

# harmony celebrate age

DECEMBER 2017 ₹ 40

The magazine for silver citizens

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## MEMOIR

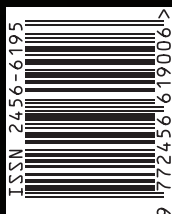
Centenarian  
Lt Col Ram Singh  
reminisces about his  
life on the frontline

## DESTINATION

Unravel the many  
layers of pulsating Puri

# 'BOMBAY' JAYASHRI

MUSIC BEYOND BORDERS



A simple guide  
to prevent falls

Insurance for  
silvers

Foods to  
promote longevity

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# Time and tide

The march of time is relentless. Just like that, in a blink of the eye, we find ourselves at the end of another year. And while this is traditionally cause for celebration, it is also time for introspection—to assess the past months, revel in the memories of the highs, come to terms with the lows, and await the promise of the coming year.

This has been a year replete with challenges, for me individually, and the country and world on a broader scale. There were tales of hope and accounts of despair—the good, bad and the ugly were unleashed all around us; a year when we saw both the finest in humanity and the basest impulses of people on display. Life is a mixed bag they say; never was this more apparent than in 2017!

It was also a year of learnings aplenty. For me, here's what stood out: the joy of family; the importance of good health, the satisfaction of work; the strength of spirituality; and the power of self-belief. Indeed, sometimes the most difficult thing in the world is to stand your ground, stay your course and draw strength from your own conviction. It is also the most rewarding.

The silvers who turned up at the Harmony Senior Citizens' Run at the 10th edition of the Airtel Delhi Half Marathon are sure to agree! Braving the chill and the smog—which almost derailed the entire event—they came out in full force at their feisty best, ambling, walking, running, singing, dancing... determined nothing would come in the way of their day.



Dabboo Ratnani

My special thanks to former Indian boxing coach Gurbaksh Singh Sandhu, no stranger to zeal and determination himself, who lent his stately presence to the event and flagged off the participants. I would also like to express my gratitude to Procam International, who left no stone unturned to ensure a pollutant-free track, and BSES Rajdhani Power Ltd, BSES Rajdhani Yamuna Ltd, Hindustan Unilever's OOH Division, VLCC Wellness and Call Health Service Pvt Ltd for their support. And, of course, the Harmony team, who ensured that the event was executed impeccably.

We now turn our eyes to the Tata Steel Kolkata 25K on 17 December; our first Senior Citizens' Run in the City of Joy. It's a fabulous way to end the year—on the go, charged, energised, ready for 2018. On behalf of the entire team, I wish you and yours the best of the season; see you next year!

## A Harmony for Silvers Foundation Initiative

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**WEB EXCLUSIVE** [www.harmonyindia.org](http://www.harmonyindia.org)



### **DEAR LIFE...**

*Inspirational speaker and cancer survivor Neerja Malik in Chennai is helping others conquer the disease*

**50  
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**Singer-composer 'Bombay' Jayashri reveals how music is therapeutic**

Cover photograph: **Focal Frames Photography**

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**Total number of pages in this issue of Harmony-Celebrate Age, including covers: 84**

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# column one

"The more I sink into the music, the more I'm able to forget everything outside," she says. It's a feeling 'Bombay' Jayshri's listeners know all too well. Her voice, with its quiet, goosebump-inducing majesty, transports you to another dimension where each syllable resonates gently and every cadence moves something very deep within. In our cover feature, we share her incredible journey beyond borders and learn how this versatile singer-composer has paid forward the gift of music to win hearts and touch lives.

Another inspiring silver who graces our pages this month is Lt Col Ram Singh. A proud Army veteran who was front and centre at the famed Battle of Al Alamein, the newly minted centenarian shares his war stories—and prescription for active ageing!

There's more valuable advice elsewhere in the magazine: financial adviser Dick Mody explains how silvers, too, can benefit from life insurance; nutritionist Naini Setalvad urges you to eat healthy like the long-living Japanese; and Dr Abhijit Pawar of Kokilaben Dhirubhai Ambani Hospital presents a guide on fall prevention.

Other highlights include a special report on the successful Harmony Senior Citizens' Run at the recently concluded Airtel Delhi Half Marathon and a tour of the magical-mystical allure of the seaside town of Puri.

As we draw the curtains on another year, Team Harmony wishes you a merry Christmas—watch out for a bouquet of new offerings along with your favourites in the coming year!

—Arati Rajan Menon

The Senior Citizens' Run supported by Harmony for Silvers Foundation at the Airtel Delhi Half Marathon was a brilliantly organised event. This was my second run and, like the first one, this was also amazing. Thank you, Harmony and Airtel Delhi Half Marathon, for such a wonderful experience and for taking care of us.

**Anjana Arora**  
Via Facebook

The article "To Serve with Love" ('Orbit' - 'H Report') in your November 2017 issue was very well written. It highlighted the need for geriatric care which society normally tends to overlook. It is also one of the core values being lost even as society is disintegrating with new challenges every day. The article was well articulated and all salient points were driven home, so much so that readers will be surely sensitised. I thank you for giving adequate coverage to an issue of such high importance in your esteemed magazine.

**R Chandrashekar**  
Mumbai

I am a proud reader of *Harmony-Celebrate Age*, I have read all your issues since 2015 and the amazing stories published leave me inspired. However, I feel that the advertisements in the first few pages hinder the experience, as was the case in the November 2017 issue. You have so much content that awes the readers, so use that! Otherwise, I love the magazine and I love the stories. Please keep up the good work.

**Jo-anna Oliver**  
Mumbai

My son ordered a good number of copies of your 'Marathon Special Edition,' which I immedi-

ately circulated among my fellow Rotarians. I am at a loss of words to convey our compliments to the editorial team for the excellent coverage of the subject. I know my son took the trouble of parcelling the magazines to me so I could read the excellent articles on runners like Khushru Patel, Ashok Kalla and others of my age group to motivate me to keep good health!

**Ram Mohan**  
Via email

I was very pleased with your Marathon Special Edition, "Run, Silver, Run", this November. As one of the proud participants featured, I must say, you have written my story very well and made it very interesting. Along with all the other marathoners runners featured, it has turned out better than my best expectations. Thank you.

**Rakesh Mittal**  
Gurugram

This was my first opportunity to read *Harmony-Celebrate Age* magazine, which aptly demonstrates the way to celebrate one's age. I have learnt that age is no bar for fitness if you are focussed on your goals. I salute all the runners who are featured in this issue and have learnt a lot from their experiences. I salute you for bringing out such features.

**Ashok Kalla**  
Via email

## HITS OF THE MONTH

Our most-read stories in November 2017 on

 [www.harmonyindia.org](http://www.harmonyindia.org)

1. Going the whole six yards
2. It's never 2 late
3. I am not a rebel



## NEWSWORTHY

## SUPERFRUIT?

By modifying a gene isolated from Indian mustard and introducing it into ordinary tomatoes, scientists at Hong Kong University have created **a new breed of tomatoes with anti-ageing properties**. As *South China Morning Post* tells us, these genetically modified tomatoes contain 494 per cent more Vitamin E than ordinary tomatoes, 169 per cent more Provitamin A and 111 per cent more lycopene—all powerful antioxidants. “Our transgenic tomatoes can be processed to give tomato juice and tomato paste that are enriched with many healthy components,” says team leader Professor Chye Mee-len. “And the extracts could also be used in the production of anti-ageing cream, sun-care lotion or face masks.”

**“THE EXTRACTS COULD ALSO BE USED IN THE PRODUCTION OF ANTI-AGEING CREAM, SUN-CARE LOTION OR FACE MASKS”**



**HALF-PRICE RIDE** Nagpur Municipal Corporation has announced that silvers (over the age of 60) will now get 50 per cent concession on bus fares in the city. The much lauded move will cost the corporation ₹ 5 million per annum.

# Digital disconnect

**Silvers are getting left behind in digital India.** That's the conclusion of a new survey conducted by New Delhi-based Agewell Foundation. As PTI reports, the foundation interviewed over 5,000 silvers in the Delhi-NCR region in August-September 2017 to assess the impact of the "ever-widening generation gap" on the lives of elders and found that silvers still find themselves at sea while using computers, laptops, tablets and smartphones. Here are some highlights of the survey:



85.8%

of respondents were found to be digitally illiterate

51%

bemoaned the lack of facilities to learn computer applications

69.8%

showed an interest in a digital financial literacy programme

- About 85.8 per cent of respondents were found to be digitally illiterate; of this, 76.5 per cent were men and 95 per cent were women.
- 74.9 per cent of digitally illiterate respondents said their digital illiteracy was adversely affecting their life.
- About 51 per cent bemoaned the lack of facilities to learn computer applications and get digital training.
- Another 44.6 per cent claimed that they had no idea about digital literacy.
- 85 per cent rued lack of communication with younger members of their families because of their inability to understand the digital language of communication.
- 82.4 per cent of digitally illiterate respondents claimed they consider themselves "marginalised" in the modern age of IT and Internet.
- On a positive note, 69.8 per cent showed an interest in a digital financial literacy programme.

Indeed, the Department of Geriatrics at All India Institute of Medical Science (AIIMS) can attest to this silver lining—their study of 300 elder patients in the capital reveals that 75 per cent of them are keen to use modern gadgets and smartphones to track and maintain their health through mHealth (mobile health) initiatives.



# Under the Tuscan sun

**L**ondon newspaper *Daily Mail* describes it as “part-cooking tutorial, part-travelogue, part-Big Brother.” What makes British reality show *A Celebrity Taste of Italy* endearing, though, is its all-silver cast. The four-part Channel 5 show turns its lens on five celebrity pensioners as they live together in an Italian villa and explore the Tuscan countryside over two heady weeks. The chemistry between the stars—actors Rula Lenska (70) and Ian Lavender (71); TV hosts Johnny Ball (79) and Judith Chalmers (81); and fitness guru Diana Moran

(78)—is palpable as they bond over food, wine and the joys of Italy. “I love the Italians with their cheeky ways,” proclaims the twice-married and currently single Lenska. “I love the way they pinch your bottom or touch you on the arm.” Meanwhile, Lavender is more circumspect when he says, “I know I’m lucky to be here. I’ve had cirrhosis, a heart attack and cancer twice. I’ve had my fair share of being put back together.” While the show is available online at [www.channel5.com/show/a-celebrity-taste-of-italy/](http://www.channel5.com/show/a-celebrity-taste-of-italy/), it’s not accessible to viewers outside the British Isles. Pity.

## OUT OF THE BOX

It’s a common lament that silvers are a scarce sight on the big screen. It appears to be the same story on the idiot box. According to a new study titled *Seniors on the Small Screen* by the University of Southern California’s Annenberg School for Communication and Journalism, senior characters are dramatically underrepresented on popular television. As website *variety.com* reports, the researchers examined 72 popular shows and found that people over the age of 60 account for

# 9.4%


*of speaking roles in popular television are attributed to people over the age of 60*

only 9.4 per cent of speaking roles—despite comprising 19.9 per cent of the US population. Here are some more interesting takeaways:

- Silvers account for only 8.2 per cent of regular roles on the shows surveyed.
- Only 30 per cent of characters over the age of 60 are women.

- Of the silver characters, 72.2 per cent are white; 14.6 per cent African-American; 6.6 per cent Hispanic/Latino; 1.3 per cent Asian, and 5.3 per cent mixed race/other groups.
- Behind the camera, people over the age of 60 accounted for 25.3 per cent of directors on the series surveyed—but only two of the 19 were women.
- Of 121 credited writers across 72 episodes, only 5 per cent were over the age of 60.

Wonder what a similar survey of Indian television would reveal!



*Flush those taboos  
away, go with the flow,  
and live your best life*

and discreetly. They will bring normalcy and mobility back to your life—whether you are home or with friends, walking or sleeping, playing with the grandkids or travelling, you can rest safe and secure that they've got your back!

#### **BREAKING BARRIERS**

Studies show that a major barrier to the use of adult diapers is mindset: embarrassment at the idea of using such a product and, in some cases, a feeling that doing household (kitchen) work wearing such a product is somehow 'unclean'. Remember, it was taboos like this that held women back for years together. Today, sanitary pads are an intrinsic part of every family's shopping list, as are diapers for babies. That's evolution in health and hygiene—why shouldn't silvers be part of it?

#### **DEPENDABLE, DAY AND NIGHT**

Easily available in a chemist near you or online at your favourite home-needs website, adult diapers are hygienic, discreet and offer comfort and dryness, safety and security. On average, two to three diapers will get you through the entire day. What's more, they are available in a range of absorbencies and sizes to suit every degree of incontinence and every body shape.

#### **YOUR CAREGIVER WILL THANK YOU**

The travails of caregivers—family, friends or professionals—who tend to ailing silvers are increasingly being examined by public health professionals. They, too, are prone to irritation, frustration and, in many cases, depression. If you are ailing, using a diaper will reduce your dependency on your caregiver. Using one at night, particularly, won't just guarantee you an uninterrupted night's sleep, it will allow your caregiver to rest too. Further, as diapers are disposable, the caregiver is spared the difficult task of washing soiled cloth and linens.

Evidently, adult diapers are a win-win solution for everyone! So flush those taboos away, go with the flow, and live your best life.

**NOBEL HYGIENE PRESENTS**

# **FRIENDS WITH BENEFITS!**

## **Incontinence need not interfere with life**

**LAST MONTH**, we told you how widespread incontinence is—it affects over 200 million people around the world. And despite the reluctance to discuss it, suffering in silence should not be the answer. Nor should slowing down or altering your routine.

#### **SNAP OUT OF YOUR SHELL**

Urologists attest to the fact that incontinence has a profound effect, not just on sleeping patterns but mental well-being.

This leads to anxiousness and uneasiness as well as depression in a majority of cases. However, withdrawing into a shell makes matters worse—while avoiding physical activity could compromise your health, cutting yourself off from friends and family will spur further alienation and unhappiness.

#### **DIAPERS HAVE YOUR BACK**

Here's the good news: adult diapers allow you to manage your incontinence effectively

**WATCH THIS SPACE NEXT MONTH FOR MORE FROM 'FRIENDS'**

# Ensure that he sleeps like a baby.



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# Rotate and reverse

Close to 30,000 people in the UK apparently signed up on a waiting list for it. So what makes cosmetic giant **Avon's Infinite Effects Reversalist Night Treatment Cream** so special? Well, according to the company, face creams (much like specific exercises) normally stop working over time while this "rotational treatment" ensures your skin never gets used (and thus immune) to the product. As website *mirror.co.uk* explains, you apply 'Cream One', which prepares, replenishes and moisturises the skin with anti-ageing plant actives for seven nights. Then, you switch to



Courtesy: Avon

'Cream Two', which uses a retinol complex to help reduce the signs of ageing and boost collagen, while improving the texture and tone of your skin for the next seven nights, before rotating back to the first formula again. At present, the product is only available at Avon's UK site for £ 28 (about ₹ 2,400) but is expected to eventually appear on the Avon India site. If you're interested, you can read more about it at [www.avon.uk.com/beauty-service/press-office/infinite-effects/1528059/press-office/beauty-service/press-office/infinite-effects/1528059/press-office/](http://www.avon.uk.com/beauty-service/press-office/infinite-effects/1528059/press-office/beauty-service/press-office/infinite-effects/1528059/press-office/)

**BOOB JOB** A few years ago, platelet rich plasma (PRP) therapy or the vampire facial was the latest celeb craze. Moving on (or should we say down), the next big thing is **the vampire breast lift**. Much like its predecessor, the non-surgical procedure is being touted as 'quick' and 'free of side-effects'—if you don't count a couple of days of swelling, soreness and redness as a side-effect, that is. Still want to know more? Here's how it works: the doctor draws blood from your arm, puts it in a centrifuge to separate the plasma, which is then re-injected in your breasts. This, supposedly, makes your breasts fuller while decreasing wrinkles and saggiess. The procedure is now available across India.

Photographs by 123RF.com

# MATERIAL GIRL



Love her or hate her—you just can't ignore her. And now **Madonna is literally in your face with her MDNA skincare line**. In keeping with the 59 year-old music icon's fierce, feminist image, the brand prides itself for not being 'anti-ageing'. "We're not talking about perfection and conventional standards of beauty," she tells media. "We're talking about taking care of your skin." The pricey line, which launched in the US recently after a low-key presence in Japan for three years, comprises a range of products, including a face wash and eye mask for \$ 50 (₹ 3,250); rose mist and chrome clay mask for \$ 120 (₹ 7,700); eye serum for \$ 180 (₹ 11,650); face serum for \$ 240 (₹ 15,500); and a 'rejuvenator' skincare set for \$ 600 (₹ 38,800)—you can see the whole range at *mdnaskin.us*. "It's a line I can use every day," Madonna tells website *wwd.com*. "Some things I use when I don't wear makeup, and others are good for having to apply makeup and be on stage under lights. I developed it for me, but it also feels universal. I mean, my children use it, my friends use it." So will many others probably—if they can afford it.

