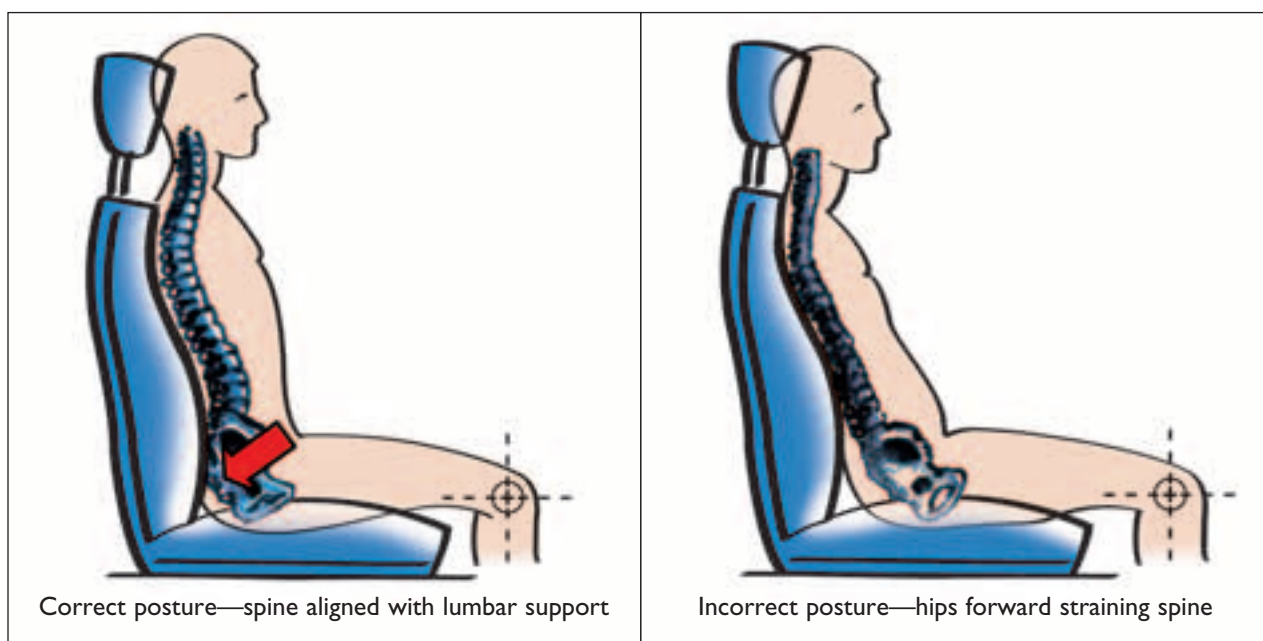
## CAUSE AND EFFECT

What causes back pain? “Back pain is one of the most widespread medical complaints and yet its specific cause is rarely identified,” says Yash Gulati, senior consultant orthopaedic surgeon at Apollo Hospital in Delhi. “The exact cause is not found in 60 to 70 per cent of patients.” Though usually not related to work, jobs involving heavy lifting, twisting, or exposure to vibrations can increase the risk. Obesity is also a major risk factor. And as orthopaedic surgeon Dr James N Weinstein of Dartmouth-Hitchcock Medical Centre, Lebanon, writes in the August 2007 issue of medical journal *Spine*, back pain in older people is most commonly related to spinal stenosis, a narrowing of the spinal canal associated with arthritis and ageing of the spine.

**B**ack pain is not a diagnosis—it is a symptom of an underlying condition. Some of the common causes of back pain include nerve problems, spinal disc problems, osteoarthritis, and muscular

problems. Poor physical fitness is also responsible in many cases. Used in almost every move we make, the back—made up of bone, muscles, nerves and other soft tissues—is particularly vulnerable to injury. Besides opening the door to injury and





According to Dr Shankar Acharya, consultant spine surgeon at Ganga Ram Hospital, Delhi, most Indians experience backache at least once in their life. The most affected area is the lower back—it supports most of the body's weight. "Low back pain is amongst the most comm-

increasing with certain activities or positions, rest or changing position usually gives relief.

**Referred pain** arises from other organs and is felt in the back. It is dull and seems to move around. The discomfort is periodical and varies in intensity. Starting in the

consult a doctor to alleviate agony. Diagnosis begins with an X-ray or MRI of the lower spine. Hospitalisation, traction or spinal surgery is required only if there is nerve damage or pain lasts longer than a month. In such cases, an orthopaedic surgeon or neurosurgeon must be consulted.

## Back pain in silvers is commonly related to narrowing of the spinal canal due to ageing

on reasons we see a doctor," he says. Patients initially consult their local general practitioner, who refers them to a physio-therapist and later to a surgeon or spine surgeon.

### THE CATEGORIES

Back pain can be divided into three broad categories: axial pain, referred pain and radicular pain.

#### Axial or mechanical back pain

can run the gamut from very sharp to dull ache, occurring constantly or periodically. Restricted to the lower back, the intensity varies from very mild to extremely severe. Generally

low back, it generally spreads into the groin, buttocks and upper thighs.

**Radicular pain** is usually deep and constant and follows the nerve down the leg. It is often accompanied by numbness or a tingling sensation and muscle weakness. Sciatic pain caused by injury to a spinal nerve is the most common example.

### TREATMENT OPTIONS

Studies indicate that in 95 to 98 per cent of cases, backaches get better gradually without any medical intervention. However, unwilling to suffer, most of us

Over-the-counter anti-inflamm-atory drugs such as aspirin and ibuprofen may help control pain, swelling and stiffness. However, high doses of these drugs can cause gastrointestinal bleeding or organ damage. Heavy-duty narcotic pain relievers such as OxyContin can be highly addictive. Their alternatives, Rofecoxib (Vioxx) and Valdecocixib (Bextra) or 'cox 2 drugs', both non-steroidal anti-inflammatory drugs, were pulled off the market after it was discovered they raised the risk of a heart attack.

Spinal injections of steroids and anaesthetics increased by nearly a third worldwide during the 1990s, but several scientific reviews have found that they offer nothing more than short-term relief. Dr P K Dave of

Rockland Hospital, Delhi, and former director of All India Institute of Medical Sciences, feels we have become an “over-medicated” society, especially in the case of pain management. “I would not recommend narcotics for everyday back pain except in the rarest circumstances,” he says. “Some people think antidepressants help in treating pain but these drugs can cause depression. Anti-inflammatory drugs like aspirin and acetaminophen are the safest and just as effective. Even before the cox-2 drugs were taken off the market, I didn’t prescribe them. And I have rarely prescribed narcotics.”

Though surgery is an option in some cases, surgical treatment of back pain is dictated not by the degree of discomfort but by the type of problem causing the pain. Repeated bouts of back pain or multiple failed surgeries can lead to chronic back pain, which can be difficult to treat. Conventional

The jury is out on kyphoplasty, a newer minimally invasive procedure to treat total vertebrae collapse owing to injury or softening of bone.

### HOME CARE

Back pain usually improves on its own or with home treatment unless it is caused by a serious medical condition. Although it may take several weeks before it disappears completely, pain relievers and hot and cold fomentations should bring about some improvement within the first 72 hours. If not, a doctor should be consulted.

A common misconception about back pain is that you should rest and avoid activity. A short period of bed rest is all right, but more than two or three days can actually do more harm than good. Physical activity should be reduced for the first couple of days to reduce inflammation. Ice can be applied to the painful area for the first 48 to 72 hours,

## A common misconception about back pain is that you should rest and avoid activity

surgical remedies like laminectomy or discectomy for removing damaged vertebrae and disks can prove life changing by eliminating pain and disability. But when prescribed arbitrarily, they can lead to infections and bleeding. A recent study by the National Centre for Health Statistics in the US has found that 15 of every 75 spinal surgeries result in infections and other serious complications. What’s more, more than half of those surgeries were to correct complications from previous surgery.

followed by heat therapy. A curled-up foetal position with a pillow between the legs can help while sleeping.

Avoid jogging, golf, bending, twisting and weight lifting for some time. Stretching and strengthening exercises are important but should be resumed gradually after two or three weeks. Starting exercises too soon can worsen the pain. Consulting a physiotherapist can benefit some patients. Experts suggest patients should improve posture, lose weight and

### POINTS TO REMEMBER



- Overuse, misuse and disuse of the back cause back problems
- Bend your knees and not the back to pick up objects from the floor
- Avoid putting weight on one leg for long while standing
- Divide weight on both arms while carrying
- Take a walk periodically if your job requires you to sit in one place for long
- Use an ergonomically designed chair at work
- Avoid wearing very high heels
- Avoid lying down to read or watch TV
- Avoid smoking as it decelerates the healing process

avoid falls to prevent recurrences. The back should also be strengthened with exercises like walking, swimming, or riding a stationary bicycle for at least 20 minutes every day.

According to the website of Mayo Clinic, US, [www.mayoclinic.com](http://www.mayoclinic.com), the best way to treat back pain is to resume a normal routine as soon as possible. A runner should start running while a walker should get back to walking. But someone who is not an exerciser should not suddenly go out and try to become one! ■



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# Bend it with ease

Shameem Akthar tells you how to elbow the pain out, with yoga

**D**id you know firm and frequent handshakes could cause elbow pain? Even rowing, golfing, tennis, bowling, football, gymnastics

and swimming can cause elbow pain. Other mundane activities that can hurt this joint include prolonged sitting with elbows pressed down on the armrests, or chores that involve repetitive movements like cutting vegetables, gardening and cleaning.

Injury at the elbow from excessive repetitive movements can tear the connective tissue causing inflammation. Certain ailments such as diabetes, cardiovascular problems, arthritis and other auto-immune diseases (where the body attacks itself) can also cause a painful elbow. As elbow pain may be linked to heart problems in some cases, any elbow pain may require medical intervention.

In yoga, the energy-releasing series (*pawanuktasana*) is the most powerful preventive exercise against elbow damage. Intriguingly, even physiotherapy seeks to strengthen the elbow by first working on improving your posture. However, unlike with other painful conditions where activity is encouraged (as in shoulder pain), with elbow pain rest is advised to limit activity. So, if you plan to include yoga therapy for elbow pain, it must be introduced only after the pain subsides.

Yoga therapy works by improving the flexibility of the entire arm, making it supple. When muscles are supple and strong, most of the burden of your actions is not passed on to the joints. It is only when the muscles are weak that the body starts cracking up at the joints. Strong muscular movement also affects bone density, ensuring stronger inner support. Also, in certain sports or chores, movement range is limited to one spot, so the pressure on this spot increases wear and tear on it. Yogic movements, however, involve a greater range of muscular activity, including *fachsia* (the subtle muscle mass called *sukshma sharira* in yogic parlance), which encourages blood circulation. This in turn means better transport of repairing agents, nutrients, oxygen and disposal of waste.