*the hearing of  
barn owls does  
not deteriorate  
with age*

# HEAR & NOW

Traditionally associated with wisdom, the owl could well become a symbol of hope for the hearing-impaired. Scientists from the University of Oldenburg in Germany have discovered that **the hearing of barn owls does not deteriorate with age**. While all birds are able to regenerate cells in their inner ears and consequently undergo less hearing loss than mammals, barn owls—who locate their prey through their sensitivity to sound—are remarkable as they experience no hearing loss whatsoever. In fact, the study showed no statistical difference between the hearing ability of young barn owls and elderly owls up to 23 years old. “The lack of hearing loss in old barn owls is remarkable, given that the average life expectancy of barn owls is rather low,” writes team leader Dr Ulrike Langemann in journal *Proceedings of the Royal Society B*. “Understanding the preservation of hearing in these birds could lead to new treatment options for deaf humans.”

# ETERNAL LIFE DOESN'T ADD UP

It's 'mathematically impossible' to halt ageing in humans. That's the conclusion of a team from the University of Arizona. As leader Paul Nelson explains on the university's website [uanews.arizona.edu](http://uanews.arizona.edu), when the body ages, two things happen: some cells slow down and start to lose function while others begin to grow faster, causing cancer cells to form. "This forms a double bind, a catch-22. If you get rid of those poorly functioning, sluggish cells, that allows cancer cells to proliferate;

and if you get rid of, or slow down, the cancer cells, that allows sluggish cells to accumulate. So you're stuck between allowing these sluggish cells to accumulate or allowing cancer cells to proliferate. If you do one, you can't do the other. You can't do them both at the same time." Thus, in his view, **ageing is an "incontrovertible truth" and "an intrinsic property of being multi-cellular"**. The study is published in journal *Proceedings of the National Academy of Sciences*.



**THE GENE PATH** While it may not be possible to defeat ageing (see "Eternal life doesn't add up"), it may be possible to slow it down. A team from the Institute of Neuroscience at the Chinese Academy of Sciences have discovered **the first genetic pathway underlying natural variation in ageing**. As *China Daily* reports, in their study of *Caenorhabditis elegans*, a worm with a clear genetic profile and a lifespan of about three weeks, they found that the combination of a certain neuropeptide coding gene and its receptor gene controls a 'longevity gene' that regulates the rate of ageing. The more active the coding gene and stronger the receptor gene, the more rapidly ageing occurs. While the researchers are yet to find this neuropeptide in the human body, they are confident that further studies will reveal that the mechanism underlying the ageing rate of mammals will be the same. Their study was published in journal *Nature*.

# Super social



123RF.com

**H**ere's what we already know about 'super-agers' (people over 80 whose cognitive abilities are similar to those in their 50s): there are differences in the size of certain areas of their brains. Now, a new study contends that **the size of your social network also helps you age better**. When researchers from Northwestern University's Feinberg School of Medicine studied 31 super-agers along with 19 of their cognitively average peers, they found that super-agers had more satisfying relationships and engaged more with the community. "You don't have to be the life of the party, but this study supports the theory that maintaining strong social networks seems to be linked to slower cognitive decline," lead author Emily Rogalski tells media. Their study was published in journal *PLOS One*.

## Polite is not always right

The next time that callow youth refuses to give you his seat on the Metro—thank him! As Sir Muir Gray, a professor at Oxford University and a public health adviser to the British government, tells newspaper *The Sun*, "We need to be encouraging activity as we age, not telling people to put their feet up. Think twice before giving up your seat on the bus to an older person. Standing up is great exercise for them." According to his team's report, published in the *British Medical Journal*, "Ensuring that as many people as possible maintain the ability to manage vital activities of daily living requires a cultural change so that it becomes normal to expect people of all ages to be active."



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**Spare your time**—the returns are immense. The mental health benefits of volunteering, such as staving off depression, loneliness and alienation, have been known for long. Now, studies indicate that giving your time to others or for a cause of your choosing is also linked to significant physical benefits, such as lower blood pressure, decreased risk of cardiovascular problems, and increased lifespan.

## Then: Toilet paper roll Now: Phone holder

**A**lthough you can always buy a phone holder from the market, isn't it just cooler if you can make one yourself? All you need is a toilet paper roll, four push pins, craft paper, cutter, marker, glue, and craft scissors. Place your phone over the toilet paper roll and outline a slit where the phone will enter the roll. Cut out the toilet roll; cover with craft paper end to end and glue the edges together. Cut through the craft paper opening the slit. For finesse, cut 2-cm-thick craft paper, preferably of a different pattern, and stick to the edges, leaving about 1 cm sticking out of the toilet roll. This is to be folded in to hide the crude edges of the toilet roll. Now, pin the push pins to the edges of the roll, two on each side.

Make sure the distance is far apart so as not to get the phone scratched. Voila—your phone holder is ready!



### RECYCLING FACTS

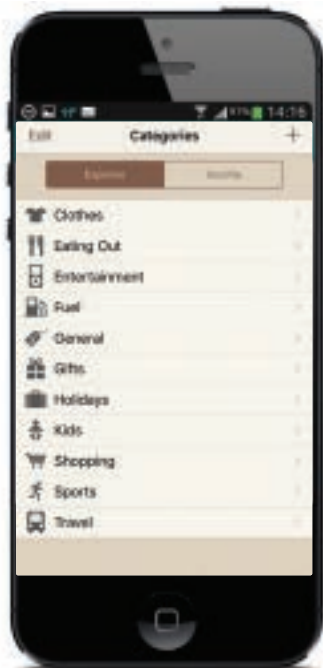
- Manufacturing with recycled paperboards cuts down on air pollutants like nitrogen oxide that contribute to smog and certain emissions that cause respiratory problems.
- Each tonne of recycled paper can save 17 trees, 380 gallons of oil, 3 cubic yards of landfill space, 4,000 kw of energy, and 7,000 gallons of water. This represents 64 per cent energy savings, 58 per cent water savings, and 60 pounds less of air pollution.



Haresh Patel

### MORE RECYCLING IDEAS...

1. CUT A FEW TOILET ROLLS IN DIFFERENT SIZES, KEEPING THE CYLINDRICAL SHAPE INTACT. WRAP CRAFT PAPER AROUND EACH ROLL AND STICK THEM VERTICALLY TO A MOVABLE PLATFORM. YOUR DESK ORGANISER IS READY. FILL THE ROLLS WITH PENCILS, PENS, AND SCISSORS; WHATEVER CLUTTERS YOUR DESK.
2. USE THE CYLINDRICAL SHAPE OF THE TOILET ROLL TO STORE WIRES. KEEP THEM ORGANISED AND TANGLE-FREE WITH A FEW TOILET PAPER TUBES IN A BOX.



## SPENDING TRACKER

**Available for:** iPhone, iPad and iPod touch, compatible with iOS 8.0 or later; Android

**What it does:** A personal finance app, it tracks your spends, helping you stick to a pre-decided budget, with an easy-to-use and intuitive interface. Developed by M H Riley Ltd, users can now set a budget over a flexible time period; carry over a remaining budget, see main areas of spending for in-depth analysis; and log expenses and incomes.

**How it works:** The app opens to four tabs at the bottom of the page. The 'Spending' tab is where you can add income and your expenses according to date, amount and category. The balance or excess is automatically calculated by the app. The second tab 'Transactions' keeps a log of all transactions that can be sorted by date, amount or name. The third tab 'Categories' has pre-decided categories that can be edited. Last is 'Settings', where you can choose to track your spending either weekly, monthly or yearly; set a fixed budget amount to help you meet your spending targets, carry over remaining budget; and manage your account settings. Tilting the screen opens up a hidden tab that provides for in-depth analysis of cash flow visually with interactive charts. A great way to tighten your purse strings!

Worried about his grandmother's forgetfulness, 17 year-old Aryaman Kunzru, a Class 12 student at Canadian International School, Hong Kong, created the app Dawai Dost. Simple and easy to use with no complex input process, this app has been designed for silvers who have a hard time sticking to their medicine schedule. Users can take a photo of the medicine or feed in its name manually and set the time for daily consumption; the app will chime an alarm to remind them. Through text and voice messages, the app also warns users when medicines are about to expire; voice notifications and in-app instructions are available in Tamil and Hindi. For now, the app is only available on Google Play Store.

## BHIM

**Available for:** iPhone, iPad and iPod touch, compatible with iOS 9.0 or later; Android

**What it does:** Bharat Interface for Money, popularly known as BHIM, is an initiative to enable fast, secure, reliable cashless payments through your mobile phone. Developed by the National Payment Corporation of India (NPCI) as part of the Digital India initiative, it makes it easy for citizens to check the date of credit of their first pension, calculate commuted pension, transfer money online, make transactions using one's Aadhaar number, check balance, and more.

**How it works:** BHIM is interoperable with other Unified Payment Interface (UPI) applications and bank accounts for quick money transfers online. Register your bank account with BHIM and set a UPI PIN for the bank account. Your mobile number will serve as your payment address and you can simply start transacting. Instant money transfer can also be made to an unregistered user using your mobile number, account number and IFSC code and Aadhaar number. You can collect money by sending a request and reverse payments instantly if required. You can also scan QR codes without logging into the app and make payments. There are some initial requirements to operate the app, such as a valid debit card, mobile number linked with account and enabling of Internet/mobile banking. Once these requirements are fulfilled, the app is a breeze to use.





# Yellow, yellow, gritty fellows!



Photographs by Humayun Khan

**I**t was a nippy Sunday morning but nothing that would keep the rugged Delhiite away from the annual Senior Citizens' Run supported by Harmony at the Airtel Delhi Half Marathon. Not even the mood-dampening smog that had descended on the capital a week earlier could do that! So said 74 year-old Sarla Rani and her band of regulars at the run who arrived at Nehru Stadium on the morning of 19 November even before the sun did. Soon they were joined by busloads of silvers from all over Delhi, Noida and Gurugram.

By 8 am, around 1,200 silvers, clad in their signature bright yellow shirts, made their way to the flag-off point at the stadium. Three, two, one... and they were flagged off by guest of honour for the day and former national boxing coach Gurbaksh Singh Sandhu, who was thrilled at the sight. He was joined by the Harmony team.

Some silvers danced along the way, some waved at the cheering crowds, while the serious runners among them zoomed past. One of the participants, with sunglasses and headphones on, even chose to start the race in style: by walking backwards.

An hour later, the silvers returned to the marquee for refreshments, a bit of entertainment, and the distribution of lucky draw prizes, pumped from the 4.5-km trail around Delhi they had just completed. While they were all in the mood to celebrate their achievement, for some like Mukul Abhyankar, first-time runner who was also celebrating his 64th birthday, it was extra special. "I retired in 2014 and have been paying more attention to my health. I have been training for this for the past month and hoped to complete it in under 30 minutes. I finished in 20!" he tells us. Sure enough, he sees the 21-km Airtel Delhi Half Marathon on the horizon.



Nearby, the 'Road Runners', 51 of them from the Safarjung Development Area (SDA) in Delhi, were toasting themselves with cups of steaming chai. While all of them were celebrating their participation in the run, for one of their members, too, it was a doubly special day. "It's my 33rd anniversary today," Asha Gupta, 60, tells us. And though her better half did not make it to the run, she assured us that she was "going home to collect my gift".

Indeed, love was in the air as first-timers Ramesh, 65, with his walking stick in one hand and his beloved, Aruna Kumari, 62, by his side, made it

past the finish line. Elsewhere, veteran couple at the senior citizens' run Brigadier Anil Adlakha, 76, and his wife Sunita, 70, who have been participating right from the first Senior Citizens' Run in 2008, revelled in the fact that Brigadier Adlakha had become the poster-boy for the run, with his picture blown up and used as a larger-than-life backdrop on the stage. Deservedly so, given that Brigadier Adlakha and his band of deputies, "all stalwarts", have together been gathering the troops all the way from Noida and encouraging them to participate in the run. "This year, we were 119 of us," Brigadier Adlakha tells us happily.



Troves of Delhiites showed up from all over—there were the ladies from DDA flats in Ambedkar Nagar who go for their morning and evening walks together and made an outing of the run; there was the ‘Pyjama Party’, nine of them from Noida, led by the women of the group, Pammi Diwan, 67, and Sneha Sood, 71; and there were the out-of-towners like Chandra, 63, who was visiting from Chennai. While her Gurugram-based son, an Ironman competitor, took part in the half-marathon, Chandra herself was taking part in her third-ever senior citizens’ event. “I used to be an athlete in school and now, after all these years, since I was diagnosed with diabetes, I have rediscovered the joy in walking and running,” she tells us.

One truth the run exemplified: heroes come in all sizes, shapes and, of course, ages. From first-timer Rakesh Sabarwal, 65, who was running to raise awareness and money for 10 schools in Tamil Nadu as part of the Isha Vidya programme, to Rajen Khanna, 67, a regular at the run who donated one

of his kidneys to his daughter five years ago, the run saw its fair share of them.

Then, there were those heroes whom we have come to revere by virtue of their sheer grit. Like 97 year-old Madan Swarup Sethi, who stops by every year to encourage his fellow silvers. Mohan Singh, 83, who finished the trail with surprising ease—but maybe not so surprising owing to the fact that he’s been practising yoga for the last 20 years; “two-and-a-half hours a day without fail,” he insists. And Col J S Sodhi, who has been coming to the run for the past three years—even a bad ankle did not stop this 80 year-old from crossing the finish line.

It was a terrific way to celebrate 10 years of the Airtel Delhi Half Marathon. While we at Harmony do our best to create a platform where silvers are encouraged to go forth and flourish, the silvers outdo themselves each time, inevitably leaving us in awe, right from the get-go. This time was no exception!

—Natasha Rego

# TSK 25K: The race against distance

Procam International tells us how the event has got the city running!



Photographs courtesy: Procam International



**K**eept the date blocked. The running shoes out. The clock on timer mode. The shorts and tees in place. And get ready to be swept off your feet by a riot of colours, a sea of faces and a confluence of languages. For Tata Steel Kolkata 25K, in its fourth year, has reinvented the meaning of distance running, turning the cultural capital of India into a running city and going international.

If the first three years saw the TSK 25K grow bigger and better with participation touching the 10,000 barrier; this year will focus on a strong international elite field with road runners and specialists for this distance taking the start line. This also gives professional distance runners from India the valuable opportunity to measure themselves to international standards. The event will also boast a raised prize purse of \$ 100,000, a huge increase from previous editions. And the event will be live on TV for the first time, offering sports enthusiasts from across the region a unique opportunity to view the magic of Kolkata come alive.

Indeed, history will be made on 17 December as Ethiopian distance running legend Kenenisa Bekele and Kenyan superstar runner Florence Jebet Kiplagat take the start line. It will be the first race ever in India for Bekele, a three-time Olympic gold medallist and 18-time world champion on the track and cross country—and the first time he has ever raced over this distance. Heading the women's field will be Kiplagat. She is also world champion on multiple surfaces, having won at the 2009 IAAF World Cross Country Championships and the 2010 IAAF World Half Marathon Championships. Further, she is a former half-marathon

world record holder. If this were not enough, the international brand ambassador for the race is the iconic Mike Powell, who still holds the record in long jump that he set back in 1991. A living legend, the American is one of the true-blue track-and-field specialists to walk this planet.

The race will be flagged off from the iconic Red Road and the route will take runners through the magnificent Victoria Memorial, Kalighat, Alipore Court, Taj Bengal, Prinsep Ghat and the Vidyasagar Flyover. Other than the elite run, TSK 25K will also feature the races that make running a matter of joy and a catalyst that brings smiles to several hearts like the Ananda Run, Senior Citizens' Run and Champions with Disability Run.



As an added motivation for all amateur runners, there is a hefty prize purse for age categories beginning from 18 to above 65 in the 25K, and beginning from 15 to above 65 in the 10K. All confirmed 25K participants will also get the exclusive PUMA Race Day Tee, while the first 1,000 finishers in the Open 10K will receive the PUMA Finishers Tee.

With cricket superstar and 'home boy' Sourav Ganguly (*seen in pic with tennis legend Boris Becker*) as the face of the event, this 25-km stretch of heritage Kolkata, laden with history and cultural opulence, is waiting to bear testimony to the biggest carnival celebrating health and fitness, charity and communal harmony, all rolled into one! Be there for the celebration.

**For registration and other details, log on to**  
 <http://tsk25.procamrunning.in>

# ALZHEIMER'S

The latest from around the world

## Seeing the light

**M**ore good news for Alzheimer's patients. A research team at the Massachusetts Institute of Technology (MIT) in Cambridge, Massachusetts, used 'light therapy' to induce a certain type of brainwave called gamma oscillations in the brains of mice that exhibited Alzheimer's disease. While previous research has shown that Alzheimer's patients have impaired gamma oscillations, which is linked to impaired cognitive functioning, researchers were able to induce these brainwaves in the mice with positive results. Shining a flickering light into the eyes of the mice, they discovered that the gamma oscillations thus produced retarded the formation of beta amyloid plaques. The research was published in journal *Nature*.

Inbal Goshen and Karl Deisseroth

# ALERTS

## HIGHS & LOWS

The next time you go bananas over, well, bananas, don't bite off more than you can chew. The fruit is a rich source of magnesium and we are now discovering that maintaining the right levels of the mineral in one's body can keep dementia at bay. It's tricky. Scientists at the Erasmus University Medical Center in the Netherlands have found that **both high and low serum magnesium levels can raise the risk of developing dementia.** They conducted a study, where they measured serum magnesium levels in over 9,500 participants, aged an average of 65 years. None of the participants had dementia between 1997 and 2008. During the next 10 years that they were clinically followed, 823 participants developed dementia, 662 of them Alzheimer's disease. After adjusting for various factors, researchers found that participants in the group who exhibited both low and high serum magnesium levels showed a 30 per cent chance of developing dementia over those whose levels were normal. The study was published in journal *Neurology*.



Photographs by 123RF.com

## GO GREEN

It might be time to change the adage from 'an apple a day...' to 'a cup of green tea a day...'—new research suggests that those who love to drink this beverage are less likely to develop Alzheimer's as they age. Scientists at McMaster University in Ontario, Canada, have discovered that a **compound in green tea called polyphenol epigallocatechin gallate disrupts the formation of toxic, beta amyloid plaques that coat the brain of Alzheimer's patients,** a hallmark of the disease. As many as 50 million people worldwide suffer from the neurodegenerative condition, and the Canadian study, reported in the *Journal of American Chemical Society*, points to at least one healthy habit that could keep the disease at bay.

## IMPROVED IMAGING

But what about combating Alzheimer's after it develops? Well, researchers at Huazhong University of Science and Technology, China, have come up with **an enhanced way of mapping the changes that take place in the brains of those afflicted with Alzheimer's.** It's called Cyro-MOST (cyro-micro-optical sectioning tomography); this new imaging system offers a better way to map the wide distribution of senile plaques in the brain. The micron-level, 3-D visualisation of protein deposits offer a better understanding of the disease and its mechanisms, in turn benefitting treatment. The details have been published in journal *The Optical Society*.



# a FOR AVOCADO!

Just when we realised it helps in digestion and keeps the skin healthy, here comes more news on the wonder fruit. A new study shows that the **avocado boosts eye health and improves cognitive skills.**

Researchers from Tufts University, US, studied a group of 40 adults aged 50 years and above who consumed a whole, fresh avocado every day and tracked the changes in their lutein levels over a period of six months.

(Lutein is a compound found in fruits and vegetables that accumulates in the blood, eye and brain and strengthens the eyes and cognition skills.) After the experiment, there was a 25 per cent rise in their lutein levels. The study was published in journal *Nutrients*.

123RF.com



# Harmony-Celebrate Age GOES DIGITAL

Harmony-Celebrate Age

[www.magzter.com](http://www.magzter.com)

India's premier magazine for senior citizens, *Harmony-Celebrate Age*, is now available on international digital news stand Magzter



The magazine can now be downloaded and read on a variety of digital platforms such as iPad, iPhone, Android, Windows 8 and tablets.

Download the free Magzter app or log on to <http://www.magzter.com/IN/Harmony-for-Silvers-Foundation/Harmony---Celebrate-Age/Lifestyle/> today to read the latest issue of *Harmony-Celebrate Age*.





Shyamola Khanna

# Colours of contentment

In her studio on the second floor of her Hyderabad home, **Anjani Reddy** paints beautiful women in serene poses, always surrounded by flowers and nature. But her women do not smile, nor are they angry or crying—they are simply serene. The 66 year-old is an artist who bares her soul in her work, her inner peace so palpable that one cannot help but be touched by it. “Every artist projects some element of herself in her art. I do too. When I paint the women, I project an inner serenity, I want to share my personal moments with connoisseurs. A woman does not have to smile to show that she is happy,” reveals Reddy, recipient of the Raja Ravi Varma Samman conferred by the Megh Mandal Sansthan of Rajasthan at Chaitranjali, an annual event that recognises contemporary Indian artists.

Reddy grew up in Hyderabad, with her uncle’s family, because her father didn’t want to move out of Nandikandi, their ancestral village. From the beginning, she told anyone who asked that she wanted to draw. When she was older and decided to pursue fine arts, friends and family thought she was saying ‘finance’ and were impressed. They were quite disappointed when she clarified that she had said ‘fine arts’!

She acquired a bachelor’s in fine arts at Jawaharlal Nehru Technical University (JNTU) in Hyderabad; a week later, she was married. “For the next 10 years, I fretted and wondered if I would ever get back to the brush and easel the way I wanted to,” she recalls. After her second child started attending full-day school, Reddy joined JNTU as a professor of art in 1987, and she immersed herself in painting like never before. She hired a studio so she could work without interruption. “It was a very bold decision as only a handful of senior artists had their own studios but I had my pay check to pay the rent.”

It wasn’t long before she set about working towards her first ‘one-woman show’. She reflects, “Inspired by rows and rows of homes, women leaning out of balconies, putting clothes out to dry, curving coconut palm trees leaning into homes, beautiful birds, I called the series *Dwellings*.”

Every one of her 30 canvases sold out at the show held at Kala Bhavan Art Gallery in Hyderabad in 1991. “It was a magical moment! When I look back, I think I have had this moment of madness, and I put all the images in my head on a large canvas, and then there were others who could see

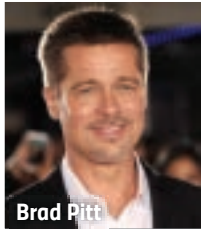
the madness and wanted to buy it and look at it again and again.”

Reddy has gone on to show her works in Mumbai, Delhi and Bengaluru. It was a high point when, at the Taj Art Gallery, J J Bhabha, art curator for the Taj Group, bought two of her works, which were later used in the Titan calendar. She was “humbled that her work has been shown along with B Prabha, K H Ara, Jamini Roy and other greats”.

“I have been repeatedly told that there is a kind of lyrical quality in my work,” Reddy muses. “I guess it comes from my love of music. For me, a figure is as beautiful as a flower, even when it is a man (though they are mostly in the background!). I now understand why people tell me that there is ‘a song of life’ playing in my work.”

Then, she shares another cherished memory. “I had a show in Delhi at Lalit Kala Akademi in 2012. Kumari Selja, then union culture minister, had been invited to inaugurate an exhibition of Haryana artists on the first floor, while I was exhibiting on the ground floor. The minister came back after the formalities were over to browse through my work and bought five paintings!”

—Shyamola Khanna

**Dharmendra Deol****Brad Pitt**

Photographs by 123RF.com

## BIRTHDAYS

Social activist **Medha Patkar** turns 63 on 1 December.

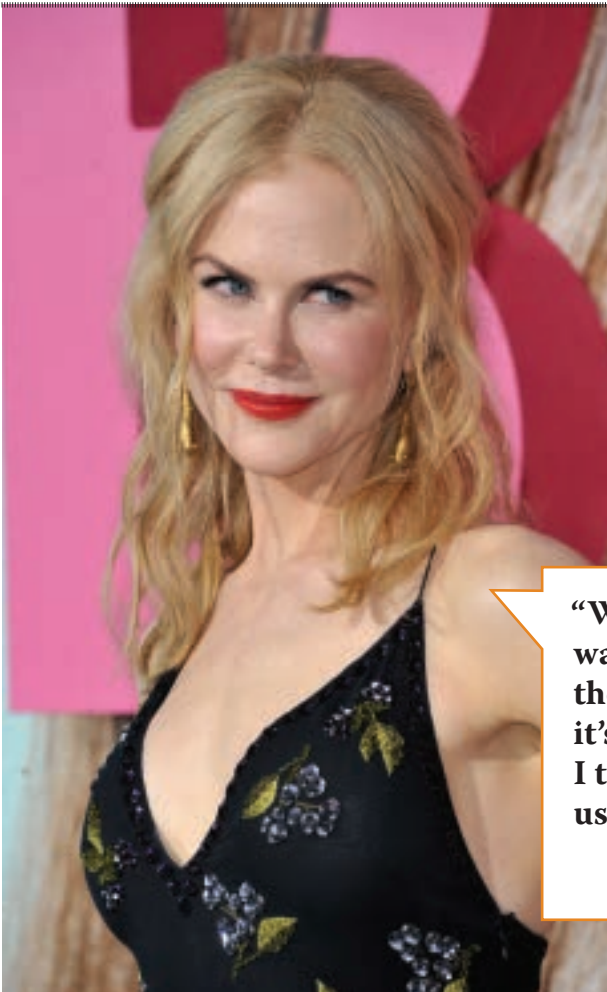
Actor **Dharmendra Deol** turns 82 on 8 December.

Actor **Shivaji Rao Gaekwad**, better known as **Rajnikanth**, turns 67 on 12 December.

American actor and producer **Brad Pitt** turns 54 on 18 December.

Former President of India **Pratibha Patil** turns 73 on 19 December.

American actor and singer **Sissy Spacek** turns 68 on 25 December.



## IN PASSING

Pakistan founder Muhammad Ali Jinnah's daughter **Dina Wadia** died of pneumonia on 2 November in New York. She was 97.

Folk artist **Marisidamma** passed away after a cardiac arrest on 5 November in Mysuru. She was 80.

Actor **Shyama** died of lung infection on 14 November in Mumbai. She was 82.

Leader of the armed struggle for Telangana **Pottabathini Dasharatha Kumar** died of age-related illness on 14 November in Hyderabad. He was 87.

Former actor-singer-teen idol **David Cassidy** died of organ failure on 21 November in Florida. He was 67.

## MILESTONES

📖 Hindi litterateur **Krishna Sobti**, 92, won the 53rd Jnanpith Award on 3 November in recognition of her outstanding contribution to Indian literature.

📖 Comedy superstar **Ashok Saraf**, 70, won the Filmfare Marathi Lifetime Achievement Award in October in Mumbai. Other winners included **Nana Patekar**, 66, who received the Best Male Actor award; **Vikram Gokhale**, 76, who received the Best Supporting Male Actor award; and **Mahesh Manjrekar**, 64, who received the Critics' Best Director award—all for the film *Natsamrat*.

**BATTLING ON:** World War II and US Navy veteran **Vito Perillo**, 93, defeated Mayor Gerald Turning and scored a surprise victory in the nonpartisan municipal race on 8 November in Tinton Falls, New Jersey.

## OVERHEARD

**“Women are having babies in their 40s and wanting to continue their careers well into their 70s. They don’t want to be told, ‘No it’s over.’ We’re doing so much more. And I think we have helped that shift by all of us women banding together.”**

—Australian actor **Nicole Kidman**, 50, speaking to *People magazine*

## HAVE SOMETHING TO SAY?

THIS IS THE PLACE TO DO IT. REACH OUT TO FELLOW READERS WITH INTERESTING ANECDOTES, INSPIRING STORIES AND HEARTWARMING MOMENTS FROM YOUR LIFE. WRITE IN WITH FULL CONTACT DETAILS, AND MAKE THIS SPACE YOUR OWN.

### SWEET DREAMS

There is no dearth of ideas, really; the real challenge is turning thoughts into action. I did just that and here I am now, with an ice-cream business, satiating people's hunger for the sweet and savoury. And I can tell you, *this* is what dreams are made of.

In the year 2000, my younger daughter Saumyaa, then two years old, inadvertently set the family on this propitious path. A raging tantrum for a softie cup from a neighbouring ice-cream shop led me to start Icecreamskee, previously known as La Croix.

**Thakur scoops out innovative frozen treats for customers**



Haresh Patel

Sceptical of the synthetic nature of ice creams, I felt I was denying my daughter this delectable indulgence in order to keep her healthy. So I decided to experiment with frozen desserts at home. I have studied food and nutrition at Juhu's SNDT College in Mumbai, so eating healthy was a priority at La Croix, a small ice-cream business I had started and where I sold only to friends and family. Later, I reinvented my business, rechristened it 'Icecreamskee' and went commercial. Besides, the need to innovate for a healthier lifestyle also needed some entrepreneurial experience that I have apparently inherited from my mother, as my elder daughter Sucheta often says, proudly. My mother loves setting up stalls at fairs and festivals, and it is that same inherent need to feed people with the most sumptuous flavours, and seeing their eyes light up, that now pushes our family further, to expand beyond friends and families.

You might think that making ice-cream at home is a tedious process; rather, it's a patient game. Preparation takes about an hour, which is then followed by two rounds of freezing, about 14 hours each. Earlier, there wasn't too much emphasis on flavours. As long as the ice crystals were absent, the ice-cream was considered good. Now, intense competition between brands has paved the way for innovation. Most of our flavours take a lot of trial and error, as it is our endeavour to keep them unique. Besides the juxtaposition of flavours, we also make customised ice-creams, which is our driving force at the moment. We cater to diabetics and other patients who may have restrictions on their intake. And we cater to them in the healthiest manner.

We never thought of it as a business until just a year back. I had been making ice-cream since 2000 for my doting daughter but it was only last year that Sucheta suggested that I open my doors to a wider base of customers. As she has a background in the marketing industry, she had some marketing tricks up her sleeve that have helped us on this journey.

I don't measure the success of my business in monetary terms; rather, I am driven by passion and sentiment. The look in my customers' eyes tells me they appreciate my work. I am not sure what the future holds for Icecream-skee but I hope I can continue to see the smile on many more faces for years to come.

—Asha Thakur, Mumbai

## 'LEAVE ONLY FOOTPRINTS...'

Before moving to Himachal in 2016, I lived in Japan. There, in 2009, I met my future wife. Her family has been living in the Kotkhai valley for many generations. I came to visit her family and ancestral farm in 2010 and was immediately taken by the idea of living in an orchard in the Himalaya.

The farm is situated at the top of a valley, with Shimla a couple of hours away, while a couple of steps across the road will place you in a serene and protected deodar forest. If you are somewhat robust, you could walk through the wilderness from our farm to the high passes of the Great Himalayas, and meet very few people along the way.

Ever since my wife and I moved here from Japan on Valentine's Day 2016, we have been setting up a farm-stay alongside regular orchard work, which carries on regardless. We have many guests, many of whom go 'trekking'. For some, this means a half-hour stroll along the road, while others would rather tackle a five-hour hike to the local peak from where they can sit and gaze at the lofty heights of Kinnaur, Kullu and, on a clear day, Uttarakhand.

I usually like to accompany them and point out that I am still in the process of learning about the socio-cultural and natural history of the area. When I can't go with them, I send them off with instructions such as 'turn left at the big pine tree'! Eventually, I decided to make a map, or a series of maps, of those hikes, which would make our guests feel more secure about navigating. Mainly, the routes are through the Kalala forest zone and are between 30 minutes and three hours long, but there are also day hikes of five to eight hours up to the local peaks of Neraghati, Reoghati, Chaal Temple and Sararu Pass. An overnight hike to Hatu Peak is planned.

We are lucky that an old mule track built in the British era passes through the forest, linking Kotkhai to Hatu, where it meets the Hindustan-Tibet Road. The aim is to create physical maps both on paper and online that correspond to marked trails on the ground. I also make stone cairns to mark the way. I first walk every path and discover whether or not they lead anywhere. Quite often, the paths

simply dwindle into nothing but a clump of brambles. I then choose those that are worthy, especially ones with particularly good viewpoints along the way, or pass objects of interest, such as old water sources (*bauri*), a leper's cave (where the victims were once apparently walled in), old boundary markers, trig points, etc.

One of our favourite picnic spots is a hanging rock known by the locals as '*Saut ki dhankk*' on account of a story where two wives of a man were once sitting; one pushed the other, who grabbed the first, and they both fell to their doom. I also try to link up the routes so that round trips are possible. I then trace them using an app, which gives me an accurate record on Google maps. The majority of the work will be complete by the end of this year, but it is a never-ending process—there are always more paths to discover!



Courtesy: Michael Lidgley

Lidgley is mapping mountain trails in Shimla

The more I walk these forest paths and the more familiar I become with the stories they have to tell, the more I realise that this is an exceptionally beautiful part of the world. It is not a place for everyone but it is the perfect place for those who like to 'leave nothing but their footprints, and take nothing but their memories.'