If your lifestyle includes any of the previously mentioned activities that may lead to painful elbows, include a yogic strengthening regimen in your *sadhana*. This should include balancing poses like one-legged prayer pose (*eka pada pranamasana*), eagle (*garudasana*) and palm tree (*tadasana*). *Asana* that work the forearm are also advised, such as hand rotation (*manibandha chakra*), cow face (*gomukhasana*), and cat stretch (*marjarisana*). Practices that work out the powerful shoulder muscles must also be included in your elbow-strengthening practices. These include the executive stretch pose (*tadasana* version), simple shoulder rolls (*skanda chakra*), and *kehuni naman* (elbow bend). ■

## Yogic moves

### Eagle (*garudasana*)

Stand up straight, feet a foot apart. Stretch out hands in front of you. Cross hands over each other so the backs of the hands face each other. Let the right hand be on top. In this position, interlock fingers. Inhale. Exhale. Now bend arms at elbows to

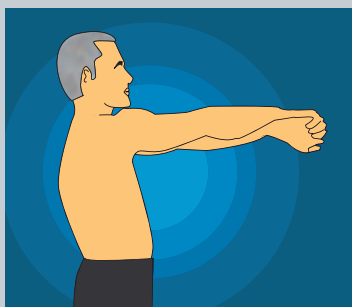


Illustration: UTKARSH SANJANWALA

carry hands towards chest. Hold for a few seconds breathing evenly. Release. Repeat the moves with left hand on top. This ensures that the stretch is even and balanced in both hands. **Benefits:** It strengthens the muscles in the arms and increases the mobility of not just the elbow but all the joints in the arms.

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

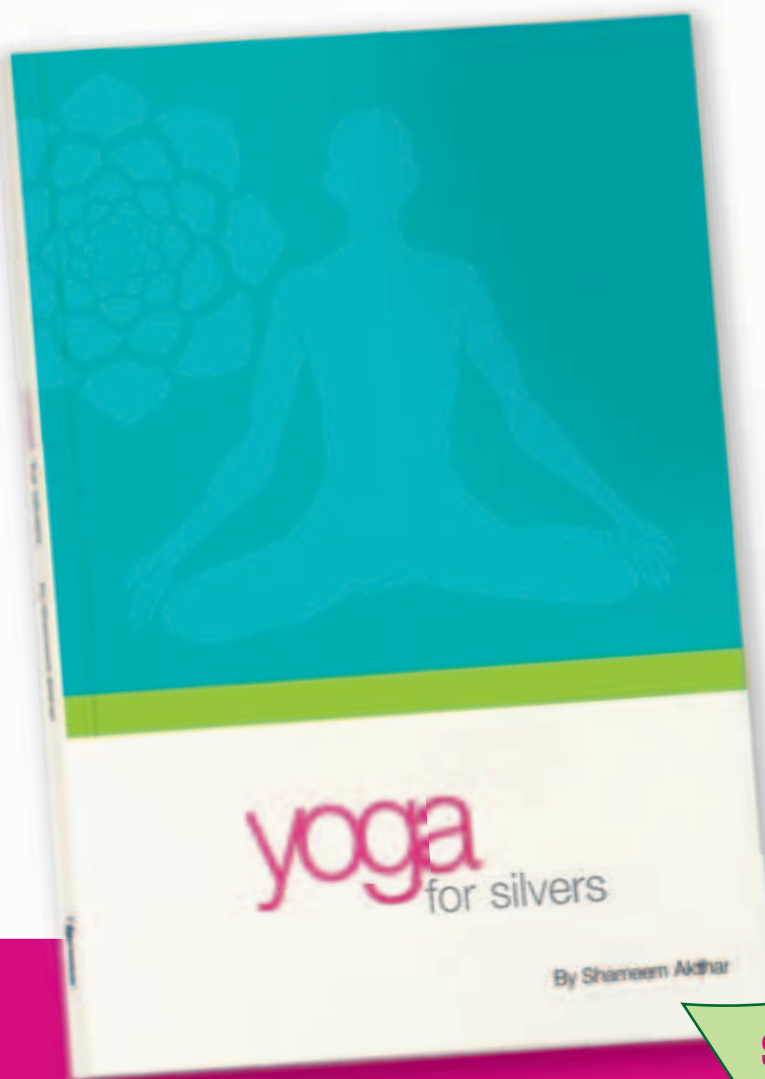


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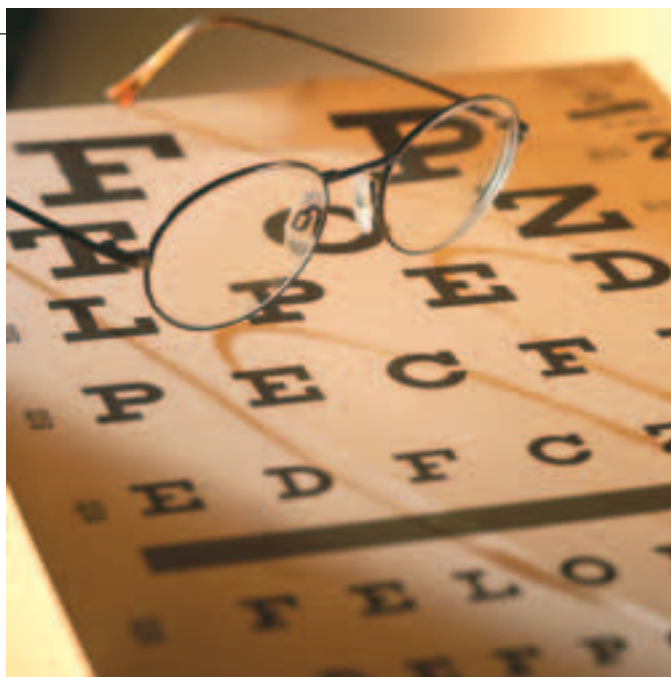
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## HEALTH BYTES

## LONG-TERM VISION

**A new technique in cataract surgery promises better results in terms of visual rehabilitation.**

The stitch-less microincision procedure, introduced in India six months ago, ensures a recovery period of less than a week, as against 15 days in Phaco microincision surgery (in which the surgery is performed with an ultrasound probe; it's popularly called Lasik surgery). The stitch-less microincision requires an incision of 1.8 mm to be made compared to 3-3.5 mm in Phaco, making it easier to get back to work within a day with proper eye protection. It's not cheap, though. At Rs 30,000 to Rs 40,000 (owing to improved foldable lenses that can be pushed through a small incision), it's among the premium cataract surgeries. Ophthalmologists are hoping that competition will bring down the cost of foldable lenses, making the procedure affordable.



## BEDS 4 US

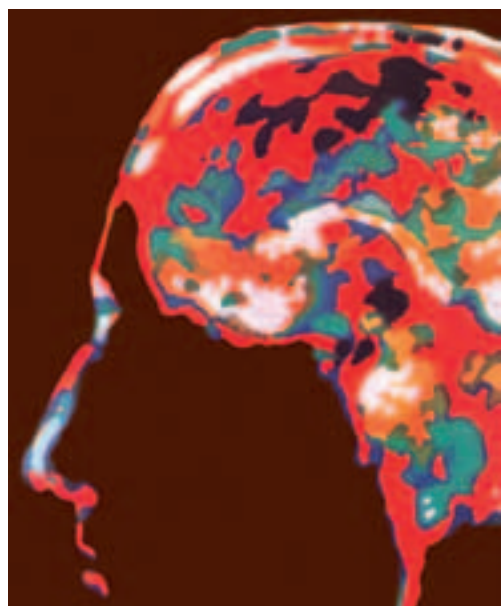


Safdarjang Hospital in New Delhi is thinking silver: it will now reserve four beds for the elderly in each ward. The decision, the first of its kind taken by a government hospital in India, is termed **"a New Year's gift for the Capital's elderly"** by Dr Jagdish Prasad, medical superintendent of the hospital. "As senior citizens need special care, we have decided to make special provision for them," he says. The idea came to him when he noticed two old men sharing a bed in the emergency ward while taking a round of the hospital. "Old people need special care and cannot be dumped in a corner," he says. "I have instructed the staff to put reservation boards outside each ward. The reservations should be implemented within two to three days in each department." The hospital has also promised to make cardiac surgery and renal dialysis free for all poor patients.

## TREAT IN TIME

Alzheimer's researchers now think the disease sets in long before the mind fails. "Although the disease strikes in old age, it usually begins in midlife or even earlier," John Morris, director of Washington University's Alzheimer's Disease Research Centre, tells *The New York Times*.

His team has developed a radioactive dye called PIB (Pittsburgh Compound B) that can detect 20-25 per cent Alzheimer's-related protein deposit in the brain of seemingly normal people over 65. William Klunk, a co-discoverer of the dye at the Alzheimer's research centre at the University of Pittsburgh, adds, "As existing drugs only ease symptoms, our only hope is to detect the disease early with PIB and devise treatments to stop it before brain damage begins." Though PIB is experimental for now, studies are on to promote its wider use.



## BREATHE EASY

Snoring has serious psychological and social side effects, and can lead to obstructive sleep apnoea. V K Vijayan, director of Vallabhbhai Patel Chest Institute in Delhi, screened 15,000 residents and found that 14 per cent are people who snore three to five nights a week. The numbers are high in the 41-60 age group and in people who smoke or suffer from obesity, hypertension and diabetes. "Compared to studies conducted on snorers across the world, including a study in Sweden that shows that 15.6 per cent of men in the 30-69 age group snore, the numbers seem to be less in Delhi but show that the problem is widespread in India," says Vijayan, who has found that those who cough at night snore more. Funded by the Department of Science and Technology, the study recommends that patients use a gadget called Continuous Positive Airway Pressure, which helps regulate oxygen flow in the body.



## SLEEP VS. DIABETES



Snoozing isn't such a bad habit, after all. A study by Esra Tasali, assistant professor of medicine at the University of Chicago Medical Centre, says **disturbed sleep damages our body's ability to regulate blood sugar levels, raising the risk of Type 2 diabetes.** The report is published at [www.pnas.org](http://www.pnas.org), the online edition of journal *Proceedings of the National Academy of Sciences*. Co-author Eve Van Cauter, professor of medicine at University of Chicago Medical Centre, adds, "Now we know that strategies to improve sleep quality and quantity may help to prevent or delay the onset of Type 2 diabetes, especially in elderly and obese people who often suffer from sleep disorders."

## NOSE JOB

*Jal neti*, the yogic tradition of nasal irrigation, is back in fashion. After Oprah Winfrey featured the humble technique on her show recently, it is fast becoming an urban fitness routine in the West. All you need is a ceramic *neti* pot (from a drugstore). Fill it with non-iodised salt and water solution, insert the spout of the ceramic pot into one of your nostrils and tilt your head. The water will flow up that nostril and out of the other. **Bathing your sinus cavities regularly can reduce symptoms of allergies, cold, flu and other nasal problems.** The technique has also become a hot topic online—it's featured on blogs, journals, message boards and demonstrated in 60 YouTube videos as a cure-all that improves sense of smell and taste, sharpens vision and reduces snoring.





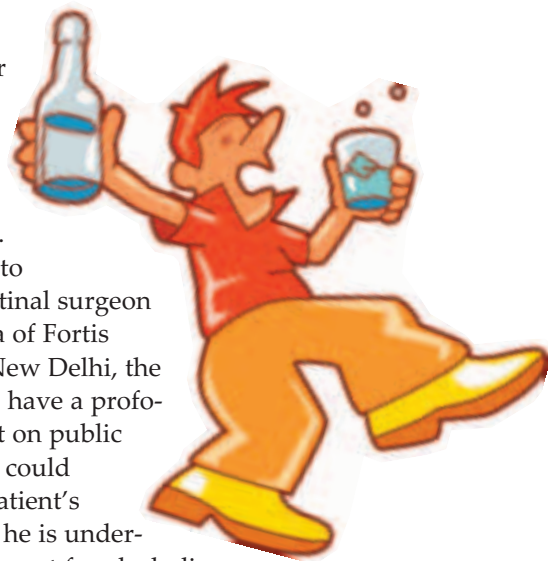
## HEALTH BYTES

## DRUG FOR DRINKERS

Now some good news for the incorrigible. Researcher Martina Buck from the University of California-San Diego School of Medicine has developed a **drug that slows the progression of excessive scarring of liver tissues caused by cirrhosis**, a chronic disease that kills nearly 800,000 people worldwide every year. It will also reverse severe liver damage in heavy drinkers who find it impossible to give up alcohol. Buck has found that cirrhosis causes a specific group of cells in the liver to churn out large amounts of collagen, a tough connective tissue, in response to a chemical signal carried by a protein called RSK. At normal levels, collagen helps to heal wounds. But too much of it causes excessive scarring. The new drug will be able

to halt liver disease in its tracks by blocking the RSK signal.

According to gastrointestinal surgeon Ajay Bhalla of Fortis Hospital, New Delhi, the drug could have a profound impact on public health as it could protect a patient's liver while he is undergoing treatment for alcoholism.



## PRESS PAUSE

**Asthma risk rises with menopause**, says a study published in the December issue of *Journal of Allergy and Clinical Immunology*. More than 1,200 menopausal women aged between 45 and 56 were studied by Dr Victoria King of research agency Asthma UK and found to have worse lung function and more respiratory problems due to falling oestrogen levels during menopause. It was most pronounced in thin women. "Some women find that their asthma worsens when they are going through hormonal change," King writes on [www.sciencedirect.com](http://www.sciencedirect.com). "Till now we knew that pollution, viral infection, tobacco and genes increase the risk of asthma," says senior chest physician M K Sen of Safdarjung Hospital, New Delhi. "Now we know that hormones too play a role in respiratory diseases." So watch your asthma during menopausal years and discuss any problems you have with your doctor.

## COSMETIC TRUTHS

**Findings from a chemical analysis of a variety of popular brands of cosmetics available in the market:**

- 17 brands of lipstick contain traces of lead which causes liver failure
- 20 brands of kohl, 13 brands of talcum powder, 11 brands of hair colour and 18 brands of toothpaste contain copper, nickel, chromium, cobalt and arsenic metals
- 11 brands of shampoo contain paraben above the permissible limit of 0.8 per cent; these contain eye irritants and chemicals that damage neck tissue
- Most toothpastes contain nicotine that can cause cancer over sustained use

Source: Study by the Delhi Institute of Pharmaceutical Sciences and Research, Delhi University



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# Have a grand time!

Websites that help you max the joys of grandparenting



**A**wit once quipped, an hour with your grandchildren can make you feel young again but anything longer makes you age even faster. This month, we present websites that help you understand your grandchildren better and make the best of your time together. From troubleshooting tips to games, creative projects and genealogy-based activities, find interesting ways to narrow the generation gap. And you won't think about tearing your hair out, even once.

**Grandloving.com:** This site has lots of project ideas for you and your grandchildren. There are riddles you can solve together; ideas for outdoor activities; games to play on long car or train rides; treats you can whip up in the kitchen together; and tips on

making long-distance journals and homemade books. There's also a 'Bookshelf' section with recommended books to share with the entire family. Proof that truly good ideas cost very little.

**Goodgranny.com:** This fun website by British granny Jane Fearnley-Whittingstall is an online forum for grandparents, especially "young-at-heart grannies of today". With sections like 'News', featuring stories of special interest to grandparents; 'Pat a Cake' (cooking together); 'Gardening with Granny'; 'Ask Granny Jane', proffering advice on family ties; and 'Talk', a message board, this site is a lively space to swap stories and learn new tricks. Though it's UK-based, a visit will tell you that the joys of grandparenting are universal.

**Legacyproject.org:** Dedicated to "connecting your life"—learning from the past, living in the present, and building toward the future—this is a multigenerational site that offers a host of activities to bring the family closer. You can download the 'Generations Scrapbook', templates to make your own family trees and congratulatory certificates; draw family portraits or create a totem pole; set up a family website; make a time capsule; design a memory quilt; and play games like 'Draw the Memory', which invites families to recall special moments, or 'Generation Guessing Game', which tests how much family members know about each other. Excellent activities that promise hours of fun.

—Arati Rajan Menon

# Look who's listening

**Rajashree Balaram** tells you about the potential of speech recognition software

**E**ver wished your computer could just listen to your orders and act on them? You are not alone. Many silvers find the keyboard and the mouse literally a pain to handle, especially if they suffer from arthritis. But help is here in the form of speech recognition technology, which enables you to control the computer without touching the mouse or keyboard.

## **SPEAK EASY**

Speech recognition is a process where a speech signal is converted into text using a computer program. You need to install speech recognition software onto your computer and speak into a microphone or headphone connected to the computer. Using your voice, you can type letters, documents, reports and memos; operate various menus and buttons; open applications; send email; and navigate the Internet. The hands-free interaction prevents repetitive stress injury (RSI), a common problem with people who work extensively on computers. (RSI is a syndrome resulting from overuse of a tool that affects muscles, tendons and nerves of the hand, arms and upper back.)

## **HOW IT STARTED**

Tentative research in speech recognition technology originated in industrial research labs in the United States in the 1950s. As computers came with limited computing power till the late 1970s, they were not equipped to analyse a continuous speech pattern. Major research advances in the mid-1980s finally made it possible for a desktop personal computer to recognise a vocabulary of 20,000 words—a meagre capacity compared to the extensive vocabulary of 250,000-300,000 words in contemporary speech recognition software.

Speech recognition has come a long way from the 1990s, when initial offerings required a lot of additional hardware to operate. Now speech recognition software can run on standard platforms such as Windows XP and Windows Vista. Programs permit dictation of text directly into a voice-aware application that collaborates with the word processor. An

online error correction feature allows words to be transcribed based on the context in which they are used. Efficiency may vary depending on user accent, but typically there is a learning feature that enables the system to improve its recognition of users' speech with regular use. It's also very fast—high quality speech recognition software can type out 160 words per minute depending on your computer's processing speed (minimum 1 GB RAM with 512 MB free)

Speech recognition technology is finding new applications in a variety of fields. Today speech recognition is also being used in mobile phones and personal digital assistants. For instance, in mobile phones it allows you to train the phone to call someone by just uttering his or her name. "Earlier, speech recognition technologies that came in from



the West were attuned to Western pronunciation and had trouble deciphering the Indian accent,” says Dr Aniruddha Sen, senior researcher at Tata Institute of Fundamental Research (TIFR).

“However, the scenario is changing as more IT companies and research firms [IBM’s India Research Laboratory (IRL), Indian Institute of Technology (IIT), Centre for Development of Advanced Computing (CDAC) and TIFR] are working to develop speech recognition technologies compatible with Indian English and regional Indian languages.” IBM recently launched speech recognition in Hindi that is even sensitive to variations in dialect. The software that has a vocabulary of 75,000 words can enable semi-literate and physically challenged people to access information through voice-enabled ATMs, kiosks and other such devices.

### LEADER OF THE PACK

Now, let’s look at some popular speech recognition options on the market. Dragon Naturally Speaking leads the pack with 85 per cent global market share in speech recognition. Manufactured by US-based Nuance Communications, Naturally Speaking was launched in India in 1996. It is available in two

editions: Standard and Preferred. Both have a vocabulary of 250,000 words to which you can add many more.

The Standard edition (Rs 7,990) is ideal for basic use—sending email, typing letters and documents, and surfing the Net. It comes with a high quality noise-cancelling headset that eliminates all ambient noise so your voice is the only sound absorbed. It is compatible with all basic Windows applications such as Microsoft Word, Microsoft Outlook Express, Lotus Notes and Microsoft Internet Explorer. The Preferred edition (Rs 14,990) is ideal for PC enthusiasts and professionals and can even be customised to accommodate the vocabulary of lawyers and

## Using your voice, you can type letters, documents and email, and even fill up forms

doctors. It offers more features than the Standard Edition such as dictation playback so you can replay your voice and make corrections on screen using basic speech commands; text-to-speech screen reader; import and export of user profiles in case you switch to a new computer; and dictation shortcuts for rapid transcription.

If you are always on the move, the Preferred Mobile edition (Rs 24,990) is your best bet as it comes with a digital voice recorder (DVR). So while you are travelling and don’t have access to your computer, you can speak into the DVR and later hook it up to your computer for transcription. On the other hand, if you would rather dictate moving around the room, try the Preferred Wireless edition (Rs 24,990). You can choose between a radio frequency microphone that works within a radius of 200 m or go for the Bluetooth wireless headset that allows you to control your computer within a closer range of 20 ft.

The latest Version 9 of Naturally Speaking delivers 99 per cent speech recognition accuracy compared to 95 per cent offered by the earlier Version 8. Unlike other speech recognition software that is more sensitive to US or UK English pronunciation, Naturally Speaking Version 9 is the only speech recognition product that’s available in an Indian English version. According to Manish Goenka,





national distributor (India) for Naturally Speaking, the software can even be trained to pick up your individual accent. And you don't need to match the pace of your dictation with your computer's processing speed. "For instance, if you are a fast talker, you can continue dictating regardless of the speed of text appearing on screen, break for tea perhaps, and by the time you return to your desk, you will find your full dictation converted into text," he explains. Around 8 per cent (about 400 people) of Goenka's clientele are silvers, including general users, writers, lawyers, accountants, consultants and physicians.

### BUDGET OPTION

If you are looking for more affordable software, there is IBM ViaVoice—you can purchase it online at [www.nuance.com](http://www.nuance.com) using your credit card. The product was withdrawn from Indian stores a couple of years ago as it delivered less than 80 per cent accuracy with Indian English pronunciation. Even though it's not as accurate as Naturally Speaking, you cannot ignore the cheerful price tag. IBM ViaVoice is available in four Windows-compatible editions: Personal (\$ 29.99 = Rs 1,200), Standard (\$ 49.99 = Rs 2,000), Advanced (\$ 79.99 = Rs 3,200), and Pro USB (\$ 189.99 = Rs 7,500). ViaVoice also has two editions to suit Macintosh platforms: the Mac OS X Edition (\$ 124.44 = Rs 5,000) and Simply Dictation Mac OS X Edition (\$ 59.99 = Rs 2,400). The vocabulary is richer too;

## YOUR OPTIONS



ViaVoice Standard, Advanced and Pro USB editions have a vocabulary of 300,000 words. Like the Naturally Speaking Preferred edition, the ViaVoice Advanced also works with digital hand-held recorders. If you are ready to compromise on accuracy but want to strike a sound price bargain, ViaVoice scores high.

## GET TALKING



- You can create 'voice shortcuts' to insert greetings, addresses and quotes.
- You need to spell out punctuation. But making letters bold, reducing or increasing font size, underlining, changing font colour and inserting para space can be achieved through voice commands.
- Voice commands are mostly very simple. For instance, 'start listening', 'save as', 'test document', 'open word pad'.
- When proper nouns, such as Indian names, are not initially recognised, you can add them to the software's existing word list for it to recognise the word later.