—Michael Lidgley, Shimla

# Crafting a new innings

**MAHARUKH MISTRY, 72  
MUMBAI**

**I**t is interesting to see how my life turned into an example of two axioms: 'If one door shuts, another one opens' and 'Age is just a number'. The entrepreneurial venture 'RZM Torans' is a tangible example of this.

I was born into a middle-class Zoroastrian family in Madhya Pradesh, where my father was a weaving master in a textile mill. At some point, we moved to Mumbai. I completed my schooling in the big city and went on to graduate in arts from Ruia College. I soon took up my first job in 1967 as a stenographer at Timber Industries to support myself and my two elder sisters, who could not complete their education. After a rather satisfactory career spanning 38 years, I retired as an office administrator from Lumex Lightings in 2005, at the age of 59.

I soon realised I needed to find something to keep me occupied and active, and generate a sustainable income for my sisters and myself. As a hobby, I used to make *kaach na toran* (glass bead hangings), a traditional Parsi craft used to beautify door frames and invite warmth, happiness and good fortune into one's home. The most authentic hangings are made of glass beads; but they are also created in a variety of other beads, designs, shapes and sizes.

Photographs by Delaveen Tarapore



Goolu, Roda, Zarine and Maharukh at their home in Mumbai



**To place an order for products from RZM Torans, call (0) 9867417925**

My mother initiated me into this art. Though I wasn't actually taught it, I picked it up by watching her. In the olden days, during her monthly menstrual cycle, she would live in a separate room and not do any chores around the house. That's when my grandmother taught her how to make *toran* to keep her occupied. My sisters and I didn't have any such restrictions, but we tried our hands at *toran*-making anyway.

When I started making basic *toran*, I needed to hone my skill. So I approached a cousin who lived nearby. Soon, my elder sisters Roda, 80, and Zarine, 76, decided to join me in this entrepreneurial venture. Thus 'RZM Torans' was born as a collaboration of our initials!

To test the waters and see how sustainable this venture could be, we put up a stall at a Parsi exhibition in Dadar Parsee Colony in 2006. Almost all our *toran* sold like hot cakes and left us with heaps of orders to fulfil. We were thrilled and our confidence grew by leaps and bounds.



# DOSA CENTRAL

*Experts answer your queries and concerns on jobs after retirement*

"I am proud to say that we have a loyal customer base from around the world, and they appreciate the materials we use. We have plenty of customers who approach us for exclusive and customised garlands with a particular design or engraving"

Despite being up against established *toran* businesses, we soon got to be known for our products by word of mouth. People kept referring to us as 'The Three Sisters'.

I must admit that our physical disabilities have been a bit of a hindrance. I suffer from partial speech and hearing loss, Zarine cannot hear and Roda is speech-impaired. This makes things difficult during an exhibition when a customer talks too fast or doesn't understand what we are trying to say. That's when our oldest sister Goolu Lal, 83, who is in the pink of health, jumps in to shield us.

I remember one time when an Australia-based client placed an order for eighty 10 × 5-inch pieces. I miscalculated the time we would need to complete the task; when the deadline neared, the three of us had to pull up our socks. We put in 13 to 18 hours each and worked every day until we finished the order. What an achievement it was! It is these small challenges that add much-needed excitement to our lives, otherwise on any other ordinary day you will catch us watching television, reading the newspaper and discussing our soap operas.

Today, as RZM completes 11 years, I am pleased to say that we have a loyal customer base from around the world. Our customers appreciate the materials we use—ranging from ordinary glass beads to crystal glass beads, antique beads and even acrylic beads—and we have plenty of customers who approach us for exclusive and customised garlands with a particular design or certain words engraved as well as to repair and restructure their antique collection of *kaach na toran*. Mind you, reshaping and repairing an old *toran* is much more tedious than making a new one. We spend about 10 hours each day making *toran*.

Over the years, we have also forayed into making artistic designer frames, wall hangings, coasters, bracelets and mats, all made from a wide variety of beads. Many people say spinsters sting you like a bee. However, with the support of my sisters and our fierce desire to be self-dependent, nothing will deter us from spreading happiness—not even our physical shortcomings!

—As told to Delaveen Tarapore

**I am a retired mechanical engineer and administrator from a company in the Gulf. Having returned to my hometown Bengaluru recently, I am looking to start a small non-vegetarian dosa shop in the commercial space below my home to make and sell dosas myself. Throughout my career abroad, I always dreamed of the day I would return home to become a dosa chef. I am not looking to turn a major profit, but would like it to be a smooth, sustainable phase of my life. What advice do you have for me?**

To run a dosa shop is an unusual and exciting venture. If your interest is to focus purely on affordable food, you will cater to tastes across the masses. Dosa-sambar and dosa-chicken are hits, even among the north Indian inhabitants of Bengaluru.

Your first step, however, is to step out of the kitchen and figure out the logistics. Speak to the proprietor of a friendly neighbourhood dosa shop, or offer to apprentice with them to learn the ropes. Apart from the paperwork involved in registering your outlet, you will have to create a schedule to keep your shop supplied. Start small and figure out your quantities through trial and error, and set your price keeping in mind your basic investment and then some.

You will need to make some hires for various activities: one to help you procure the goods and do odd jobs, and one kitchen staff to help you in the prep. Dosa eaters are used to self-service so you can start with minimal staff at first. The first few days might be a little rough, but you will eventually get into the rhythm.

People of all strata are looking for a good dosa with homemade sambar, chutney and curry, so if you are tech-savvy, post pictures and videos of your food on social media sites. Tell people where you are and what you have to offer and wait for them to stop by one Saturday evening.

—Reena Blessy runs a chain of lunch centres in Chennai



# A slice of Japan

**Taking a cue from the land of the rising sun, incorporate longevity-enhancing and health-promoting foods into your diet**

Life expectancy is the highest it has ever been, thanks to advancement in medical technology. Besides longevity, it is also important to have a good quality of life, be free of disease and pain, and in a good mental and physical state. There are many countries whose people enjoy high life expectancy without any advanced technological and medical support; the best example of this is Japan. A closer study reveals that the Japanese consume certain foods regularly that help them live a long and ailment-free life. More amazingly, many of these foods are available across India. We just need to make a conscious effort to include them in our diet.

## SEAFOOD



The Japanese diet is rich in seafood, especially fish, which helps reduce the risk of heart diseases. Fish is a very good source of protein and also considered excellent brain food. Fatty fish is a rich source of omega-3, which elevates the mood and guards against certain types of cancer and inflammation. Unlike red meat, fish has a positive effect on cholesterol. There is a wide variety of seafood, especially fish, available in India and used abundantly. The coastal regions are renowned for yielding a number of preparations that are not only delicious but healthy too.

## LEAFY VEGETABLES



The Japanese eat a mixed variety of greens almost every single day. Greens are a powerhouse of vitamins and

minerals. In India, too, we have coriander, fenugreek, spinach, amaranth, moringa and much more grown locally in different regions and it is easy to incorporate this huge source of iron, calcium, protein, magnesium and Vitamin C into our diet. Have leafy greens as stand-alone, side-dishes, toss them in your dal, mix them in your dough while making rotis and dosas, or use them to make gravies and purees. When combined with a dairy product, iron loses 50 per cent of its value. So forget the *palak* paneer; have *palak* dal or *methi chawal* instead. The bioavailability (the rate at which the nutrient is absorbed by the systemic circulation) of leafy greens increases when mixed with Vitamin C, so squeeze a lemon or add tomato, tamarind or *kokum* (*Garcinia cambogia*) to your greens.

## PROBIOTICS

Almost 100 years ago, Japan was facing multiple water-borne diseases leading to many deaths. During this time, microbiologist Dr Minoru Shirota discovered the lactobacillus strain shirota, the most effective gut flora that is largely responsible for maintaining a healthy digestive system. Logically, if one increases shirota in the body, more natural 'killer' cells are produced to provide stronger immunity. Traditionally, Indians do consume fermented foods like yoghurt, *lassi*, buttermilk, dosas and pickles but we lose out on their nutritional benefits because of a weaker digestive system. I therefore recommend the powerful strategy of sipping on fermented



Photographs by 123RF.com

beverages that boost gut health and immunity such as kefir (a milk drink containing B group of vitamins), miso (a drink with soybean, or even rice and barley), and Yakult (a popular probiotic milk product). Most Indians are fond of Yakult as it is similar to buttermilk. Rice *kanji* (a rice and water concoction) is also a rich source of carbohydrates and helps treat diarrhoea and rehydrate the body.

## RICE



Japanese food revolves around rice—the most common staple grain—owing to its ability to morph into any shape or size like sushi, mochi (cake) or rice balls. Rice is a staple in India; a good source of carbohydrates and energy, it is easy to digest and blends effortlessly with the varied flavours and cuisines seen across the country. A small quantity of long-grain basmati keeps you full for a long time. Unpolished rice is even better as the husk that comes with it acts as a diuretic.

## SESAME SEEDS



Sesame seeds are an excellent source of non-dairy calcium and keep the bones healthy. The Japanese have profusely incorporated this oilseed crop into their diet. Being high in copper, sesame seeds reduce pain and swelling linked to arthritis and the high magnesium levels reduce risk of diabetes, relieve stress and boost your mood. Sesame seeds are also rich in iron and help fight fatigue and anaemia. In fact, incorporated in the diet of lactating women, they increase milk production. The seeds and their oil are widely used across all Indian cuisines. We've all heard about the famous *karivepaku podi* (curry leaves powder) of Andhra

# Eat healthy, live longer

## KUTTU DHOKLA

### Ingredients

- Buckwheat (*kuttu*) flour: 1 cup
- Sama (*rava*) flour: ¼ cup
- Sour yoghurt: ½ cup
- Green chilli: 1; ground to paste
- Coriander leaves: 5 sprigs; finely chopped
- Black pepper powder: 1 tsp
- Rock salt to taste
- Oil: 1 tbsp

### For tempering

- Sesame seeds (*til*): 1 tbsp
- Curry leaves: 6-7
- Oil: 1 tbsp

### Method

Combine the ingredients in a large mixing bowl and allow it to rest for 30 minutes. Stir 1 tbsp of oil into the batter. Grease the *dhokla* plates, pour the batter on them and steam on high heat in a steamer for 10 to 15 minutes until done. Heat oil in a *kadhai* and add sesame seeds. When they crackle, add curry leaves and spread the tempering on the *dhokla*. Serve hot with coriander chutney.

## PODI CHUTNEY

### Ingredients

- Whole *urad* dal: ½ cup
- Bengal gram or *channa* dal: ½ cup
- Red chillies: 50 gm
- Asafoetida: ¼ tsp
- White sesame seeds: 100 gm
- Curry leaves: a handful; dried
- Oil: 1 tsp
- Salt to taste

### Method

Heat half-tsp oil and roast the *urad* and *channa* dal together till they turn golden brown. Heat the remaining oil and roast the red chillies in it. Add asafoetida and roast for a few more seconds and switch off the flame. Leave it to cool. Dry-roast the sesame seeds and curry leaves separately. First, grind the sesame seeds. (Avoid grinding too much to prevent oil from oozing out.) Then, grind the dal mixture coarsely and keep aside. Grind the red chillies with salt and curry leaves to a fine powder. Mix everything and store in an airtight container. This is a great accompaniment to idli and dosa.

Pradesh; *tilachi* chutney of Maharashtra, *tilwaale* aloo of Uttar Pradesh, and *til laddu*, *chikki* and *gajjak* of Gujarat and Punjab. Use sesame seeds for tempering, garnishing, and as a mouth freshener and digestive aid

## PEANUTS



Peanuts lower bad cholesterol, increase good cholesterol and keep the heart healthy. They are rich in protein and contain monounsaturated fatty acids that prevent coronary diseases. The Vitamin E in peanuts also protects skin cells from free radical damage. The Japanese commonly use peanuts as garnish, as do we. In fact, we also add them in chutneys and in preparations like *khichdi*, masala *bhat* and *poha* as well as dal, vegetables and sweets, such as *chikki*. Peanut oil is widely used in India. The best part: you can just munch on them!

## VINEGAR



Photographs by 123RF.com

Vinegar is a standard ingredient used in the preparation of various Japanese dishes. Interestingly, it has been used in India for many centuries. There's a mention of vinegar in the Buddhist scripts as well as in *Sushruta Samhita*, the ancient Indian text on medicine and surgery. Vinegar was re-introduced to India by the Portuguese and is an important element in Goan cuisine. We are all well acquainted with the sour, pungent liquid that brings about the purplish-pink colour to onions. But we often underestimate this edible acid and do not realise the health benefits it offers—vinegar is rich in potassium, iron, magnesium and calcium and satiates hunger, thus preventing you from overeating. Add it to your diet on a daily basis as a condiment or as a dressing to your salads and stir-fried vegetables.

## GINGER



You will find grated or pickled ginger on every dining table in Japan. Much like Indians, the Japanese are aware of the healing properties of this ancient root. Ginger helps prevent arterial pain and is excellent for joint pains. It is also a cure for any form of motion sickness. The juice of ginger is a sure-shot remedy for breathlessness owing to nose congestion, bronchitis or asthma. Stomach illnesses and gas and overeating-related troubles can all be cured by this miraculous root. Little wonder then, that ginger is added to most Indian cuisines to prevent indigestion. Ensure you include it in all your meals.

## TEA



The drinking of tea is intrinsic to Japanese culture, whether it is green tea or matcha (a powder of specially grown and processed tea leaves). With less caffeine than coffee and rich in antioxidants, tea, especially green tea, may aid weight loss, reduce risk of heart attack and stroke, boost immunity and even help battle cancer. India is equally renowned for its large variety of teas—green, black and red. You can add spices to your black tea to prepare a decoction like *kadha* (to fight cold and flu) or make *kahwah*, the exotic Kashmiri drink prepared with green tea and spices.

## PATRA FISH

### Ingredients

- Pomfret fish: 6 pieces
- Fresh coconut: 1; finely grated
- Green chillies: 3
- Coriander leaves: 100 g; washed and cut
- Mint leaves: 100 gm; washed and stems removed
- Ginger: 2-inch piece
- Garlic cloves: 3
- Cumin powder: ½ tsp
- Turmeric powder: ¼ tsp

- Lime juice: 4 tbsp
- Banana leaf: 1; washed, spine removed and cut into 6 pieces
- Oil: 1 tbsp
- Salt to taste

### Method

Place the fish pieces on a tray. Drizzle lime juice on top and sprinkle salt to taste. Turn the pieces to fully coat them with the mixture. Set aside for 20 minutes. Blend the coconut, chillies, coriander leaves, mint leaves, ginger, garlic cloves, cumin powder,

turmeric powder and salt to a smooth paste. Add as little water as possible, if necessary. Divide the paste into 6 portions and use each portion to marinate the pieces of fish. Set aside again. Pat dry the banana leaves and smear them lightly with oil on the smooth side. Place a piece of fish in the centre of the leaf and wrap into a neat parcel. Tie it with a twine or cotton string. Similarly, prepare other pieces of fish and cook them all in a steamer for 15 to 20 minutes. Serve hot with chutney.

## BUCKWHEAT FLOUR



A great deal of Japanese food is cooked in buckwheat flour, which is known to be nutritious, nourishing and energising. Free of gluten and rich in fibre, nutrients and antioxidants, it can help prevent diabetes and promote heart health. It also reduces food cravings. In fact, buckwheat flour—*kuttu ka atta*—is widely used to prepare food in the fasting season in India. Being easily digestible, it is an ideal food for silvers.

## MIKAN



This Japanese citrus fruit could be mistaken for an orange except for the fact that it is seedless. Citrus fruits contain

a high amount of Vitamin C and serve as a great source of dietary fibre, thus helping to strengthen immunity and digestion. Indian oranges are equally yummy and healthy and I always recommend eating them ripe or in the form of juice when they are in season.

## STEVIA



The Japanese realised long ago that sugar has empty calories while artificial sugars have carcinogenic properties and are detrimental to health. As an alternative, they cultivated stevia and incorporated it as a sweet substitute in their food and beverages. Stevia does not have any side-effects and is safe for diabetics too. India is also growing the stevia plant on a large scale now, so we can avail the benefits of this natural sugar substitute.