Software	Price	Thumbs up	Drawbacks
<b>Dragon Naturally Speaking</b>	Rs 7,990 to Rs 24,990	99% speech recognition; available in Indian English; can be extensively customised; mobile and wireless editions available; host of special features	Expensive
<b>IBM ViaVoice</b>	Rs 1,200 to Rs 7,500	Large vocabulary; well priced	Limited accuracy; basic features
<b>Vista speech recognition</b>	Free with Windows Vista operating system	Free of cost; enables you to fill applications online	Vocabulary entries limited to single words; speech recognition processing slow and often incorrect
<b>E-speaking</b>	Rs 600	Can try (for 30 days) before you buy; relatively inexpensive	Limited features; will only work on Windows-based operating systems

## SHAREWARE

If your PC runs on Windows Vista, the latest operating system from Microsoft, you don't need to invest in speech recognition software—Vista comes with in-built speech recognition technology. Though the


## All speech recognition software comes with an online tutorial that teaches you how to use it

tool is partial to US and UK English, Microsoft claims that performance improves with time as the software adapts to your personal accent over repeated training. An interactive speech tutorial teaches you how to use the tool and simultaneously gets the system acquainted with your voice.

Along with useful features offered by other software like typing email, memos and documents, Vista's speech recognition tool also enables you to fill out application forms online. It has many limitations, though: vocabulary entries are limited to single words; speech recognition processing is very slow; and new words that are trained are often recognised incorrectly.

There were initial fears that computers using the tool were at risk from malicious commands played in an audio file. This could be a command to delete a file played through the computer speakers that would be picked up by the microphone. However, Microsoft reassured that such actions would prompt a warning that cannot be deleted with voice commands. Read <http://www.computeractive.co.uk/computeractive/news/2183193/vista-voice-recognition-threat> for more details.

You can even download basic speech recognition software from [www.e-speaking.com](http://www.e-speaking.com) for a 30-day free trial. As it's a trial version, it may only pack a few features—just 100 commands or so—but if you are impressed, you can buy it for \$ 14 (about Rs 600). But you need Microsoft's Speech Application Program Interface 5 (SAPI 5) and .NET framework for it to work on your computer. The .NET framework is a software component that's part of only modern Microsoft Windows operating systems such as Windows Server 2003, Windows Server 2006 and Windows Vista. Similarly, SAPI 5 is a Window Vista feature and has to be installed on other platforms.

So, dash off that email to your kids abroad; write that book you have always wanted to; enhance productivity. Your voice can do wonders. 

# Patient as consumer

The Consumer Protection Act safeguards your interest in case of medical negligence

Since the enactment of the Consumer Protection Act, 1985, there has been a significant rise in registered medical negligence cases. Before we go into medical negligence, let us see how the courts have interpreted the Consumer Protection Act and its jurisdiction. Doctors have raised a number of concerns regarding the applicability of the Act. Wide ranging issues, including the applicability of the Act to medical practitioners, the nature of medical services that would be covered by the Act as well as the nature of patients who would be covered by the Act, have been litigated.

For quite some time after the passage of the Consumer Protection Act, furious debate raged about whom (doctors, hospitals, nursing homes) it applied to. The Supreme Court set this controversy at rest in the case of *Indian Medical Association vs. V P Shantha*. The issue related to whether patients were classified as consumers under the Consumer Protection Act and could claim damages for injury caused by the negligence of a doctor, hospital or nursing home.

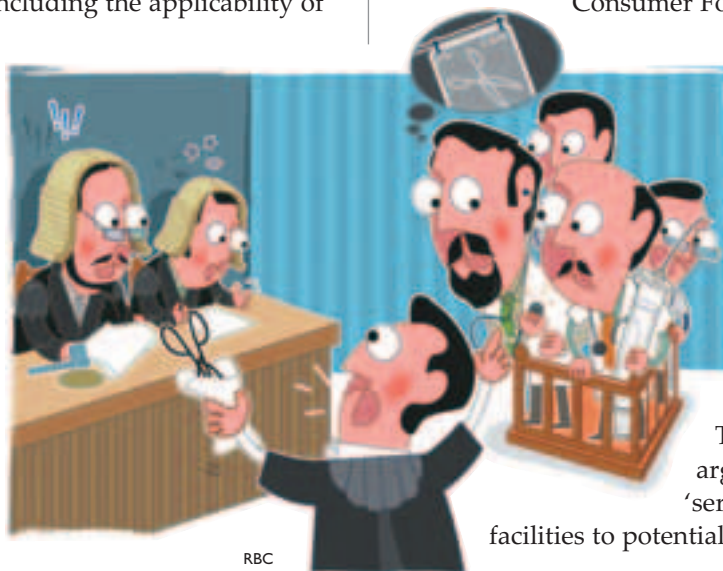
Apart from submitting that patients could not be classified as consumers under the Consumer Protection Act, the Indian Medical Association argued:

- As practitioners are not covered under the definition of 'services', only those qualified in the medical field can fairly decide on medical malpractice. As the members of the District Forum and State Commission/National Commission are not qualified to

deal with medical malpractice, practitioners should be exempted from the ambit of the Act.

- Medical malpractice claims required examination of evidence, deposition of experts and witnesses—contrary to the purpose of summary proceedings involving trial by affidavits. Hence the Consumer Forum should not adjudicate medical malpractice cases.

- If practitioners are brought within the purview of the Act, they may refuse to attend emergencies and there will be no safeguards against frivolous complaints.



The SC rejected all arguments, defined 'service' as provision of facilities to potential users and held:

- Services rendered by a practitioner—consultation, diagnosis and treatment—would fall within the ambit of services as defined by the Act.

- The fact that practitioners are subject to the disciplinary control of the Medical Council of India and/or state medical councils would not exclude the services rendered by them from the ambit of the Act.

- The remedy under the Act includes civil remedy.

- The amount of compensation is at the discretion of the Forum. It is not merely the alleged mental pain or physical discomfort, loss of salary and emoluments, etc, suffered by the Appellant that is an issue here. It is also the quality of conduct committed by the Respondents that needs attention in a case of proven negligence. ■

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*Extracted from Healthcare Case Law in India by advocate Mihir Desai and advocate Kamayani Mali Mahabal (for India Centre for Human Rights & Law, and Centre for Enquiry into Health and Allied Themes)*





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# Vision for the future

Experts answer your queries and concerns  
on jobs after retirement



**I am a widow living in suburban Mumbai. My children are settled abroad. I have grown up with a visually challenged sibling and now wish to spend time serving this section of society. I have experience as an administrator in a school. Is there something I can do at this stage in life?**

Your main asset is your long association with a visually challenged sibling, which would have made you well aware of the abilities and weaknesses of a visually challenged person. This knowledge and experience can greatly assist any institution for the blind, including ours — The National Association of the Blind (NAB). Such exposure, coupled with your additional experience in the field of administration, can place you in a good position.

Various institutions working in this field impart different vocational skills to people who are visually-impaired. You could add a practical touch and deliver lectures on communication. At homes for the blind, you can assist residents in managing stress resulting from disability. You could also consider a position as a reader for visually challenged students or enroll with the education department of the National Association for the Blind or a Braille press to audio-record books for the visually-challenged.

—A A Muralidharan

*Muralidharan is superintendent with the NAB Workshop for the Blind*



**I am 55 years old. I used to work as a journalist with a daily newspaper in Bhopal. Currently, I work as a freelancer for various publications. My husband passed away about eight months ago. Now I would like to teach English in a school. How do I go about it?**

If you have a bachelor's degree in education (BEd) with English as one of the subjects, going in for teaching will be easier. Otherwise, a better idea would be to leverage your experience as journalist. Identify schools and colleges that have in-house journals, magazines or newsletters where both students and teachers contribute.

Most educational institutions have such periodicals to record contributions, activities and the institution's governing philosophies. You can approach them through their websites or write a letter to apply for the post of consultant editor for these publications. Later, after you have showcased your skills, you can request the principal to give you an opportunity to teach English in case of a vacancy.

—Gayatri Murty

*Murty, a professor at SIES College, Mumbai, has worked extensively in the field of education*



**I am a retired physics professor living in Delhi. I used to tutor students after college hours too. Is it a feasible option to start a full-fledged coaching institute?**

Starting a full-fledged coaching institution requires a good team of highly qualified, dedicated and popular or well-reputed professors. Capital inputs and a skilled administrative backup are also mandatory. Competition demands advertising, which is very target-specific. Alternatively, reestablishing contact with students you have privately tutored or taught, conveying your intentions to them and then starting on a small scale will enable you to grow into an institution of repute. In either of the scenarios, the rewards will become apparent only after about three years, so you must be patient. Best of luck.

—Naidu Subramaniam

*Subramaniam is the founder of NADS (Naidu's Academy of Developmental Studies), Mumbai*

# Value of an idea

Bharati Chadha is happy she changed her life plan with a craft shop

In 1995, Bharati Chadha wanted a gift for a friend's housewarming party. "Back then, there were plenty of design ideas but nothing struck me as different," she recalls and therefore had to make do with the usual knickknack. At the time, she was a part-time salesperson at a bookstore at The Oberoi Hotel in Delhi. "As I waited at the store, I could see the entire world passing by." In 1999, Chadha quit her job to study Buddhism.

The same year, she met home-maker-turned-designer Ritu Viruni at a Diwali *mela*, where Viruni exhibited bamboo, cane and wood lights and furniture. They became friends. "I regretted that Ritu had no permanent store to retail her products and decided to help her," recalls Chadha. In December 2003, Chadha and Viruni found a 20 sq ft shop in Shahpur Jat, in South Delhi. Chadha borrowed Rs 150,000 from her husband Ajay while her partner matched the amount in stock. To minimise their risks, they decided not to take a loan. "I was very excited as I wrote the business plan for our store," says Chadha, 53. They called their store E'thaan—The Craft Shop, and sold lights, furniture and tableware designed by Viruni, 40,



SANJAY ARORA

Chadha and Viruni with their wooden wares

All items were handcrafted in Buddhist and tribal motifs by artisans from Nagaland, Arunachal Pradesh, Uttar Pradesh and Kashmir.

Today, the two call themselves amateur entrepreneurs. "We were naïve to believe that we could start a business with that kind of money," says Chadha. About Rs 75,000 went into decorating the store, so there was no money left for publicity. Though

**"Today's generation has no clue about wooden utensils"**

articles about their store appeared in national newspapers like *The Telegraph* and *Hindustan Times*, and magazines like *India Today* and *Better Homes*, it didn't translate into sales. In fact, sales came largely through their website [www.ethaan.com](http://www.ethaan.com), which they launched in 2004. They had a steady sale of two to three

products a day. "We devalued our products," confesses Viruni. "Buyers compared our rates with wooden wares sold off the pavement." Chadha agrees, "To be in the retail business you have to have at least 100 per cent mark up. But we wanted our products to move faster, to pay for the overheads like the shop assistant, electricity, rent and stock. When we changed our valuation system, things began to improve gradually." Fab India placed orders for tableware and furniture. Steadily, with support from their craftsmen in several states, their business grew.

Today E'thaan has a turnover of Rs 40 million and supplies its creations to outlets like Fab India, Neemrana Hotels and Kamla—the Crafts Council store. "I believe that our generation has a special connection to wood," says Chadha. "Today's steel-and-glass generation has no clue about how to use wooden utensils." With E'thaan, Chadha hopes to end this disconnect.