*Setalvad is an obesity and lifestyle disease consultant who offers diet counselling at Health for You, a wellness clinic in Mumbai, as well as online. Visit [www.nainisetalvad.com](http://www.nainisetalvad.com) for more details or write to contact. [mag@harmonyindia.org](mailto:mag@harmonyindia.org) if you have any queries for her*



YOGA RX BY SHAMEEM AKTHAR

# Off the block

The most popular yoga prop, blocks can be used for a variety of poses at any stage of your practice

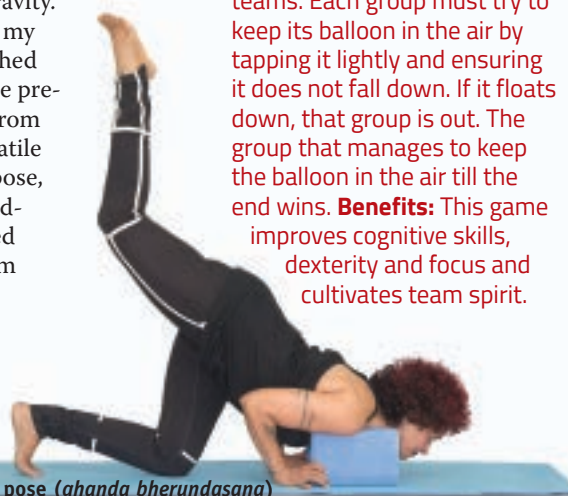


Photographs by Hareesh Patel

The yoga block is possibly the most well known and popular prop. It is used by all levels of practitioners and for any number of poses. However, advanced students stop using it once the initial inhibition in a new pose is gone.

Blocks come in many materials and sizes. Common materials are hard foam or wood. And while the standard size is popular with everyone, thinner and smaller blocks or even slightly larger ones are also used. Foam blocks are softer on your body. For instance, if you do an arm balance with foam blocks, it is less hard on your palms. However, because foam is soft, it creates an instability that is tough on the wrists. I personally prefer wooden blocks for their solid steadiness. But falling on them can be hard. So, it is matter of individual orientation.

Blocks can be used in any pose where flexibility or strength is still a work in progress. For instance, in the child pose (*balasana*), you can place one at the forehead till your back or hips allow you full range. In strength poses like the swing pose (*jhulasana*), it helps by giving you a lift away from the drag of gravity. However, in most cases, my advice is not to get attached to its use in any pose—be prepared to wean yourself from it. Though it is very versatile and can be used in any pose, some ideal ones are standing forward bends, seated forward bends, many arm balancers, cross-legged poses to relieve pain at legs, and prolonged meditation or pranayama (breathing) exercises.



Formidable face pose (*ghanda bherundasana*)

## YOGIC MOVES

### Child pose (*balasana*)

Sit on your knees. Keep the block where your forehead will land if you touch the ground with it. Pass arms alongside the body. Relax your neck. Hold for 30 seconds initially; increase duration over a few weeks. Sit up to end the pose. Do a gentle backbend, like the cat stretch (*marjariasana*) as a counter pose. Avoid in extreme cases of lower back pain, knee problems or high blood pressure.

**Benefits:** This pose calms the brain and mind. It is a powerful stress-buster that controls anger. It makes your face youthful, relieves digestive problems, and presses on major acupressure points to relieve water retention.

## KREEDA YOGA

### Keep it high

#### (*ucchvasena gola dharanam*)

Split up the group into teams and keep balloons ready—as many balloons as there are teams. Each group must try to keep its balloon in the air by tapping it lightly and ensuring it does not fall down. If it floats down, that group is out. The group that manages to keep the balloon in the air till the end wins. **Benefits:** This game improves cognitive skills, dexterity and focus and cultivates team spirit.

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 the advice given here)

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**HEART TO HEARTH** BY PRATIBHA JAIN

A series about silvers who believe nurturing the body and mind is the key to joy

# The value of self-reliance

**Rajalakshmi Sampath • CHENNAI**

Photographs by D Kalaivasan



**T**he more I admire my friends, the more I want to meet their parents. This curiosity often stems from their underlying presence in many of our conversations. They are mentioned when we are discussing traits or habits or even likes and dislikes. And they are invariably referred to when discussing food and our own relationships with our children. It is this curiosity that landed me at the residence of Smt Rajalakshmi Sampath, my friend Meera Srikant's mother. I admire Meera for her wonderful set of values: self-reliance, dedication to the arts, love for cooking, inculcating responsibility in her children, and being unscrupulously honest and sincere.

Having a chat with Meera's parents just explained it all! At 74, Smt Rajalakshmi still manages all the housework on her own. She enjoys Carnatic music, plays Sudoku, and cooks like a dream. She is extremely simple, quiet, and disciplined. We met at her home in T Nagar, Chennai, and chatted about relationships, adjustment and values, while I munched on a plate of her delicious *bhakshanam* (snacks).

## IN HER OWN WORDS

Both my husband Sampath and I grew up in Chennai. We lived fairly close to each other and even attended the same school but, no, it was not a love marriage. In those days, we did not even think of such things. We were too obedient as children. I studied up to SSLC, then got married in 1961. After marriage, we lived mostly in the north: in Mumbai; two stints in Kolkata; Delhi; followed by Madurai; and finally Chennai. Before marriage, I never had to do any housework or even help in the kitchen. It was in Kolkata that I learnt these life skills, as there was no one to help me. It was

there that I learnt cooking, house-keeping, and living on a budget.

In our time, we lived a life with defined restrictions. People planned budgets and lived within their means. We shopped at the right places and knew how to bargain. In fact, my daughter Meera always gets embarrassed because I enjoy bargaining! But I think it is important to have these skills. Actually, most of my relatives appreciate my talent for shopping and getting things at the right price. In those days, we knew how to stretch our provisions for months. We never wasted anything. In fact, I used to sew the children's clothes

"The grandchildren enjoy everything I cook, so I really don't know what their favourite dishes are. But what I do know is that the most-reached-for vessels in my house are the ones where I keep the *bhakshanam* [munchies]!"

and my own dresses myself. But now, things are available easily and aplenty. People's priorities and values have changed a lot over generations.

## SELF-RELIANCE

We are a family of Tamil Brahmins. After getting married, I always did the housework and prepared meals for my family myself. Once in a while, we would have some help, but I have mostly managed alone. By planning my daily routine, I was able to make time for activities I enjoy. Even now, I keep my mind active with many things. I have been teaching Carnatic music since 1979.

Today, I teach at home and online via Skype. I also enjoy doing Sudoku and online cryptograms. I can make time for all of these because I plan in advance and do not keep much work pending. I am also meticulous about stocking the kitchen. To this day, I cook simple, traditional meals and make fresh food every day. We do not make excess food or use leftovers the next day.

**Meera (daughter):** I follow *Amma's* policy of being self-reliant. This also teaches the children to pitch in. My children are involved in all the housework. But that is where *Amma* is different. She never asked us to help.

In fact, even now, she doesn't. She will work in silence, but neither complain nor ask for help. She never lets mental or physical fatigue consume her, nor does she ever get hassled.

## INHERITING FAMILY VALUES

Children grow by watching their elders. It's not about what you tell them, it's about what they see you do. I admire them for their power of observation. Children today are so much smarter and more observant than we were at their age. We don't even realise how keenly they observe all that we do. I was trained in

Carnatic music from childhood. My mother was very strict and made my niece and me practice every single day without fail. Growing up, I had a very mild voice. I remember how desperately I wanted to overcome my weakness, so I would practise even harder. I have had the privilege of singing for dancers such as Sonal Mansingh, and Radha and Raja Reddy. As for my husband, he was a Customs officer but he has always been passionate about learning languages as well as Carnatic music. He is a multi-linguist and a very good singer himself, keenly interested in the theoretical aspects of Carnatic music. He has composed songs that

## PULI KOOTU

### A southern Indian dal with chickpeas

A healthy and sumptuous dish, this family favourite in Smt Rajalakshmi's home is made with an unusual combination of pumpkin with chickpeas.

#### Ingredients

- Chickpeas (dried *chole*): ¼ cup
- White pumpkin: 1 cup; chopped
- Tamarind: Lemon-sized
- Turmeric powder: ¼ tsp
- Mustard seeds: ¼ tsp
- Oil: 1 tbsp
- Curry leaves
- Salt to taste

#### For the masala paste

- *Channa* dal: 2 tsp
- *Urad* dal: 2 tsp
- Peppercorns: 2-4
- Red chillies: 2
- Asafoetida powder: A pinch
- Grated coconut: 2 tbsp

#### Method

Soak the chickpeas overnight. The next morning, pressure-cook and set aside. Soak the tamarind in enough water and extract the pulp. Cook the chopped pumpkin in enough water and set aside.

For the masala paste, heat 1 tsp oil in a pan. Add the asafoetida, *channa* dal, *urad* dal, peppercorns and red chillies. Roast until the dal turns golden. Now, add the grated coconut and grind into a fine paste, adding enough water. In the same pan, cook the tamarind pulp and chopped pumpkin in a cup of water. Add salt, turmeric powder and the masala paste. Cook for a few minutes and add the cooked Chickpeas. Bring to a boil and lower the flame. Allow the *kootu* to simmer for a few minutes and switch off the flame. In another small pan, heat the remaining oil and pop the mustard seeds. Add the curry leaves and pour this tempering over the *kootu*. Serve hot with steamed rice.

**Tips:** You can make this *kootu* with other lentils such as red *channa*, dried green peas and dried *karamani* (*lobiya*/black-eyed peas). Among these, *karamani* does not require overnight soaking. You can also substitute pumpkin with chow chow or brinjal. Further, you can add a teaspoon of rice powder to thicken the *kootu* if you wish.



have been released in book form as well as CD.

Our children [two sons and a daughter] have inherited our love for music and arts and encourage their children to appreciate them too. Our grandchildren also have an avid interest in classical arts and an aptitude for languages. Even our granddaughter, Vasudha, who is just 16, can write in chaste English and Hindi.

**Sampath (husband):** We lived in various metros, so it was easy to pick up languages. I was always interested in languages. Even in school, I never skipped the language classes. I still

remember, at work, colleagues could never guess my origin from the way I spoke. Each one always thought I was a native of that region.

**Meera:** Yes, and he was very proud of it! It used to create problems for *Amma* though. Whenever she would sing a song in any regional language, he would correct her! After retiring as additional collector, Central Excise, Chennai, in 1996, he has undertaken translation work for religious organisations. He also worked at *Ananda Vikatan* in 2006, as part of a team translating the *Britannica Concise Encyclopaedia* into Tamil; he contributed significantly to the project.

### SIGNATURE DISH

The children and grandchildren eat and enjoy everything I cook, so I really don't know what their favourite dishes are. But what I do know is that the most-reached-for vessels in my house are the ones where I keep the *bhakshanam* [snacks, munchies]! Our cuisine has so many delicious varieties of them. To name a few: *thattai*, *seedai*, *murukku* and mixture are some of the savoury varieties and peanut barfi, Mysore *pak* and diamond cuts among the sweet ones. I prepare all these at home and store them in air-tight containers. Most of them stay good for weeks. In fact,



I make sure to only keep a limited quantity outside when the children come; otherwise it doesn't matter how many batches I make, it gets eaten all at once! The grandchildren are always trying to find where I hide the remaining stock.

**Meera:** That's true. My son Ashwath loves coming here to eat *Amma's* food. Once, he saw her preparing Mysore *pak* and must have seen how effortlessly she prepared it. A few days later, he couldn't find anything interesting to munch on at home. So he turned to me and said, 'Why don't you make something? Make at least Mysore *pak*!' The truth is, he didn't

realise making Mysore *pak* requires immense skill and perfect timing.

#### KEEPING CREATIVITY ALIVE

I don't know whether it is being creative or not, but I am always experimenting with new vegetables and ingredients. Despite living in so many different cities in India, I have stuck to some traditional rules such as cooking without onion and garlic. But I keep making modifications and innovations when I see different vegetables and for health reasons too. For instance, drink this glass of *kadarangai* juice. It's a variety of bitter lemon. I simply experimented

with it by soaking chopped pieces along with rock salt. I stirred it for two days and then refrigerated it. The liquid goes on collecting at the bottom of the jar and serves as the concentrate for the juice.

*Pratibha Jain, an author and translator from Chennai, is the co-author of two award-winning books *Cooking at Home with Pedatha and Sukham Ayu*. Her area of specialisation is documenting Indian traditions through research, translation and writing*



## Invest in life: Silvers can reap the benefits of life insurance too

**T**his month's topic is life insurance. And it may be appropriate to start with a quote I had seen in an advertisement on a business trip to Europe: "You don't buy insurance because you are going to die, but because you love the ones who are going to live." What a simple, yet powerful message!

Yes, the primary objective of life insurance is to provide financial security to your dear ones in case of any unforeseen or premature demise of the primary income earner in the family. And after the advent of private insurance companies in India, and proactive regulatory oversight, this industry has seen a lot of change and innovation. Earlier, one would buy only enough insurance to help save tax but, today, insurance planning is an inseparable part of any individual or family's long-term financial strategy. Most important, I wish to destroy the myth that insurance is just for young people and highlight how silvers can benefit from it too.

### What is the concept of 'life' in general?

It does not take rocket science to know that human life can be short (owing to unfortunate events) or long. Both scenarios need planning: one for the family and one for your own self. In the first scenario, life insurance provides stability and security to the family; in the second, it ensures financial independence in your non-earning years (which may be a good 15-20 years or more) and equips you to face inflation. We know that the cost of even basic items and services of daily use will rise every year while our incomes may or may not, especially after retirement.

### Please tell us more about LIC's Varishtha Bima Yojana.

I often get asked about the Varishtha Bima Yojana, which was recently announced for senior citizens above the age of 60. It's important to understand that this is not an insurance scheme but a pension plan! The life of the assured is not covered—instead, merely a fixed rate of return is offered. Thus you can invest up to ₹ 7.5 lakh and get a pension at 8 per cent per annum for 10 years, which is ₹ 5,000 per month

To take full advantage of ULIPs, it is recommended that people over the age of 50 or 55 years gift it to their children or grandchildren. This way, they can take advantage of the tax deduction under Sec 80C being the 'proposers', while maximising the returns...

or ₹ 60,000 per annum—but you will have to pay tax on this earning. Thus, in my view, the post-tax yield will be very low in today's inflationary time. Besides, another issue to strongly consider is that your investment is locked up for 10 or more years. This reduces the attractiveness of the scheme as elders may want financial flexibility in case of future contingency.

### What, then, are the various insurance options for silvers?

It is very important to understand the difference between pure insurance policies that pay a fixed sum on death ('term plans'), long-term insurance-

cum-savings plans that offer modest returns ('traditional or endowment plans') and wealth-creation plans ('unit-linked plans' or ULIPs). According to most independent financial advisers, a combination of a term plan plus a good wealth-creation plan is an ideal strategy to optimise your returns—depending on age of entry.

### Please elaborate.

The premium on term plans rises sharply with age; hence, these are not advisable for silvers in general, unless they are absolutely required for business/mortgage-related purposes. Endowment plans have restrictions on entry age, which is a maximum of 60 or 70 years. Besides, these are not suitable for silvers as they offer relatively low returns. In most cases, please remember that non-earning silver citizens (from salary or business) are not eligible for both the above plans even if they have substantial income from investments. This is because the basic concept of insurance entails 'compensating the survivors for loss of earning income of the person insured'.

So now let us understand in detail why ULIPs are best suited for long-term wealth creation for silvers. (Here, 'long term' is defined as five to seven years or more, if you choose to stay invested of course.) The basic nature of a ULIP is that it combines insurance with savings; this means that a significant part of your annual contribution towards the plan is invested for your benefit by creating an investment fund. This fund is managed by highly experienced and professional managers in accordance with your choice of asset class; for example, you can decide the split between fixed return instruments and higher return instruments. When

you select your ULIP, do not go by the brand but the past track record of the fund manager as each fund in each insurance company may be managed by a specific person. Of course, you can always rely on an intelligent and experienced financial adviser to do the groundwork for you and advise you accordingly.

### How are ULIPs different from mutual funds or fixed deposits?

Let's first compare them with fixed deposits (FDs). Many of us have traditionally kept our money in three-year FDs and rolled them over regularly on maturity. The primary reason was higher interest rates. However, looking at the latest interest offered by leading banks, including SBI, to senior citizens, you see that they offer 6.75 per cent for deposits up to two years and again 6.5 per cent for deposits for any period up to 10 years! Hence, there is no incentive to lock in to higher rates even if you are prepared to keep a five or seven-year deposit. Also, not only do bank deposits yield very low rates, you have to pay tax even on the interest earned. Compared to FDs, mutual funds (MFs) are a much more liquid and tax-efficient option—you can select whatever suits your needs depending on your risk appetite.

However, ULIPs offer not only tax advantages under Sec 80C of the Income Tax Act, which MFs don't, but give you a lot of choice, cost advantage and tax-free withdrawal on maturity. Conservative investors can also go for a 100 per cent debt-oriented ULIP or choose a mix of

75 per cent debt and 25 per cent equity, etc. Historically, even a conservative, 100 per cent debt-oriented ULIP has given tax-free returns of 9.5-11 per cent per annum. Silvers can choose a combination of MFs (hybrid or debt funds) and ULIPs, depending on how long you can keep the funds invested in each. Whatever option you choose, the longer you stay invested, the higher your returns.

### Isn't life insurance only for young adults and less relevant for silvers?

The short answer is 'yes.' While we have discussed the merits of ULIPs as one of the best wealth creators over a five to seven-year period, it is important to highlight that, generally, depending on age, your returns will vary. Hence, to take full advantage of the plan, it is recommended that people over the age of, say, 50 or 55 years gift the ULIP to their children or grandchildren. This way, they can take advantage of the tax deduction under Sec 80C being the 'proposers', while maximising the returns by adding their children or grandchildren as the 'life assured'. Mind you, just because you have chosen someone else as 'life assured' does not mean that you don't get the maturity proceeds—it merely

helps earn a better return. If you need any clarity on this, feel free to write in; I'd be happy to address all your doubts and questions.

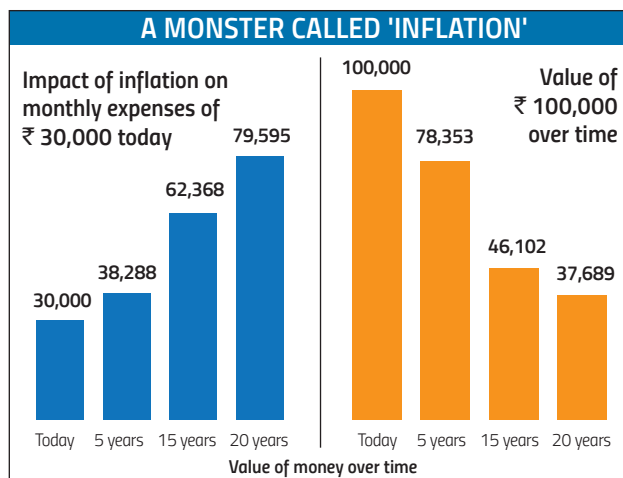
### Can I plan my retirement using any long-term insurance products?

There are various options in the market, including Public Provident Fund, Employees Provident Fund, National Savings Certificate, Kisan Vikas Patra and the National Pension Scheme. But

I strongly advise silvers to create their own pension plan through consultation with an independent financial adviser. Besides getting a lot of flexibility in creating your own plan, the biggest benefit is that you can be sure of a tax-free, lump-sum amount (not an annual taxable payout) when the scheme matures.

### Doesn't insurance entail a lot of paperwork and multiple visits to the insurance company's office?

No. On the contrary, most private insurance companies are going paperless. Barring the one-page proposal form, which is simple and needs your signature, most basic identity documents, including your PAN card, etc, can be submitted electronically. Also, the regulator, IRDA, has strict norms for protecting the interest of those who subscribe to any insurance-related products. It also regularly sets ceilings on the charges borne by subscribers. Intense competition among insurance companies has further reduced the expenses borne by subscribers. And there is no need to frequently visit any office as most updates are available on the company's website by logging into your own account or via statements by post.



**Dick Mody, a 25-year veteran in the Indian equity markets, is the founder-CEO of Ethical Advisers. Write to us with your financial queries at [contact.mag@harmonyindia.org](mailto:contact.mag@harmonyindia.org) and Mody will answer them in this column. You can also reach him directly at [dhm@ethicaladvisers.in](mailto:dhm@ethicaladvisers.in) or visit [www.ethicaladvisers.in](http://www.ethicaladvisers.in)**



# Watch your step

**Dr Abhijit Pawar**, consultant orthopaedic spine surgeon, Kokilaben Dhirubhai Ambani Hospital, presents a simple guide to prevent falls and subsequent hospitalisation

Nearly one-third of the silver population in India falls each year—and about half the falls requiring hospitalisation take place at home. Falls are also the No. 1 cause of injuries in seniors, resulting in hip fractures, cuts and even serious head and brain injuries that can be fatal. The likelihood of a fall increases partly because of the natural changes that happen as the body ages. However, there are many things you can do to reduce your risk of falling.

## FALLS OWING TO ILLNESS

Some health problems make it more likely for you to fall. Common among these are stroke, Parkinson's disease, arthritis, low blood pressure, vertigo, diabetes, depression, dementia, Alzheimer's, incontinence and poor nutrition. Drinking more than a small amount of alcohol can slow your reactions and make you unsteady. Short-term illnesses can cause dizziness, confusion and difficulty in walking while you are sick and even for a few days after. Osteoporosis can make things worse. If you have osteoporosis, you are more likely to break or fracture a bone if you fall.



### What you can do

- Have regular check-ups to ensure your medical conditions are well-managed.
- Keep as active as possible.
- Eat a wide variety of foods and drink plenty of water, especially in hot weather. Sometimes food supplements are recommended if you are very thin—ask your doctor or a dietician.
- Stand up slowly after lying down or sitting. Take care when bending down and make sure you are steady before walking. Be especially careful when you are ill, for example with the flu.
- Discuss any concerns you have with your doctor before they become big problems.
- Keep yourself updated with information about your medical conditions. Some support groups and libraries have easy-to-read information.
- If you have osteoporosis, your doctor may advise calcium and Vitamin D tablets, other medicines, exercise or dietary changes.



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## FALLS OWING TO MEDICINAL EFFECT

Some types of medicines can increase your risk of falling. You may also be at greater risk simply because you take four or more different medications. Medicines include those prescribed by your doctor, bought over the counter and herbal remedies. The types of medicines that can be a problem include those taken for anxiety, depression or difficulty sleeping. This is because of possible side-effects such as drowsiness, confusion, unsteadiness and dizziness.

### What you can do

- Find out the side-effects of medicines you take.
- If there's any medicine that makes you drowsy, inform your doctor immediately.
- Avoid taking multiple medications.

## WAYS TO STAY ACTIVE

- Healthy ageing involves physical activity, healthy eating and a little sunshine.
- Keep actively involved with friends, family and the community. The more you do, the more you can do.
- Be sensible and recognise your limitations. Do things safely and don't be too proud to ask for help.
- Manage your health problems and medicines well. Speak to your orthopaedic expert about how you can do this together.
- Make your home and the surroundings of your home as safe as possible.
- Have a ready plan to get help in an emergency.
- Take steps to minimise any harm done in the event of a fall.

### FALLS OWING TO SLIPPING



Silvers are prone to slipping because of unsafe footwear, such as loose slippers or narrow heels, slippery surfaces such as wet or polished floors, or spills of foods or liquids.

#### What you can do

- Wear safe shoes.
- Use non-slippery mats in wet areas, such as the shower and bathroom.
- For larger wet areas, it may be better to have the whole floor or bath or shower treated to make it non-slip, or replace the floor with non-slip material.
- Use a handrail or seat in the shower or bath.
- Avoid talcum powder on tiles, vinyl or wooden floors—it makes them very slippery.
- In the kitchen or eating areas, pick up dropped food and mop up spills as soon as they happen.

### FALLS OWING TO POOR EYESIGHT



Your eyes not only allow you to see obstacles and judge steps, they also help you to keep your balance. But from the age of 40, your eyesight gradually worsens and this can lead to an increased risk of falling. By the age of 65, we all need three times more light to see than we did at 20 and our eyes take longer to adjust to sudden changes in light and dark.

#### What you can do

- Increase the amount of light, particularly in frequently used areas and at night. Don't forget to turn the lights on before you walk around.
- At night, leave the lights on in the passageway and other places you might walk. Light switches should always be easy for silvers to reach.
- Decrease daytime glare with net curtains or blinds in your windows.
- Make obstacles or hazards stand out. For example, highlight the edges of steps with brightly coloured tape or paint; and get your furniture painted in a contrasting colour to the walls and floor.

### OTHER CAUSES OF FALLS

Did you know that 60 per cent of falls happen in and around the home? While some of the problem lies with us, there are other problems around us—in our houses, our gardens. As we get older, our abilities change, thus increasing the chances of us slipping and tripping. And our homes age too, through general 'wear and tear' or lack of maintenance, making them less safe. Often, we don't notice this because we have lived at the same place for many years without any problems. It is important to check your surroundings and take steps to make them safer.

### DO THINGS THE SAFER WAY

Apart from the hazards in your surroundings, some dangers can result from the way you choose to do things. For example, climbing onto a kitchen chair to reach into a high cupboard puts you in danger. Instead, you could ask someone else to reach up for you, or keep the item in a place that is easier to reach. Another example is not turning the light on so you can see clearly where you are going and what you are doing. These things may have been fine when you were younger, but are no longer safe as a silver. Wearing clothes or dressing gowns that are too long and loose or catch on things also increases the risk of falls. Find a safer way to do things. And take help when needed.

# *Fight to the finish*

A centenarian looks back  
at life on the frontlines and  
regales **Prakash Bhandari**  
with tales from a  
distinguished career





Photographs by Zakir Hussain

**L**t Col Ram Singh has a rather bold prescription for a long and healthy life—two pegs of whisky at sundown. As he pours a stiff Scotch into a cut-glass tumbler waiting patiently on a wooden side table, the former soldier dusts off his favourite memories and settles down to an evening of reminiscing. These days, he has plenty to toast, having celebrated his 100<sup>th</sup> year this April.

There's another reason for his good cheer—it's the 75th anniversary of the Battle of Al Alamein, which marked the culmination of the World War II's North African campaign between the British and the German-Italian army. And our soldier was at centre-field, right where the action took place.

Seated in the drawing room in his son's bungalow at Veer Vihar in Jaipur, Ram Singh points out that being a Rajput, valour runs in his blood. The son of a landlord, he was raised in Udaipur and like every other Rajput lad, he too dreamt of becoming an army officer one day.

These were times when the princely states in pre-Independent India maintained their own forces or 'state forces', which were largely ceremonial in nature. As a subject of the Mewar royalty, Ram Singh was expected to join the Mewar state forces but he dearly wanted to join the British Indian Army. "I wanted to join the regular British Indian Army because the scope of promotions was better and, as it was a regular army, the salary was better than in the state forces," he shares.

"For the first time, I was exposed to new warfare and I could see a number of armaments and arsenals I had not seen before. We had no idea that technology like this even existed. It was the first time I was looking at tanks and machine guns"

In 1935, Ram Singh went to Dehradun to train as an officer of the Indian Army. When the ruler of Mewar Maharana Bhupal Singh learnt of this, he ordered the young soldier to return. Left with no choice, Ram Singh came back to Udaipur and became an officer of the Mewar state forces. He was commissioned in 1938.

When World War II broke out in 1939, the British administration dispatched the state forces of various principalities to fight in theatres of war across the world where the British were engaged in combat. A young, newly married Ram Singh thus found himself bound for El Alamein in Egypt, where the Mewar Infantry had been sent to battle against the Germans and Italians. His unit was part of the Allied Forces, and comprised British, Australians, New Zealanders, Indians and South Africans, as well as some French and Greek units. "I was asked to go to Egypt as the adjutant, which is a link between the commander and the soldiers. It was my job to carry the orders of the commander to the soldiers in the field," he says, his memory sharp as a tack.

When Ram Singh arrived at Bombay port, he was overwhelmed. He was staring at a mammoth ship that would soon sail from Bombay to Suez, carrying a battalion of 1,000 soldiers of the Mewar state forces and another 1,000 soldiers of the British Indian Army. He recalls with boy-like wonder, "I come from Udaipur and had seen a number of lakes but this was the first time I had seen a ship and the ocean." The ship with soldiers on it looked like a cantonment with arsenals and ammunitions loaded. It took one week to reach Suez and the journey was full of fun.

"It was exciting to mix with fellow officers and listen to the radio to know what was happening in different combat areas, including North Africa where [German] General Erwin Rommel's Axis forces were giving the Allied Forces a tough time. After we reached Suez, we proceeded to Cairo by train, to our camp," he remembers.

Ram Singh had never seen anything like this before. The war zone, 200 km from Cairo, had been cleared by the

The ex-serviceman remains in perfect health although he walks with the support of a stick. He reads without glasses, and the doctors have told him something many seniors would love to hear: his blood pressure is under control and he no longer needs any medication!



army, and civilians had been relocated from their villages en masse to makeshift camps near Cairo. Military trucks thundered menacingly on the roads, raising clouds of dust, while armed soldiers moved around, always on high alert.

They were in the midst of the Sahara desert; there was nothing else as far as the eye could see; and even drinking water had to be brought from far away. "The food was simple and very palatable as the Indian Army had its own cook. So we ate rice, chapattis, dal, meat and chicken. Life was very hard and the attacks from the enemy were frequent," he recalls. The bravery of the Mewar forces was legendary but wars are not fought on valour alone. These

soldiers, armed with rifles, machine guns and mortars, were ill-equipped for modern warfare and had to undergo weapon training, he says.

Finally, it was time to engage in combat and the unit was deployed on Ruweisat Ridge, on the eve of Operation Crusader. Our young officer and his unit took up position against the Afrika Corp commanded by Rommel. It was March 1941.

"For the first time, I was exposed to new warfare and I could see a number of armaments and arsenals I had not seen before. We had no idea that technology like this



With his 97 year-old brother Dr Govind Singh Chhavda, his only surviving sibling, who flew in from Mumbai  
**Opposite page (clockwise from top left):** With politicians Sheikh Abdullah, Bakshi Ghulam Mohammed and a senior officer; as a kid (third from left); as a young officer before being drafted (standing, centre); with Army Chief General K S Thimayya at a get-together of former soldiers

leadership of General Rajendra Singh, who later became chief of the Indian Army.

His next memorable posting was to Nagaland, during a rise in insurgency in the Northeastern hill state owing to the demand for statehood. There, he commanded the 3rd Assam Rifles and made many friends among the locals.

“I met a young Meghalayan woman who was in love with a young forest officer back then. As both of them were tribal Christians and belonged to different tribes, they were not allowed to marry, according to tradition. Their parents too were against the marriage. I loved Rose as a daughter, so I got some Christian friends to arrange a wedding ceremony in a church in Ranikhet, where the young couple got married,” recounts Ram Singh. Rose went on to become the first woman chairperson of the Union Public Service Commission and her husband retired as chief conservator of forests in Meghalaya. Unfortunately, she was unable to attend Ram Singh’s centenary celebration but wished him over the phone.

Ram Singh lost his wife Nand Kunwar in 1958, when he was posted in Delhi. Left to raise his sons on his own, he took early retirement at the age of 52 and settled in Ranikhet, now in Uttarakhand. He stayed here for almost five decades, till he moved to his son’s home in Jaipur.

It was in Ranikhet that Ram Singh met his second wife, Donna, daughter of India’s well-known pathologist Dr B M Trivedi, who also headed Delhi’s All India Institute of Medical Sciences. He was 65 and she was 40 when they decided to marry. “Both my sons welcomed this alliance but I had the misfortune that both my wives died young. This was my only tragedy in life; otherwise I have never had any worries.”

The ex-serviceman remains in perfect health although he walks with the support of a stick. He reads without glasses, and the doctors have told him something many seniors would love to hear: his blood pressure is under control and he no longer needs any medication! He attributes his longevity to “good inner feelings and the will to live long”. And, of course, there’s the tipples effect: “My two pegs of whisky at 7 pm are my lifeline and I enjoy them. It takes me an hour to finish them and this gives me enough pleasure.” 🍷

even existed. It was the first time I was looking at tanks and machine guns. We had not been trained to handle these new armaments and the German forces demolished us. We were forced to surrender a large territory to the Germans and a large number of personnel were killed. The Germans wanted to make deep inroads into Egypt for strategic purposes,” says Ram Singh. They used aircraft to drop bombs and the 7th armoured regiment of the Indian Army was defeated. But the Allied forces were well-trained and eventually pushed forth with double the tanks and troops as that of Rommel’s army. After ten days of fierce hammering, the Allies claimed victory, he says.

Ram Singh was lucky. Unlike around 150 soldiers from the Mewar forces, he escaped death. However, he had been injured by shrapnel and was shifted to an army hospital in Cyprus, where he recuperated for 45 days. During this time, he received a telegram bearing news of his father’s death.

He boarded a supply plane to Bombay and was given 10 days’ leave to go to Udaipur for his father’s funeral. However, three days later, the grieving soldier received a telegram from Egypt, ordering him to fly back to Cairo. He realised life in the army was not easy. “I remained in Cairo till the war ended in 1945 but I did not engage in combat again, as my unit was a part of the reserved forces.”