—Teena Baruah



# Divine delights

Sheila Kumar goes back home to Guruvayoor



Riding on the highway to Guruvayoor, 30 km west of Thrissur, signboard after signboard reminds me just how far away I am from the Lord—strictly in terms of physical distance. As I belong to a large clan that has its roots in this temple town, it is



with some amount of ownership that I write about the fourth most visited shrine in India after Badrinath, Puri and Tirupati. For the Malayali Hindu, this is the holiest-of-holies, the abode of Lord Guruvayoorappan; the Vatican, Harmandir Sahib and Mecca rolled into one. For me this is a homecoming after a decade away. Comfortingly, nothing essential has changed. The temple stands, solid as a rock; the town trundles to its own beat; and my great-aunts are still stout and devout—indeed, God is in His heaven and all is well. In this fast-changing world, it is wonderful to return to something that waits just as it is, patiently, for you.

I catch a fleeting glimpse of the *dvajasthambam*, the 33-m golden flag post made of a single piece of teakwood and covered by bell metal plated with gold. As I enter the precincts of the temple, bells chime, loudspeakers relay the tale of the Lord told simply and succinctly in Malayalam, and just about every gold-edged-*mundu* clad person I pass on the road is chanting under their breath. The sun glints on the emerald *rudratheertham* (temple pond) where worshippers take a holy dip, their lips moving in prayer, totally oblivious to anything around them. Something about the bustling atmosphere, the little tea shops lining the pathway to the temple entrance, the air of purpose that permeates the place, finds deep resonance within me. I catch the eye of a young girl clad in a *pavadai* (long skirt) and we exchange smiles.

The deity at the temple, which dates back to the 16<sup>th</sup> century, is a representation of Mahavishnu with four arms though devotees worship him as Lord Krishna. As the story goes, when Krishna left this world, his city Dwarka was submerged in the ocean. He entrusted his disciple Udhava with an idol and asked him to meet Brihaspathi, the guru of gods. With the help of Vayu (the god of air), Brihaspathi found a sanctified place recommended by Lord Shiva. There, they installed the deity and Shiva named the site Guruvayoor. After installing the idol, Lord Shiva moved to the nearby Mamiyoor temple from where, according to mythology, he keeps a vigilant eye on both the temple and its devotees.

Architecturally, this is a stunning temple. Guruvayoor has two entrances—the *kizhekke nada* or eastern entrance and the *patinjare nada*, the western entrance. The walls of the *nalambalam*, the quadrangular building that surrounds the sanctum sanctorum, house niches for an array of *chuttuvilakku* (small oil lamps) that glow brilliantly when lit in the evenings. The walls of the *sreekovil*, the sanctum sanctorum, are decorated with murals chronicling the life of the Lord and the roof is covered with gold. The idol of Guruvayoorappan is carved out of *pathalanjana sila* (black bismuth), and decorated with jewels and golden ornaments. Everything here calls for fascinated scrutiny: the 7-m pillar of lamps (*deepasthambam*); the huge black pillars; the red-tiled *koothambalam* (where the Koothu

(Clockwise from top left) Devotees circumambulating the temple; a colourful medley of plastic toys, bronze lamps and bright garlands in one of the many stalls near the temple; male devotees wearing the compulsory *mundu*; idol shopping

CHENNAI PIX





Bustle of devotees outside the Mamiyoor Temple; Palayur Church founded by St Thomas the Apostle

folk dance is performed on festival days); the shrines of minor deities like Ganapati and Lord Ayyappa; the large and elaborately worked bell metal *vilakku* (lamps); and the huge copper vessels where *payasam* (rice pudding) is prepared daily.

Guruvayoor temple is renowned for its healing powers. Several offerings are made to the deity, from the simple *archana* (worship) to the expensive and elaborate *udayastamana puja* or *thulabharam* where a devotee is weighed and an offering in kind (bananas, sugar, jaggery, coconuts or even silver for the very rich) of the same weight is made to the Lord. Elaborate *puja* take place all through the day and there is always a long queue leading to the innards of the temple. Elders and the physically challenged, though, are allowed access through a special door.

Three times a day, elephants are dressed for the *seeveli* ceremony where they carry the idol around the inner compound on their

caparisoned backs. I stop to watch a young pachyderm perform the ritual. Near the entrance to the sanctum sanctorum is a huge *urli* (vessel made of bell metal) filled with bright red *manjadikuru* seeds seen on roadside hedges all over Kerala. As Lord Krishna was a naughty child in his infancy, devotees pray for the Lord's favour in

## In peak season, more than 100 marriages are conducted in the temple every day

controlling their wayward children or curing them of skin ailments by taking a handful of the seeds and ploughing them back into the *urli* three times, accompanied by money. Today, there are three children scrabbling in the *urli* with glee. Meanwhile in the inner precincts, two men perform the *shayanapradikshanam*, circumambulating the sanctum sanctorum by rolling on the ground—it could be an act of atonement, the fulfilment of a vow or a gesture of thanksgiving.

Just outside the entrance to the sanctum sanctorum, sunlight filters through to the two *mandap* (canopy). Guruvayoor is a very popular place for Malayalis to get married. In peak season—November to December—a remarkable 100 marriages are conducted per day. The whole streamlined process, where families queue patiently for their

20 to 30 minute turn in the *mandap*, is astounding for non-Malayalis to witness. It's not uncommon to see members of wedding parties briefly peel away from the queue to check out the stalls on the periphery where luridly coloured slabs of *halva*, pictures of Guruvayoorappan and gold-edged sari and *mundu* sets jostle for space.

Despite Guruvayoor's phenomenal popularity, in recent years the temple management has



come in for criticism owing to its stringent regulations. Only Hindus are permitted inside—this rule came in for flak when famed Malayali singer Jesudas, who has sung many paeans to Guruvayoorappan, was not allowed to enter the temple. There's also a strict dress code—male devotees have to wear a *dhoti* and leave their torso bare while female devotees, until recently, had to wear a sari; now a *salwar-kameez* is allowed. Shirts, vests, footwear, video cameras, cell phones, radios, children still in the incontinent stage are all banned. However, still cameras are permitted in the outer periphery of the temple, where the *thulabharam* is performed. After taking some pictures here, I head to Sri Krishna Inn, where I gorge on a wholesome vegetarian *thali* for lunch. Then, I head home for an afternoon nap, before bathing

and heading back to the temple for the evening *puja*. My agenda for the next day includes an early *darshan* of Lord Shiva at the Mamiyoor temple, 2 km away.

There's more to Guruvayoor than *puja* and *darshan* though. From the Mamiyoor temple, I head to the Punathoorkota Elephant

ound that is home to 63 elephants. I meet Nandini, tethered to a solid stump, Unnikuttan who is eating heartily, and Mahadevan, being scrubbed down with coconut husk. The elephant handlers are talking animatedly to their charges—it almost seems as if the elephants understand every word being said!

## Punathoorkota Sanctuary is arguably the largest elephant sanctuary in the world

Sanctuary, 3 km away from the Guruvayoor temple. This visit to arguably the largest elephant sanctuary in the world is the highlight of my trip. Aeons ago, the land belonged to my family. Whenever any of us visit, we light a lamp at the Bhagvathi shrine inside the grounds. I take a walk around the 11-acre comp-

I wind down my day with a visit to Palayur Church, 3 km away. Believed to have been founded by St Thomas the Apostle, the church is about two millennia old; an austere building with a silvered statue of St Thomas on the roof and indigenous touches like stone lamps and the uniquely Indian practice of removing your



Chavakad beach fringed by thickets of coconut plantations



**A playful elephant at the  
Punathoorkota Elephant Sanctuary**

## FACT FILE

### WHEN TO GO

The weather is good from August to March. The temple is crowded all year round but wintertime is particularly bad, while mid-May to mid-June is relatively leaner. The best time for Ayurveda therapy, though, is June to September.

### GETTING THERE

**By air:** The nearest airport is Nedumbassery Airport at Kochi (87 km).

**By rail:** The nearest railhead is Thrissur Junction (30 km).

### MAJOR ATTRACTIONS

**Guruvayoor temple:** Opens at 3 am, closes between 12.30 pm and 4.30 pm, and reopens at 4.30 pm to close at 9.15 pm.

**Mamiyoor temple:** Open from 6 am to 11.30 am in the mornings and from 4.30 pm to 7 pm in the evenings.

**Punathoorkota Elephant Sanctuary:** Open from 10 am to 5 pm. There is an entry fee of Rs 10 and a camera fee of Rs 25.

**Chetwai Lighthouse, Chavakad beach:** Open from 10 am to 1 pm, 3 pm to 5 pm. There is an entry fee of Rs 5.

**Rajah Island:** Ayurvedic treatment available from three to 28 days; rates range from Rs 5,000 to Rs 47,000. For more details, contact Rajah Healthy Acres, Perumanoor, Palakkad. Tel: 0466-2256305/405. Visit [www.ayurvedichospital.com](http://www.ayurvedichospital.com)

### WHERE TO STAY

This bustling temple town has plenty of hotels for visitors and worshippers offering spotlessly clean rooms, running hot water, 24-hour room service and excellent local food (rice, *rasam*, *sambhar*, vegetables).

These include:

**Hotel Elite;** Tariff: Rs 500-1,600; Tel: 0487-2556216, 2555218

**Hotel Sopanam Heritage;** Tariff: Rs 700-1,850; Tel: 0487-2555244, 2555336 Visit [www.sopanamguruvayoor.com](http://www.sopanamguruvayoor.com)

**Sri Krishna Inn;** Tariff: Rs 1,200-1,600; Tel: 0487-2550777 Visit [www.krishnainn.com](http://www.krishnainn.com)

For more information, contact the **District Tourism Promotion Council**, Palace Road, Chembakavvu, Thrissur; Tel: 0487-23208000 Visit [www.keralatourism.com](http://www.keralatourism.com)

footwear before entering. The *thaliyurkulam*, a pond at the rear of the church, is the spot where St Thomas is said to have come upon locals offering water to their deities. As the water fell back into the pond, the saint averred that their gods weren't accepting their offering. He then made an offering of water to his god, which disappeared in the air. All the locals are said to have immediately accepted the faith.

On my last day, I decide to visit Chavakad beach, 10 km away from Guruvayoor. I traverse what is known in these parts as 'mini Dubai', marked by cement monstrosities that serve as dwellings and an air of wealth that stands out sharply in a state known for its simplicity. The little strip of beach is a welcome haven without any shacks or stalls. I climb atop the Chetwai lighthouse, 30 m high with 145 steps, and enjoy a view of the gleaming sea in front and emerald coconut plantations to the rear.

If you're in a self-indulgent frame of mind, you can round off your trip with a visit to Rajah Island, a swank Ayurvedic spa just an hour's drive from Chavakad on the Ernakulam NH17, 30 km from Guruvayoor. Visitors are taken to the island by boat. On offer are Ayurvedic doctors, masseurs, charming cottages, houseboats in the Kashmiri and Kerala style, swimming pool, fishing points, and delicious food that strictly follows Ayurvedic dietary guidelines. I spent three days there once and returned home energised and lighter—both my weight and my wallet. ■

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# Woman power

Amita Malik gets nostalgic about her first press interviews

I am always proud of the fact that my first television interview was with Alfred Hitchcock, and that I not only survived it but it gave

me a lot of confidence. My first press interviews, however, were totally different and offered challenges of a completely different kind. I had just started freelancing for *The Statesman*. Its resident editor in Delhi, Evan Charlton—an Englishman—was very encouraging to young beginners like me. One evening when I had gone to the office to hand in my film reviews, Evan in his usual informal style, patted me affectionately on my back and said, “Amita, why don’t you interview the three most important Indian women?” Before I was rash enough to ask him who they were, he disappeared as suddenly as he had entered. After pondering over the choice for a while, I told him I would like to interview the wife of the President, Dr Rajendra Prasad, Violet Alva, the deputy home minister and Lakshmi Menon, deputy external affairs minister. “If one of them refuses,” said Evan Charlton, “try Indira Gandhi. She is Nehru’s daughter and his official hostess.”

Being totally inexperienced I rang up the secretary to the President. An irate voice at the other end said: “Don’t you know you have to ring up the PRO for such appointments?” Chastened, I rang up that gentleman to ask for an appointment with Mrs Rajendra Prasad

and he duly promised me a date. “But remember, she does not speak English and her Hindi is more like *Braj Bhasha*,” he cautioned. Refusing to get scared, I turned up at Rashtrapati Bhavan exactly on time. I was ushered into a small room that looked like any room from a middle-class Indian household. Madam was sitting on a chair that had a towel draped at the back so as not to retain any stains from oily hair. Seeing the *sindoor* on my forehead as

I was newly married, Madam President asked me how many children I had as any married Indian lady would. I confessed I had just got married. “You have my *aashirvad*,” said the gracious lady. “And may you have many sons.” The rest of the interview proceeded along similar lines and when carried it gave the correct picture of a simple lady who refused to be awed by Rashtrapati Bhavan.

Violet Alva was quite different. Warm and friendly, she gave me a wonderful interview about how she managed her home and her office comfortably. In fact, we became friends and, later, neighbours. She had an official bungalow on Ashoka Road just behind Constitution House, the MP’s hostel where my husband and I had a suite. In fact, I attended the wedding reception of her son and Margaret Alva, who always remembers that and treats me with great courtesy as a friend of her mother-in-law.

Lakshmi Menon refused as she hated publicity. So I took Charlton’s advice and tried Indira Gandhi. She lived in the Prime Minister’s House to look after her father and act as official hostess.

**I was the first woman to be part of Indira Gandhi’s press party on her first visit to Japan as PM**

I immediately got an interview through her secretary, Usha Bhagat, who was a personal friend. Indira Gandhi was not yet in politics. When I asked for a photograph, she gave me a lovely one of herself playing with two tiger cubs. When the article came out in *The Statesman*, TIME magazine reproduced the photograph with the caption: “Already playing with tigers.”

Anyway, after that I never found it difficult to interview her. I am also proud to say I am the only journalist who got an exclusive interview with her the day she was selected leader of the Congress Parliamentary Party and prime minister next day. In fact, I was the first woman to be accommodated in the PM’s press party on her first visit to Japan and Indonesia as PM. Quite a feat in those days when there were not many women in journalism. ■

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



# Remain relevant

Reach out to others to stay young, says **Siddharth Kak**

**W**hen I turned 60 last year, I felt a little disconnected. I work in the television space and today's media is youth oriented. On

every channel, the participants and creators are youthful. It seemed to me the years were passing too quickly and I was becoming irrelevant. Ever since my epic cultural series *Surabhi* on national television, I had not experienced similar success. Was it true that with age we lose the ability to create ideas relevant and compelling for society? Then again, some of my grey-haired friends had created media empires that were a power to reckon with, not only in India but also abroad.

I asked myself, what was the single most important thing that had led to their continuing success in a demanding and youthful world? Without fail, all those who have been successful in any field have worked with young people as their prime support. The young are inheriting the world and unless we understand their aspirations and harness their energies, we will quickly become irrelevant to a rapidly changing world. The average age of people in my office is below 30. Though I am double that age, I enjoy a delightful, vibrant exchange with them.

They help me understand the new mantras that rule their lives. I respect their preoccupations, even if I don't always agree with them, because they help me adapt to a brave new world. I cannot connect with a new audience unless I understand their psyche and only my dialogue, laughter and sometimes tears shared with young people give me the privilege of that access. Acceptance by young people gives you the privilege of becoming relevant again. Only when you earn their trust can an enriching dialogue begin between youth and age. The other

thing that's common to those successful in my age group is that they are passionate about fitness and accept the fact of ageing gracefully. Many of my colleagues dye their hair. So did I once. The moment I decided to stop, I regained my confidence. I did not have to pretend. My daughter Antara tells me, "Dad, salt and pepper is hot!" Look at silver-haired *santoor* maestro Pandit Shiv Kumar Sharma before whom young fashionistas pale into insignificance! Unfortunately, with age comes complacency. This is the way we have always done it. Or even more inhibiting, what will people think? With this attitude we begin to decay professionally and lose touch. Our creativity dries up and so does our career. At the same time we deny ourselves the joy of nurturing and receiving affection from those who are our nearest and dearest.

One of my favourite quotes is, "One can be successful at anything one sets out to do, provided one is prepared not to take credit for it!" Only by subsuming the ego can we achieve the impossible. I remember Prannoy Roy of NDTV once telling me, "Only when I saw *Surabhi* did I realise that culture could be popular!" Prannoy represents the essence of the attitude of learning, humility, and a youthful team spirit that all of us should heed if we are to successfully negotiate change.

**You can remain  
creative while ageing  
gracefully by being  
honest about  
your fears**

Today, as I prepare to produce and host a new show on India for today's youth, I reflect on what Antara, who is the creative director

of my team, often tells me, "Dad, you represent content, I represent presentation. We may argue, but together we make a good team." I think I am blessed by her trust. The secret of remaining creative while ageing gracefully is to be honest about your fears and uncertainties and listen to others with attentiveness and humility. Learn to reach out, learn to be honest. You will reap joy, respect and success, no matter what your age. ■

*Siddharth Kak, 60, is a television producer and director*



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# FIRST HAND

Founder of the Bombay Environmental Action Group (BEAG), Mumbai-based environmentalist **Shyam Chainani**, 65, was among the first to initiate the heritage conservation movement in India in 1977. Chainani has been instrumental in getting Mahabaleshwar-Panchgani gazetted as an eco-sensitive zone—the first hill station in India to be declared a heritage zone. He speaks to *Harmony* about his first book, *Heritage & Environment - An Indian Diary*, released by Urban Design Research Institute in November 2007.



## What inspired you to write a book?

Frankly, I had never dreamt that I would ever write a book. Years ago when I told a distinguished civil servant about my involvement in the campaign to save Pune Cantonment, he said I should write about it. I replied that everything was on file, to which he responded that files never give a complete account. Through this book I am trying to offer a complete unbiased picture to those who are interested in heritage and the environment.

## Is the book an attempt to create awareness among people about the heritage around them?

Though the book is an account of some heritage and environmental conservation campaigns, it also includes the problems and occasional threats that environmental activists have to deal with. I have



also tried to analyse and record how decisions, some of them crucial ones, were taken.

## The book must have demanded a lot of research....

The bulk of the research was from my own files and diaries that contain dates and records going back 30 years. However, I had to do a fair amount of travelling to reconfirm the history of various places.

## When did you start writing the book?

I started writing it on 27 February 1998 on an Air India flight to London. Why did it take me so long? Well, most of it was written while I was pursuing major court battles and environmental campaigns. I carried the manuscript with me wherever I went—the club, my trips abroad, sometimes even when I went sailing. In the past four months, I cut out my morning walk, my evening swim and worked flat out on it till 10 pm every night.

## What are your other interests?

I love reading biographies, political history and military history. I go sailing 12-15 times a year. I also unwind with swimming and long walks.

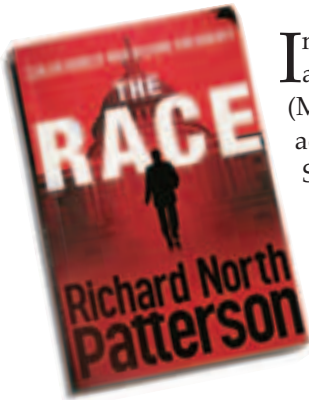
## Are you planning to write another book?

I am working on a book on Nhava Sheva [Jawaharlal Nehru Port, near Mumbai]; another book on heritage legislation policy; and yet another on hill stations and cantonments. Someday I hope to write a book on Pune, Kolkata, Nagpur and Hyderabad because I am fascinated by their heritage.

—Rajashree Balaram

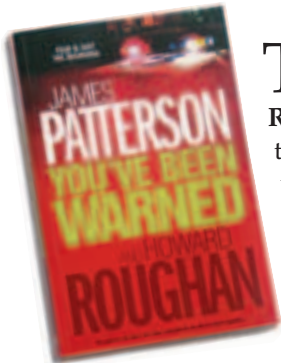
## BRIEFLY

**KARMA & OTHER STORIES** (HarperCollins; Rs 250; 215 pages) is the latest addition to the considerable body of writing on the Indian Diaspora. Author **Rishi Reddi**, born in Hyderabad and raised in Britain and the US, brings her own understanding of the immigrant experience to depict members of an Indian American community struggling to balance their past with their children's future. From the retired judge from Hyderabad coming to terms with life in America with his daughter and her American husband and the perpetually numb Indian housewife who discovers a sliver of feeling for the town librarian, an American, to the offended teenager whose evangelical history teacher compares Lord Krishna to Satan; each character is finely crafted and draws you into their world. Despite the inevitable comparisons to Jhumpa Lahiri, Reddi holds her own with an economy and dignity of prose.



Incendiary issues that divide America—race, religion, abortion, gun control—have always provided rich literary fodder for **Richard North Patterson**. In **THE RACE** (Macmillan; about Rs 500; 339 pages); he takes on presidential politics, more accurately a fierce primary battle to select the Republican candidate for president. Senator Cory Grace, a decorated Gulf war pilot, takes on the favourite of the party establishment and a charismatic Christian evangelist for the party's nomination, only to find that nothing in his—and his competitors'—life is off limits any more. Considering the fact that the real US presidential primaries are on, replete with all the drama of a Hollywood thriller, the timing couldn't be better. Nor could Patterson's writing—his depiction of the venality and brutal nature of contemporary power politics leaves you reeling.

A sugar and candy romance in Part I of **THE CHOICE** (Sphere; Rs 495; 271 pages) undergoes a drastic sea change in Part II. Written by **Nicholas Sparks**, the author of the sweetly sentimental *Message in a Bottle*, this book closely follows the lives of Travis Parker, a veterinarian, and medical assistant Gabby Holland. With Travis, Gabby learns to be her own person and follow her own dreams and aspirations. They fall in love, marry, and have two daughters. As the reader skims past all this, the book takes an unexpected turn. Tragedy hits the family and Travis finds himself making a choice he wishes he never had to. He wrestles with a dilemma, with love for his wife on the one hand and responsibility towards his family on the other. This is a heart-wrenching read with the controversial and delicate issue of euthanasia at its core.