However, the battle-scarred soldier’s combat days were far from over. In 1948, Ram Singh was called upon, this time on home ground, as part of the police action in Hyderabad in 1948. He was part of the Mewar Infantry under the



HER  
WORLD  
OF

‘Bombay’ Jayashri Ramnath—a versatile singer-composer and Oscar nominee for the score of *Life of Pi*—is a global icon for Indian classical music. As she readies for the December music season, the accomplished musician opens her heart to **Chitra Ramaswamy** about what truly moves her

# music.

Photographs by Focal Frames Photography

**T**he nondescript room at Chennai's IIT Club in East Abhiramapuram suddenly came alive with her arrival. 'Bombay' Jayashri—as she is lovingly known owing to her musical beginnings in the city—smiled at us, serene in an orange-and-black handloom sari and simple silver jewellery, her expressive kohl-laden eyes reflecting warmth and honesty, striking the perfect note for a three-hour tête-à-tête.

A singer, composer and teacher with a career spanning over three decades, Jayashri is one of the most sought-after musicians on the Carnatic music firmament today. That said, from Hindustani, Sufi and Arabic music to Western symphony, devotional music and movie numbers, she straddles every musical genre with élan. Whether highlighting the angst of Meera in *Bhaire baaware* or rendering verses from the Tamil epic *Silappadikaram*, her silken voice has a meditative quality that brings music to life. Indeed, as I savour each composition in her mellifluous voice, a profound feeling of calm embraces me and I break free of all rigidity and prejudices. This subtle awakening is undoubtedly experienced by fellow aficionados and connoisseurs of music when they hear her evocative renditions.

Hailing from an impressive lineage of musicians, it was evident Jayashri was blessed when, as a child of three, she flawlessly hummed a difficult segment of a composition in Ranjani raga that her father N N Subramaniam's senior students struggled to sing. Her mother Seetha was perceptive enough to recognise this innate talent and determined to

hone it to perfection. Thus, began Jayashri's musical journey—she trained under great maestros of Carnatic and Hindustani music including T R Balamani, Lalgudi G Jayaraman, Mahavir Jaipurwale and Ajay Pohankar.

Her constant search for newer horizons has made her venture into every aspect of music—she sings, composes music for dance productions, conducts workshops on world music and collaborates with international artists. With a belief that classical music has no boundaries, she has taken music to rural areas and beyond borders. And her experiments with music therapy have extended to a plethora of social causes. Hitham Trust, which she founded in 2013, is one such effort to share music with children with autism and those living in rural areas of Tamil Nadu.

Not surprisingly, the Kolkata-born, Bombay-bred, Chennai-based vocalist, who debuted in 1982, has been flooded with awards, such as the Sangeetha Choodamani Award (2005), the Vishwa Kala Bharathi Award (2014) and Sangeetha Vedantha Dhureena Award (2015). As one of India's leading cultural ambassadors, she has performed across continents. In fact, from Bahrain to Sydney, Toronto to Singapore, the last three months have been a whirlwind of tours.

Now, with the much-awaited December music season in Chennai set to begin, Jayashri is home, ready to mesmerise her audiences with her soul-stirring voice. As I take leave of her, the scribe, the *rasika* and the spiritual seeker in me merge into a single entity—I say a silent prayer that she continues to soothe bruised spirits and hungering souls for decades to come.

“

Music is the only thing I love to stay with through the span of the day. It's the only thing I know a little about and I'm comfortable being with it

## EXCERPTS FROM THE INTERVIEW

**Tell us how your musical journey began. What role did your mother play in shaping you into a musician?**

My father was the first person from whom I learnt, for a brief period. Though the memories are hazy as he passed away when I was seven years old, I remember the songs I learnt under him and feel I still sing them the way he probably did. I have not trained directly under my mother, but she has been like a beautiful canvas umbrella... a shade... always pulling me to a guru, taking me to classes, making me practise consistently and sending me to competitions. She has been a guiding force with just one dream: that her daughter had to perform. She would do anything to achieve it but I didn't see meaning in this. I would react like any other kid

of that age; I would cry, sing without interest, fight and rebel because my friends would play, go for picnics and participate in so many things my mother thought were a waste of time. "You're not going... you have to sing, that's all," she would declare. She worked against many odds to make me a musician.

**Would you say your brothers, who also trained in music, escaped this rigour?**

I used to use the word 'escape' when I was a child. Now, I feel what she has given me is a treasure. Though both my brothers pursue careers in the corporate world, they keep abreast of my musical journey and are my best critics.

**You received your Carnatic music training from guru T R Balamani, along with accomplished singer Shankar Mahadevan, we hear....**

We were a bunch of four very good friends, including Shankar. On our way to the music class by bus, we'd yak away about all subjects other than music! On our 2-km walk from the bus stop to our teacher's house, we'd stop to share a bhelpuri with all the money in our pockets. Those were the days when we had no plans, no agenda towards work!

**You also trained in Bharatanatyam and the veena. How did vocal music take precedence over them?**

Veena happened to me much later upon the suggestion of my guru, the legendary Jayaraman sir. He said learning an instrument would aesthetically enhance my vocal capacities and give me a better understanding of the nuances of Carnatic music.

The apartment complex in Chembur, Mumbai, where we lived, was an

"Even before we knew, the song *Vaseegara* was blaring out of autos, tea stalls, etc. My *istriwallah* was ironing my saris better after that! The song definitely brought larger audiences to my Carnatic music concerts, if only from curiosity. They came—and they have stayed"



energetic one with groups of children performing music, dance, drama and bhajans almost through the year. I too wanted to learn dance. Somehow my mother agreed and I began learning at Sri Rajarajeshwari Bharatha Natya Kala Mandir. When it was time for the *arangetram* [stage debut], my mother decided I had learned enough and it was time to stop. For the *arangetram*, we were doing a *padam* [a type of composition] that, for a 13 or 14 year-old, was the height of achievement and I was looking forward to the practise sessions. On the first day, I was in class 10 minutes early and was thrilled when my teacher Nagarajan sir asked me to come forward. But I was in for a rude shock when he told me that I would sing the *padam*, while the rest of the group would dance. My eyes welled up with tears but I did not show my emotions. At the end of the session, he told me that, henceforth, I would sing while the others danced. That was my final dance class! I felt completely dejected and experienced a sense of rejection as I felt my master thought I was not good enough to dance. It didn't matter to me if he thought I was a good singer.

**Your guru Lalgudi Jayaraman embraced all musical genres and**

**was equally appreciative of Mehdi Hassan and Michael Jackson. How did this influence you?**

Yes, we'd listen to Mehdi Hassan and Lata Mangeshkar and watch Michael Jackson together. All through my younger days, I was part of different genres of music—I used to sing ghazals, Marathi songs and at the Navaratri garbas. I would sing film music of the 70s and 80s. With Jayaraman sir, I felt I had reached the destination of a highly aesthetic person who could appreciate different forms of beauty and that reinforced my ideas. In fact, I shifted to Chennai in 1985 to train under him.

**You have composed music for operas such as *Samradhya* and *Silappadikaram*. Is this a way of satisfying your passion for dance?**

It could be [laughs]. Even before I started composing, I collaborated with several dancers including Leela Samson, Priyadarsini Govind, Alarmel Valli, Chitra Visweswaran and Sheejith Nambiar. I loved to see music through the eyes of a dancer. This probably was satiated in a small measure when I learnt dance myself but the search continues in me because I love the language of Bharatanatyam. So you're quite right.

**Though you had done playbacks in the past, the songs *Vaseegara* in Tamil film *Minnale* (2001) and its Hindi remake *Zara zara in Rehnaa Hai Terre Dil Me* catapulted you into another league. Did this popularity bring larger audiences to your Carnatic music concerts?**

When *Vaseegara* happened, it was an amusing case of mistaken identity. I had just returned that morning after a concert in Coimbatore and someone at home told me Jayaraj sir had asked me to come to the studio at 2 o'clock. I assumed it was a call from the great Malayalam director Jayaraj for whom I had sung a few purely classical songs. When I arrived at the studio, I was taken aback—there was an entirely new crew. Suddenly, a young boy in shorts appeared and introduced himself as Harris Jayaraj! I tried to excuse myself by saying that I sang in a very low pitch. He said, "I have heard your Carnatic music and I want you to sing in that low pitch." I didn't know how to back out of the recording! When the music released, even before we knew, the song was blaring out of autos, tea stalls, etc. My *istriwallah* was ironing my saris better after that! The song definitely brought larger audiences to my Carnatic music concerts, if only from curiosity. They came—and they have stayed.





Archival images courtesy: 'Bombay' Jayashri



“I came across several children with autism who were musically gifted. I think it was a message from the Gods that I should reach out to these children”

### How did you bag ad jingles?

I used to participate in and win singing competitions at my school, St Anthony's Convent in Chembur, Bombay. Ad agencies would attend these competitions looking for new voices. Thus, I landed an assignment for Pond's Dreamflower. Several others, such as Rexona and Bournvita, followed.

### What has been the highlight of your experiments with world music?

The association with Finnish composer Eero Hämeenniemi; I got to sing with the Philharmonic Chamber Orchestra of London with 101 musicians and take the music to places like Lapland, Hungary and Germany where Carnatic music doesn't normally get an audience. It was very challenging because I am not a student of Western music and cannot understand the trajectory and nuances.

### How do people in other countries react to Carnatic music?

I recall an interesting instance from one of my concerts in South Africa attended by the Zulu King and Queen. I was singing my guru's *thillana* [a rhythmic piece in Carnatic music usually sung towards the end of a concert; also as a dance piece] in raga Desh when a Zulu woman from

the audience came up and asked if she could dance to the piece. I agreed and was very thrilled by the way she danced. At some point, I realised her movements blended beautifully with the *thillana*!

**In 2007, you co-authored a book, *Voices Within Carnatic Music: Passing On An Inheritance*, with Carnatic vocalist T M Krishna and Mythili Chandrasekharan. How did then President Dr Abdul Kalam happen to launch the book?**

The book is on the life and works of seven eminent Carnatic musicians. We wanted Dr Kalam to launch the book as he was a lover of Carnatic music and a veena exponent. He readily agreed on the condition that Krishna and I sing together at Rashtrapati Bhavan. It was a 45-minute concert that we rendered together for the first time.

### You have collaborated with T M Krishna on several other projects....

Yes. Svanubhava Festival is one of them. Established in 2008, it is an annual festival to celebrate the performing arts, and probably only one of the few for students, by students. During Carnatic music concerts, we had observed a dearth of youngsters. We wanted to create an environment where children could attend music sessions during school hours, without parents accompanying

them. We wanted to allow children to have their own atmosphere and build realities of their age without being intimidated by adults. The concerts are short, followed by a brief interactive session between children and the maestros.

**Please share your experience singing *Pi's* lullaby for the film *Life of Pi* (2012). As a mother, you must have sung lullabies for your son too....**

The movie's director Ang Lee and composer Michael Danna wanted an Indian voice to significantly emote *Pi's* mother. More than a lullaby, the song was the emotional connect between mother and son through several points in the film. It was also a connect between the audience and the film. It took them a while to get what they wanted out of my voice. As for singing lullabies for my son Amrit, he wouldn't sleep very easily. As I would sing for him, my husband Ramnath would carry him and pace up and down. For the first three years of his life, when we'd think he had gone to sleep, he'd be up and conversing!

**How would you manage when he was a baby?**

I had a cooperative household—very understanding in-laws and husband, and my mother and brothers were there to help as well. I had a good support system. He was never alone and I didn't have to worry about him when I had a concert.

**Is Amrit also learning music?**

Yes. He was blessed to start his music lessons on the violin under my guru Jayaraman sir.

**What was the trigger for your experiments with music as therapy?**

The trigger was Prakash, a 10 year-old child with autism whom I met in Dubai 15 years ago. He came up to me after my concert and said I had sung it all wrong, in an audience where everybody told me only nice things. This child had courage and honesty—his intent was supreme. He couldn't come to terms with my giving less than 100 per cent and felt let down. This is how I looked at it. That comes from someone who really loves you.

Subsequently, I came across several other children with autism who were musically gifted. I think it was a message from the Gods that I should reach out to these children. My students and I started going out to schools for children with special needs in Chennai and singing for them. This eventually led me to establish Hitham Trust with my students. We have two programmes for children with autism: Manas and Swayam. Manas is a group class where there is only engagement, no expectation. Swayam is a one-on-one programme where we teach music to the children.

**How do these children respond to music?**

There were children who were restless and would storm out of the room. Some were even a little violent. But over a period of three months, they calmed down. Sometimes, children who were non-verbal—not having uttered a single word—have started singing! These children love being in the space of music.



With her guru Lalgudi Jayaraman (left), 1989; with mother Seetha

Opposite page: A young Jayashri; receiving an award from legendary Carnatic musician D K Pattammal

**You have also been teaching music to rural children in Tamil Nadu. How is the experience considering their non-musical background?**

It is true that they come from very humble families and have had no prior exposure to music. But this lack of exposure has its advantage. They know nothing; it's a clean slate. Therefore, the impressions we are able to form are very deep. Now, at the end of four years, I can say that we have really reached somewhere. The children feel that music has changed their lives, their home atmosphere, the way they perceive aesthetics. They also claim it helps them get better scores in maths and science. So music here is education at a different level.

**You are also associated with organisations that help cancer patients, orphans, destitute and mentally challenged women, and those suffering from multiple**

**sclerosis. What inspires you to do this work?**

It goes back to my school days. We used to sing for social causes at orphanages, senior citizens' homes, etc, and I used to love it. What I do now is an extension of that. Recently, I got a lovely opportunity to sing for the inmates of Puzhal Central Prison, Chennai. After their initial inhibition, they all started singing with me. They asked me to sing some compositions of Tamil poet Subramania Bharati. Music is a great leveller!

**Do you encounter criticism? How do you deal with it?**

Yes, indeed. It happened even recently. I came out of a concert feeling I had done my best. And a 75-80 year-old woman, who has been listening to my music for almost 25 years, said the concert was not up to her mark. It must have taken

her a lot of courage to tell me that; there were a lot of people around us. Though I was dejected, I wrote to her later, saying: 'Thank you for bringing this up to me. I will definitely introspect and look at where I can go from here.' Often, as performing musicians we are caught up in so many aspects of concert rendition that we lose out on something else. I do feel sad when I hear these comments. But this is an impetus to work harder.

**How has Carnatic music evolved over the years? How do you see its future?**

Changes are happening in several facets of the music. And it is a period of boom. The number of organisations promoting Carnatic music is burgeoning. Many youngsters are practising seriously and taking it up as a profession. Carnatic music is being performed in every part of the world; I hope we keep its sanctity, purpose and intent intact.

At Helsinki, Finland, with the Avanti Chamber Orchestra

Opposite page: Performing at a fundraiser with singer Shubha Mudgal; receiving the Sangeetha Choodamani Award, 2005



“December season is always like an examination where you’re watched and judged, no matter who you are or for how many years you’ve sung. There’s a huge feeling of responsibility and pressure to prove yourself”



#### How have you evolved over the years?

I have become quieter, not that I was very talkative. I have fewer questions to ask of myself; I have become more accepting of some changes. And the more I sink into the music, the more I’m able to forget everything outside.

#### What does music mean to you today?

At different stages in my life, I have defined or answered this question differently. It has been my passion, my life, my goal, my work, at various points of time. But at this point, I feel it’s the only thing I love to stay with through the span of the day. It’s the only thing I know a little about and I’m comfortable being with it.

#### What are your views on e-learning?

Today, students record training to reinforce their learning. I know there are several online platforms, like Skype, that can be used to teach and learn. However, I don’t use them; it’s a very non-personal approach to a very beautiful art. I prefer personal interaction and face-to-face teaching-learning. However, I appreciate technology’s role in maximising the reach of music through various channels and enhancing the quality of music through good acoustics and other aspects.

#### What are your plans for this December season in Chennai?

December season is always like an examination where you’re watched

and judged, no matter who you are or for how many years you’ve sung. I want to sing some new compositions this time and relook at ragas in a new way because there is so much to explore. There’s a huge feeling of responsibility and pressure to prove yourself. Hopefully, with the blessings of my gurus, I will succeed.

#### Please share your message for silvers.

A lot of seniors, particularly in South India, have learnt music in their younger days. I would request them to use this learning to bring joy to people who need it the most, in places such as palliative care centres, senior citizens’ homes and schools for special children. Music is indeed therapeutic. ❀

# Magic by the SEA

From Lord Jagannath to oceanside beauty and green initiatives, **Braja Sorensen** uncovers the many layers of Puri



Mahodadhi, the great ocean, that skirts the temple town on its east

Photographs courtesy: Niyogi

**W**e all have places we go to at certain times of the year, or have holidays earmarked for a particular season or festival time. With Puri, Orissa, the first thing that comes to mind is the annual Festival of the Chariots, the Ratha Yatra, when millions from all over India and the world gather to welcome the Lord of the Universe. It's always a magical time. But after four visits to Puri in the past 10 months, I can soundly report that any time is a good time to visit this coastal city.