The prolific **James Patterson**, well known for his bestsellers featuring policeman Alex Cross and the Women's Murder Club, teams up with **Howard Roughan** for **YOU'VE BEEN WARNED** (Headline; Rs 395; 310 pages), an edge-of-the-seat psychological thriller that is a clear departure from his usual detective whodunits. In this one, aspiring photographer and nanny Kristin Burns starts unravelling—a recurring nightmare, encounters with the dead, and her illicit romance with her employer's husband gradually drive her to the brink. Short, crisply written chapters add to the blistering pace of the book that hurtles from one event to another with intensity until the completely unexpected ending. To say any more would be telling.



## H PEOPLE

## IN SHARP FOCUS

Delhi-based art historian **Benoy K Behl**, 51, is making waves on the global academic circuit. Known for his prolific research on Buddhism and Indian art history for over 25 years, Behl is featured in the January 2008 issue of *National Geographic* magazine for his photographs of animals, plants and deities on the walls and ceilings of the Ajanta Caves in Maharashtra. His photographs, taken using dim, natural light, have been published in a book—*The Ajanta Caves*—and exhibited in 24 countries around the world. “Because of Benoy’s photographs we no longer see the art of Ajanta as a solitary island; now we see it as part of a long archipelago,” says Joan Cummins, curator of Asian Art at New York’s Brooklyn Museum, in the *National Geographic* article, for which the magazine’s team pored through 30,000 of Behl’s photographs of Indian monuments and art heritage and 100 documentaries on art history. “After a lifetime of non-stop travel and research, I am grateful for the warmth and interest with which my work has been greeted,” he says. Next, Behl is planning a series of 12 documentary films on Buddhism.



Courtesy: BENYO K BEHL

## CRUISE CONTROL



Courtesy: SANJIV SHARMA

Retired Bombay high court advocate **Lekhraj Sharma**, 82, is the oldest person to get a driving license in India. Officials at Mumbai’s Regional Transport Office were initially sceptical but Sharma’s physical agility and driving skills won them over. “I like to drive as it gives me a sense of being in control,” he says. “I don’t intend to take the busy roads but I love to cruise near Lokhandwala complex [in the Mumbai suburb of Andheri] in the morning.” Sharma learnt how to drive six months ago following a bet with his son Sanjeev. Now his 71 year-old wife Lalita also wants a license.

## MAN OF LETTERS

**G P Sawant**, professional letter writer at Mumbai’s post office headquarters, has finally decided to rest his pen. Working since 1982, he has written more than 10,000 letters dictated by lonely, battered migrants who have come to him to convert their spoken words into handwritten letters to mail back to their villages. Sawant has helped many convey false reassurances of steady jobs, saying nothing of the abuses they endured in the city or the brothels that became their home. With the popularity of cell phones, though, his clients prefer to call home instead of dictating intimacies to him. Nowadays the 61 year-old earns about Rs 20 a day by filling forms, submitting money orders and wrapping parcels. However, Sawant has no regrets. “My four children earn well,” he says with pride. “My son works at a bank, one daughter works as a civil engineer in Denmark, another studies computers in college while my third daughter works at Infosys in New Jersey.”





## HOME TURF

With 80 Hollywood films to his credit, including *Bandits* starring Bruce Willis and *Raising Helen* with Kate Hudson, Los Angeles-based film producer **Ashok Amritraj**, 51, is now setting his sights on India. His Mumbai-based romantic comedy *The Other End of the Line*, starring Anupam Kher and Jesse Metcalfe (from US TV smash *Desperate Housewives*), is due for release this year. And he's just launched a reality show on filmmaking, *Gateway*, on channel Sony PIX, where the winner gets to direct a Hollywood film. "The idea is to launch a nationwide search for India's most promising new director," says the former tennis player, who is now chairman and CEO of LA-based Hyde Park Entertainment. The all-India audition, where aspiring filmmakers send in two-minute films for selection, is already underway.

## FIGHT FOR HOME

**Indutai Kotawal**, 95, is staging a tough protest to get back the *chawl* owned by her freedom-fighter husband in Matheran Bazaar in Matheran, a hill station located about 100 km from Mumbai. The 10-room establishment belonging to the Kotawal family was given on rent in 1959 to three families who refuse to vacate it. Her husband Bhai Kotawal died in 1943 and son Bharat died in 1959, after which she went to live with her mother in Khadki, Pune. A few months ago, she wrote to the superintendent of Matheran, but there was no reply. "I want to breathe my last in these rooms and build a memorial for my husband," says Kotawal, who is sitting on strike outside the *chawl* since 2 January.



HT

## FINDING HER VOICE

It took 45 years for **Dr Rajam Natarajan Pillai**, 65, to launch *Kutubnuma*, a "socially committed literary magazine" in Hindi. With her mother actively involved with the Dakshin Bharat Hindi Prachar Sabha in Chennai at a time when learning Hindustani was considered patriotism, exposure to the language since childhood was only natural. Editing Hindi sections of school and college magazines during student life, Pillai went on to become a professor in Hindi literature and a professional translator. She tried to start her dream magazine twice before, in 1962-63 and 1992-93—"a time when our past was trying to kill the present, and the future was dark"—but couldn't get the project off the ground. During the past couple of years, increasing talk of globalisation by 2020 spurred Pillai on to finally release her magazine. Convinced that the country was again going through a directionless phase, *Kutubnuma*—meaning 'compass' in Urdu—could promote social awareness and provide a forum for articulating one's opinion. "*Kutubnuma* advocates freedom of expression," she tells *Harmony*. "It is an attempt to ensure that no voice is submerged." At present, funded by friends, the first quarterly issue was released in January.



VILAS KALGUTKER

## MILESTONES



**Appointed.** Distinguished historian **Irfan Habib**, 76, who retired as professor of history from Aligarh Muslim University in August 1991, as professor emeritus in the Department of History, by vice-chancellor P K Abdul Aziz. This was where Habib studied and, subsequently,

taught history to generations of students. According to the citation, "the presence of such a brilliant scholar in Aligarh Muslim University will add glory to the institution."



VILAS KALGUTKAR

**Awarded.** Editor of *Outlook* magazine **Vinod Mehta**, 65, the International Press Institute's Excellence in Journalism Award 2007. His weekly magazine was recognised for its exposé of the Navy war room leak and the Scorpene submarine deal. Vice

President Hamid Ansari gave away the award along with a citation and cash prize of Rs 200,000. "With the congruence of sting journalism, reality show and propaganda, the need for accurate reporting is eroding," Ansari said at the ceremony.

## IN PASSING



Publisher, theatre actor and television news reader **Tejeshwar Singh** was admired for his baritone by viewers on Doordarshan in the 1980s and early '90s. He also holds the dubious honour of announcing the Emergency on Doordarshan. Singh founded

Sage Publications (India), which outsourced editorial and publishing work from Europe and the US and was known as a respected publisher of academic books. He died on 17 December in Landour, above Mussoorie, at the age of 62.



Born to a well-to-do Sindhi family, **G P Sippy** began his career selling carpets. He moved to the construction business before turning to filmmaking. Under his successful banner, Sippy enjoyed many hits like *Brahmachari* (1968), *Andaz* (1971) and *Saagar* (1985) but

he will be best known as the producer of *Sholay* (1975). *Raju Ban Gaya Gentleman* (1995) was perhaps the last significant film from the Sippy banner. He died on 26 December at the age of 93. His legacy is being continued by his son, director Ramesh Sippy.

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

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

ONE  
-on-  
ONE  
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I am 83 years old. I would like to exchange letters with silvers who need motivational advice on how to make life more fulfilling. Please write to me at the following address:

**B S Inamdar**  
Ground Floor, Amar Building  
Sir Phiroz Shah Mehta Road, Mumbai- 400001.  
Tel: 022-2266 0863, 2620 6315





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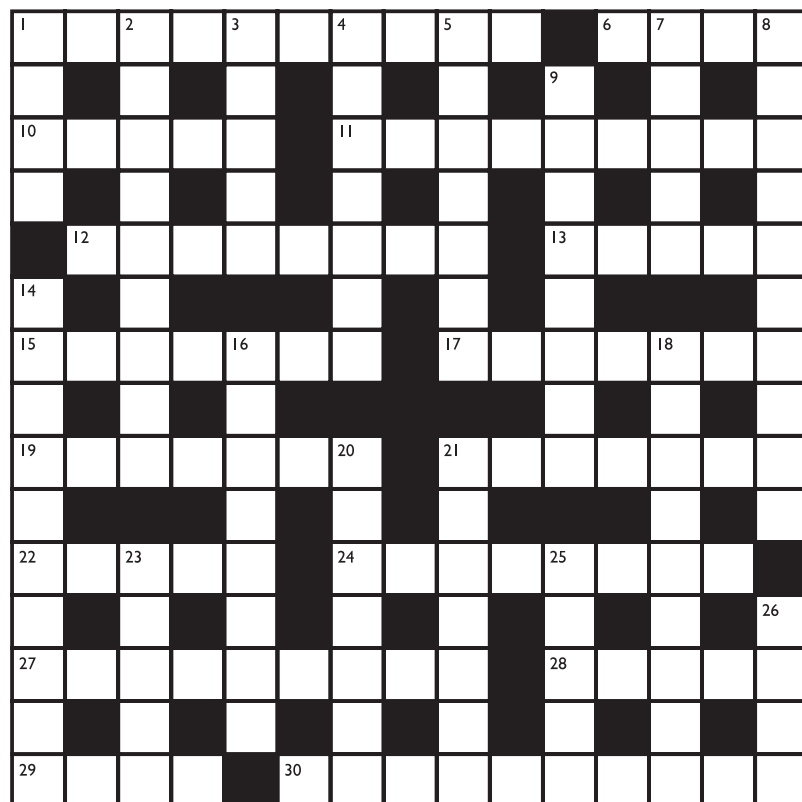
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## HEADSTART



## EXCLUSIVE HARMONY CROSSWORD 40

By Raju Bharatan

## ACROSS

- 1** JUMBOEING he went (4 6)  
**6** Cricket to follow? (4)  
**10** Not a horse that 'dwells'? (5)  
**11** A leg up for David Shepherd! (3 3 3)  
**12** Believe it or not, this variety entertainment accompanied Ghazal King Talat Mahmood singing on the stage in his later years (4 4)  
**13** The paper secular as secular could be (5)  
**15** The get-going type? (7)  
**17** Not *Dharmputra* Chopra's idea

of a veil concealing all of the face except for the eyes (7)

- 19** Poem of 14 lines, something Sachin should be beginning to set up for Arjun? (1 6)  
**21** Japanese capital interest (2 5)  
**22** Takes pains? (5)  
**24** Rare Nite relating to independent state of North-East Africa (8)  
**27** Sharmila Tagore did so look on that two-piece *Filmfare* cover! (2 3 4)  
**28** Unworthy of Abhishek notice? (2 3)

- 29** Make short work of Mrs Gandhi (4)  
**30** Pretty good Sydney idea did Deepika Padukone get of how this species meant Yuvraj business (4 6)

## DOWN

- 1** Some two-in-one! (1 3)  
**2** An appearance of self-denial? (9)  
**3** Alongside Bandra it goes (5)  
**4** Medical Officer before Officer Commanding on her loitering in a listless manner (7)  
**5** A call to fib all the way through? (3 4)  
**7** The Red Rose was in the Jana Sangh's side (5)  
**8** Coinage summing up the all-determining campaign of the man who so articulately led the chorus against Our Man Steve (10)  
**9** Sania Mirza, still there, aptly refusing to flag? (2 3 3)  
**14** The *O Basanti* answer to 'After Padmini Who?' (4 6)  
**16** Apt way to describe Omkar Prasad Nayyar as a trendsetter (8)  
**18** Come-hither invitation of lady feeling attracted, in the train, to romantic-looking ticketless traveller? (4 1 4)  
**20** What any runs Sehwaag gets must represent (3 4)  
**21** *The Blue Angel* Girl? (2 2 3)  
**23** Death far from welcome (5)  
**25** What Sharmila should call herself if promoting that cake of soap (5)  
**26** It's slightly more than a foot in length! (4)

For answers, see Page 80

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

**TIPS FOR BEGINNERS:** A whole variety of clues goes into framing a cryptic puzzle. For instance, the anagram. The clue here could be: *Unresting opponent of authority* (*Unresting* being the 9 letters of *insurgent* rearranged). Another variety of clue is the palindrome—*DEIFIED*, when viewed backward or when viewed up in a Down clue, reads *DEIFIED* all the way. Next, there could be the clue (8-letter answer) reading: *Complete view of daughter sandwiched between parents*—*PANORAMA* (*PA/NORA/MA*). The 8-letter solution to the clue, *The framework of our constitution*, is *SKELETON*. At times, what looks straight could prove tricky. For example, the clue, *How we stand*—has *UNITED* for its 6-letter answer. The clue, *How we fall*, has *DIVIDED* for its 7-letter answer.

## BRAIN GYM

## RHYME A DOZEN

Find a pair of rhyming words, starting with the letters given below that will satisfy the given definition. For example, the answer to FB = Comical Rabbit is FUNNY BUNNY.

1. **NH** = Cool
2. **BS** = Improved garment
3. **FS** = Blonde from Central Germany
4. **KS** = Camelot
5. **TC** = Police chief
6. **HF** = Cavalry
7. **SC** = Certain remedy
8. **BK** = Sad marsupial
9. **HJ** = Bees' dance
10. **SD** = Quiet argument
11. **WP** = Goldfish
12. **SC** = Odd transformation

## WORDWISE

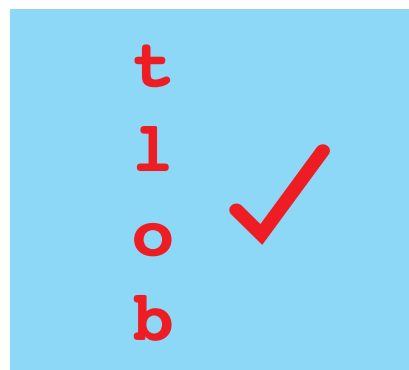
Every word says a lot more than you think. The riddles below are proof enough.

1. I am a crowning achievement for someone entering a position of high authority. My last six letters mean the same as 'country'.
2. My first half means 'average'. My last half means 'to put on'. I am the act of excusing a trespass. What am I?
3. I am a musical instrument. Substitute my fourth letter with another letter, then read me backward and you have a member of a race of people. What am I?
4. I am a word that means both pleasing and obsolete. My last three letters are very cold! Can you guess who I am?
5. I am a comparison between two things. Remove a letter from me and you have a facial expression. What am I?
6. I am anger and if you remove my first letter I become a word which means to grow old. What am I?

7. I am a word, which means to bewilder or perplex. You can get lost in my last four letters. Can you identify me?
8. I am the basis for every language. My first five letters means the beginning. What am I?
9. I am a large fortified structure. My first four letters is something used to help in healing bones. What am I?
10. Remove my first three letters and you have a flower. I am an extremely unfortunate occurrence. Do you know who I am?

## PHRASE TRACE

Each of the following images hints at a common phrase or word. Can you guess the answers?





## HEADSTART

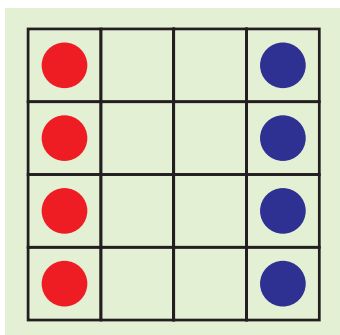
## BRAIN GYM

## HOROBOD

<b>D</b>	<b>B#1</b>
<b>N</b>	<b>B#2</b>
<b>A</b>	<b>B#3</b>
<b>T</b>	<b>B#4</b>
<b>S</b>	<b>B#5</b>

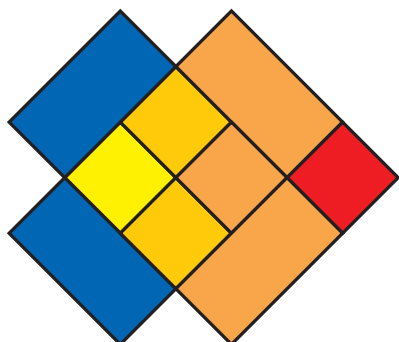
## CIRCLES AND SQUARES

Can you rearrange the red and blue chips in a way that no two chips of the same colour are in the same row horizontally, vertically, or diagonally?



## BACK TO SQUARE ONE

How many different squares can be found in the illustration below?



## SUDOKU FOR YOU

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

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

## KOFFEE WITH KAKURO

		45	15			5	6		45	3
	9				4			8		
17			6					7		
10					19					
15					10	7				15
6			6			10				
16				6			9			
10				4			15			
			5				6			
	11			4	6		5			
5					16					
16					3		10			
6								12		

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

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## RESOURCES

SOLUTIONS TO  
EXCLUSIVE HARMONY  
CROSSWORD 40

## ACROSS:

1 Anil Kumble; 6 STAR (Cricket);  
10 racer; 11 one one one (*111*:  
*Nelson*); 12 Agha Show  
(Comedian Agha was spotted  
trying his tricks in between  
Talat Mahmood singing); 13  
(*The Hindu*); 15 evictor; 17  
yashmak (*Yash/mak*); 19 a  
sonnet (*a/son/net*); 21 In Tokyo;  
22 aches; 24 Eritrean (its 8 letters rearranged: *Rare*  
*Nite*); 27 in the swim; 28 No Ash; 29 Indu; 30 Ugly  
Aussie

## DOWN:

1 a bra; 2 *incognito*; 3 (Bandra)-Kurla; 4 MOOCHER  
(*MO/OC/her*): *MO* (*Medical Officer*), *OC* (*Officer*  
*Commanding*)/*her*: *moocher* is one loitering in a  
*listless manner*; 5 lie away; 7 thorn; 8 (*PETE*)-  
ROEBUCKNOR; 9 in the set; 14 Hema Malini  
(*Basanti* in *Sholay*, *Padmini* lip-synched *O Basanti*  
in *Jis Desh Men Ganga Behti Hai*); 16 tuner; 18  
make a pass; 20 The Swag; 21 It is May (*Britt*); 23  
hated (its 5 letters rearranged is *death*), 25 RINKU  
(*RIN/ku*); 26 Shoe

SOLUTIONS TO  
BRAIN GYM

## Rhyme a dozen

1. Not hot
2. Better sweater
3. Flaxen Saxon
4. Knight site
5. Top cop
6. Horse force
7. Sure cure
8. Blue kangaroo
9. Hive jive
10. Sedate debate
11. Wet pet
12. Strange change

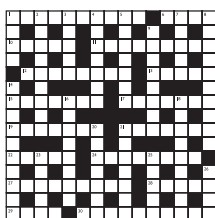
## Wordwise

1. Coronation
2. Pardon
3. Organ
4. Nice
5. Simile
6. Rage
7. Amaze
8. Alphabet
9. Castle
10. Disaster

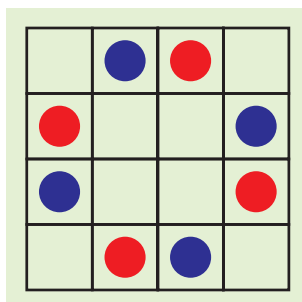
## Phrase trace

1. Back to square one
2. A friend in need
3. Bolt upright
4. Rob in hood
5. Stand up and be  
counted

76



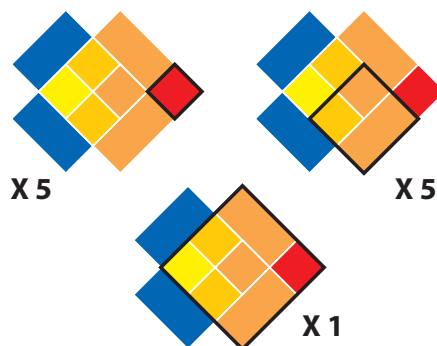
## Circles and squares



## Back to

## square one

There are 11  
squares of three  
different sizes.



## SOLUTIONS TO SUDOKU

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

78

## SOLUTIONS TO KAKURO

		45	15			5	6		45	3
	9	8	1		4	1	3	8	7	1
10	3	1	4	2	10	4	1	3	9	2
15	5	2	3	4	1	7	2	4	1	
6	1	3	2		4	2		9	5	4
16	2	9	5		3	1		6	4	5
10	6	4			2	3		1	3	2
	11	7	1	3		4	1	2	6	3
	4	6	3	1	2		4	3	2	1
6	1	5		2	1			4	8	



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LG CDMA Mobile  
Minc Creations, Mumbai  
Procam International Ltd  
Reliance Communications  
Reliance Energy Ltd  
Reliance Mobile World  
Reliance World  
Sahara India Pariwar  
SBF Healthcare Pvt Ltd

**Special mention**

*Arshad Warsi, Shabana Azmi, Bipasha Basu &  
Anjum Chopra Yadav (Arjuna Awardee, Former Captain - Indian Women Cricket Team)*



thanks all those who supported the Senior Citizens' Run  
at the Standard Chartered Mumbai Marathon 2008!



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**“When I retired, I decided to take up a job with integrity, something that was admirable. It is not easy for an older person to be in an environment that requires standing for two hours as well as a lot of running.”**

*Raja Ram Sharma, 76, is a ‘rookie’ traffic warden. A truck driver for three decades, Sharma’s idea of retirement was to strap on a badge that read ‘Traffic Warden’ on his right arm and regulate traffic in North Delhi’s congested Ghanta Ghar commercial area, between 6 pm and 8 pm every day. For the past 10 years, his job has been to whistle down motorists who cross the speed limit or warn those who break the rule by parking their vehicles on the busy stretch. If they do not listen he notes down their license plate number and passes it on to the traffic police. He is especially strict with reckless buses that stop in the middle of the road for passengers. Sharma once came upon a car stalled in traffic only to discover that the driver was having a heart attack—he gave him chest compressions and, according to the emergency room doctor, saved the man’s life.*

TEXT: TEENA BARUAH; PHOTO: YATINDER KUMAR

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**HIGHLIGHTS**

- Unit linked insurance plan for 0-13 year old children
- Advantage of risk cover for children 7 years of age and above
- 3 Fund options like Balance/ Secure and Growth
- The benefit of premium waiver of the policy-holder on payment of a little extra premium
- Policy continues to be in force for full benefits even after the unfortunate death of the Proposer
- Income Tax exemptions according to the provisions of Section 80C of the Income Tax Act

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