The light and oceanside beauty is the first mystical element that strikes you upon arrival. Waking on the ocean and watching the sun rise and splash the ocean in a rainbow of colours is an experience in itself. Nothing can match the perfect haze-meets-light mixture; the mist over the water as the sun rises; the inexplicable way the ocean can look like a Caribbean tropical isle and not the blue-grey ocean of Orissa. For one magic hour of dawn, the light falls in spectacular ray perfection, and Puri is bathed in a golden-orange light as it wakes.

I was stunned and grateful: as an Aussie girl born on the beach, I long for the sound of waves, the smell of the ocean, and the feel of sand beneath my feet. And Puri never fails to satisfy not only those longings of the child within but those of my mind, heart, and soul: because Jagannath is without doubt the wielder of the magic that happens here.

I've been coming to Puri for years, for short stays and long, and usually in January, when the cold chill of Mayapur, West Bengal (where I live), has me longing for the sand and ocean, the warm sun in my bones, and the sense of holiday that a beach—any beach—has the power to cover you with like a veil. There is a peacefulness that surrounds oceanside locations, whether there are crowds of families playing, swimming or lounging on the beach, or an empty stretch pre-dawn; the sense of peace and downtime is more powerful when the ocean is overseeing everything. A favourite area in Puri is the Fishermen's Beach, down the end of Cakra Tirtha Road, during the early morning hours. Boats dot the ocean waters under the enormously artistic rise of the orange sun; multicoloured fishermen's boats land on the sands by 6.30 am with their first catch, and, throughout the day, discarded after their work is done, fishing boats lean elegantly and lazily in the sun, waiting for their day to begin again.

While there is plenty to see and do in Puri, the ocean is the beginning and the end in this coastal home of Jagannath, Baladeva and Subhadra Devi. It's the first thing visitors wake to, as the majority of hotels and guesthouses line the ocean boulevard, all the way from the Coco Palms at the far end of the beach right down to the more western-tourist oriented area at the end of Chakra Tirtha Road. I love the quiet, calm view of swaying coconut palms from the peaceful balcony at Hans Coco Palms, whose beautiful gardens are unmatched; the Mayfair's new ocean-themed rooms, large and airy with huge balconies and a wonderful sense of spaciousness. Wedding season can be rather noisy in those establishments, whose beautiful settings are a drawcard for marriage festivities.

Last March, I was a guest at the most spectacular wedding in Puri, when the youngest son of the Daitapati family—Jagannath's personal carers—was married in a grand

procession and even grander reception on the expansive lawns of Hotel Holiday Resort, whose endless gardens lead down to the ocean and are quite a distance from the resort's rooms: another wonderful sense of spaciousness and an open-air, seaside experience. It was a regal affair: indeed, the Daitapatis are very much like the royalty of Puri. And that's not surprising, when eons of history show that their family were the original founders of the deity of Nila Madhava, who disappeared when King Indradyumna heard of His presence, only to return many ages later as Jagannath, Lord of the Universe. Yes, the same family, the same deity—the Lord's pastimes are, after all, eternal!

Hundreds of thousands of pilgrims and bhaktas and devotees all wait for that one day a year when that all-attractive Lord Jagannath makes His way out of the temple for the Ratha Yatra and appears before the adoring crowds that line Grand Road. It's a most spectacular display of pomp and ceremony, colour and celebration, devotion and love, and so much more.

At the Ratha Yatra one year, our seats were next to the temple wall, above the stores that line Grand Road, and we were able to see over the wall and into the compound as they led Jagannath from His altar to His chariot. This year, during the return *ratha*, Bahuda Yatra, our seats overlooked Grand Road. As the carts rolled slowly and majestically towards us—from Gundica, down the wide esplanade of Grand Road

and stopping outside the temple—the roar of the crowd was thrilling, the excitement palpable, and the laughter constant, as the huge smiles of Jagannath, Baladeva and Subhadra Devi beamed out at their dedicated fans.

And on my last visit, just before I set off for Puri, a very special delivery arrived on my doorstep: *Ratha Yatra: Chariot Festival of Sri Jagannatha in Puri*, a photographic and historic chronicle of the Ratha Yatra by author and photographer Subas Pani (**page 61**), one of the commentators on Doordarshan's coverage of the event for over 20 years. The observations from his vantage point from over two decades combined with his wondrous eye for beauty and a detailed history of the festival, deities and the town all make for a spectacular visual and intellectual treat for anyone even remotely interested in this town, its people, and its devotional roots.

As an Aussie girl born on the beach, Puri never fails to satisfy not only those longings of the child within but those of my mind, heart, and soul: because Jagannath is the wielder of the magic that happens here

A panoramic view of the route  
of the chariots for Ratha Yatra



That said, there is so much more to Puri than its annual festival. Its residents are a special lot: from the spectacular talent of artist Bhaskar Mahapatra—whose work Prime Minister Modi chose to gift to former French president Francois Hollande, and whose photographs are peppered with images of Jacqueline Kennedy, Nancy Reagan, and Ravi Shankar, just to name a few—through to the hard-working but hidden talents of locals like Yugabrata Kar, the brain behind the Green Riders and Barefoot programmes, both geared towards environmental protection.

While countless residents' lives are geared towards maintaining Puri's cultural heritage and individuality, Kar's programs were born from his concern that waning cottage industries were eroding the future livelihood for villagers, and his conclusion that eco-tourism was the most positive, forward-thinking solution. After travelling through more than 25 countries, Kar wanted to promote the traditional sources of livelihood in Puri, the demand for which had fallen drastically with the introduction of technology. He has since set up eco-tourism camps, trained local boys and girls at the Tourism Institute in Puri, and set up jewellery making workshops. All the income has been used to develop what he calls his "three Es"—education, environment, and empowerment: providing scholarships, financial assistance, craft training centres, and agricultural and plantation education, as well as the clean-up of Puri through his Barefoot campaign, which has seen even rickshaws turning green and environment-friendly. His Wildgrass Restaurant, not far from his Heritage Tours (at the entrance to the Mayfair Hotel), is a feather in his cap: a natural, forest-like setting where a wonderful menu full of local cuisine can be enjoyed.

## FACTFILE

### GETTING THERE

**By air:** The nearest airport is Bhubaneswar, an hour's drive away.

**By rail:** Puri is connected to all major railway stations.

**By road:** Buses ply regularly from other cities to Puri.

### ACCOMMODATION

All along the Esplanade on the beach front are mid-range guesthouses and hotels, all a few thousand rupees each per night and less; along Cakra Tirtha Road, Zed Hotel is an old-style British house at varying rates according to size, all very reasonable. On the higher end, Hans Coco Palms is a couple of kilometres out of town on the beach, a quiet haven with wide lawns and kind and attentive staff ([www.facebook.com/thehanscocopalms](http://www.facebook.com/thehanscocopalms)). Mayfair has twin hotels right near the centre of town, with the Mayfair Heritage and the Mayfair Waves next to each other; their rates are higher-end though ([www.facebook.com/MayfairHeritagePuri](http://www.facebook.com/MayfairHeritagePuri)).

It's the kind of thing you'd hope for in an oceanside setting like Puri, where the beauty that artist Bhaskar Mahapatra captures in his unique works of local art—a talent his second daughter Mamata has clearly inherited—and through culture, architecture, and history, all of which are clearly evident in the town. In short, there are so many reasons, and as many seasons, to visit Puri, and a wealth of treasures to discover in the many people, projects and festivals that collectively form its real heart. ✨

# The divine journey

Millions gather to celebrate the return of Lord Krishna and his siblings to their homeland. Subas Pani's *Ratha Yatra: Chariot Festival of Sri Jagannatha in Puri* (Niyogi Books; ₹ 1,995; 226 pages) portrays the different phases of the festival



The chariot of Subhadra  
midway on its return  
journey from the Gundicha  
Temple to Srimandira

TURN OVERLEAF  
FOR MORE PICTURES



The *dvara ghoda* or the cover panel above the entrance arches on four sides of the chariots are made of thin planks of wood joined together, which remain below the *mandani* or canopy and are not visible once the chariots are complete

A *chitrakara sevaka* seen painting the backdrop of the chariot of Jagannatha with a *sahasra dala padma* or thousand-petalled lotus, the *Rahu mukha*, and the *magara mukha* or crocodile mouths, a common design of the three chariots



A carpenter is seen making rectangular grooves in a *tumba*, the hub of the wheel, using *mudgara*, a common tool used by chariot-makers. Altogether 42 *tumba* are made



The hole in the centre of the *tumba* is made with an indigenous drill and secured with an iron ring through which the axle passes. The *pahi* or rim is made of four pieces joined together

The idol of a *sarathi* or charioteer being carried to the *ratha*



Jagannatha during the ritual of Suna Besha can be seen with the tiara, the conch, a set of necklaces, and a garland of golden beads on his forehead

A *bojhia*, literally one carrying a load, carries cooked offerings to the deities for their principal meals



An old sadhu offers his prayer touching the lower frame of the chariot. The feeling of proximity with the deities makes the privilege of touching the chariot quite fulfilling





The *triratha* with Balabhadra, Subhadra and Jagannatha reach Simha Dvara, the final point of the Rath Yatra, where millions of devotees travel from far and near to view this enchanting appearance. Three major rituals are celebrated before the actual return of the deities into the temple



An Odissi dancer lost in offering his deep and intimate love for Jagannatha through his dance

# Experience

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## DESERT ECHOES

Oijo / Jaipur RIFF

This *sant* celebrates Rajasthan's folk heroes and heritage through his lyrical renditions

**B**abunath Jogi is a national treasure. He lives by his renditions that celebrate the valour of Rajasthani folk heroes and puts music to folktales. At 70, his voice is still strong, its rustic tones and desert tones transporting you in space and time. A valuable repository of oral history, and the sole surviving folk veteran from his village, Jogi is unique for yet another reason: he is a *ramtajogi*, a type of *sant* who is always on the move. Carrying barely any material possessions with him, his journey is a quest for eternal truth. “*Humare liye koi parda nahin iss duniya main, rok nahin... hum har jagah aa-jaa sakte hain* (For us, there are no barriers to stop or prevent us from wandering anywhere in this world... we roam freely),” says the famed vocalist, who is never without his *jogiya-sarangi*.

### music

Jogi hails from a desert clan of musicians from Pithoda village in Rajasthan's Alwar district. Since the age of 20, he has been singing stories from the *Shiva Puranas*; tales of valour of Rajasthani folk heroes like Gopichand, Raja Bharthari and Nihal Dev; the Kabir Vani; songs of Surdas and Gorakhnath; and the ballad of Heer-Ranjha that is said to have mystical significance. “*Hoon toh main anpadh, par itna janu ki kaal bhi wo hai, nirankaar bhi wo hai, Shambhu bholenath hi hain jo hain* (I may be illiterate, but I know this much that Shiva is the ultimate reality),” remarks Jogi. During this year's Jodhpur RIFF (Rajasthan International Folk Festival) held in early October, Jogi was honoured as a ‘Living Legend.’

—Suparna-Saraswati Puri

## Face off

When you are friends with an artist, you never know when they will use you as their muse. Jatin Das is no exception. Before he knew it, 50 years had passed, and over 700 portraits, in oils, water colours, ink and conté, had been accumulated. "For the first time in my life, I am cataloguing, archiving and looking at work done over all these years. Many were surprises for me," Das



writes in his artist's note. "I grew up in Bombay, where all artists, young or old, always did portrait sketches of friends in between work, over a drink; sketches on starched napkins at Sea Lounge. This was a regular practice in yesteryears." An exhibition of a staggering 500 of these portraits—including fellow painters Bikash Bhattacharya (*in pic*) and Souza, and other luminaries such as Kumar Gandharva, Raghu Rai and Gulzar—titled *Portraits: Artists & Friends*, took place at the Lalit Kala Akademi in New Delhi in November.



## TIMELESS LOVE

It's not your typical love story... that's what's appealing about Lillette Dubey's new play. Based on a short story by Twinkle Khanna, *Salaam, Noni Appa* is a story about finding love in the autumn of life. Laced with laughter, fun and the warmth of family, the audience warms instantly to the two widowed sisters, Noni (Dubey) and Binni (Jayati Bhatia), and their quest for new love. One is left rooting for them in spite of their adventures into the grey areas of relationships. "Maybe I am getting close to this age, that's why everything [about the story] appealed to me," says Dubey to *Hindustan Times*. "The story is a sharp observation of small everyday things." Also starring Darshan Jariwala, Meher Dar and Rishi Khurana, *Salaam, Noni Appa* opened to a star-studded audience in Mumbai recently before travelling to six other cities and then overseas.

## Music for a cause

He's all of 90, but Padma Bhushan Khayyam is far from retiring his vocal cords. The legendary composer recently headlined the *Shaam-e-Khayyam* concert in Bengaluru to raise money for Rotary District 3190's paediatric heart surgery and pulse polio programmes. Patrons who donated to the concert received VIP passes, got to take a picture with him, and were handed autographed copies of his books.

# Lyrical language

*Mushaira* (recitation), *dastangoi* (storytelling), *baitbaazi* (game of verse) and *khuli nishist* (open mic poetry)... these are a few of an Urdu speaker's favourite things! Language lovers can experience all this and more at the 4th edition of the three-day annual Jashn-e-Rekhta Urdu festival in the capital. Conducted by Rekhta Foundation, the festival will comprise dance and music performances, debates and discussions by both the biggest and most obscure names in Urdu literature, along with a bazaar featuring everything from culinary delights to calligraphists. Head on over to Major Dhyan Chand National Stadium on 8 December to savour the rich culture derived from a mellifluous language.



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Clockwise from left: Camel at Marine Drive, Bombay 1977; gun battle at Cusrow Baug, Bombay 1985; security guard, Juhu Airport, Bombay 1982; Naseeruddin Shah and Stellan Skarsgard on the sets of *The Perfect Murder*, Bombay 1987; M F Husain at home, Mumbai 2005

Mumbai has famously acquired the moniker 'Maximum City' for its unbridled population and chaotic lifestyle. But there was a time when a camel would occasionally stroll down Marine Drive or one could take a nap in the shade of an aircraft's wing. No, you don't have to imagine those idyllic days. Mumbai resident Sooni Taraporevala's new photo book, titled *Home In The City: Bombay 1977-Mumbai 2017* (HarperCollins, ₹ 1,499, 128 pages), presents

photographic evidence of the Mumbai that once was, while it also draws a picture of the city that continues to be. "I wanted to portray a fairly diverse picture of the city—across communal lines, across class lines—to show the different levels," Taraporevala tells *Firstpost*. The 102 works, which will be on display at Sunaparanta-Goa Centre for the Arts till 2 January 2018, are a tribute to the odd and everyday of an ever-evolving city, the hub of film stardom, its culture, politics and eccentricities.

# Meditate as you doodle

India's first certified Zentangle teachers Malathi and Dilip Patel are spreading the therapeutic benefits of the art form, reports **Chitra Ramaswamy**



Photographs by J Ramaswamy

**M**eet Malathi and Dilip Patel, India's first certified Zentangle teachers. Tell them you "can't draw for nuts" and they will put you at ease. "Anyone can draw a dot, line, loop and curve," elaborates Malathi. "Combined, these symbols unravel endless patterns, each of which is unique in its abstractness. Once you start drawing, the process will absorb you and you will be amazed at what you are capable of."

*this 'n' that*

Zentangling is an art form believed to possess the therapeutic effects of meditation. "There is no pre-planning and no post-judgement of a Zentangle creation," Dilip tells us. "Take your pen for a walk and allow the pattern to reveal itself to you. And while you, artist or no artist, draw consciously, the final outcome is generally an unexpected pattern."

The word 'Zentangle' is derived from the Japanese word 'zen' for medita-

tion and English word 'tangle'. While the process bears resemblance to doodling, to Zentangle is a conscious activity, unlike doodling. A mere 10 minutes spent Zentangling is found to relax the mind, relieve stress, improve focus, increase attention span, improve hand-eye coordination and enable general mindfulness.

Malathi discovered the art quite by accident in 2010. Though she did not know of its therapeutic effects at that time, the spectacular patterns

she found online had her fascinated. She had just retired as a helicopter designer for HAL and was all set to play a zestful second innings with a huge to-do list. Unfortunately, her mother fell ill and Malathi was confined to home even as Dilip travelled around the country for his work as a life-skills trainer. "I have always been an active person," she recalls. "The confinement bogged me down. I became irritable and experienced mood swings."

She immersed herself in Zentangling. Three weeks later, Dilip noticed how Malathi was slowly returning to her old calm and positive self. "Nothing else around the household had changed, but somehow Malathi had transformed," he recalls.

Soon the Bengaluru-based couple started practising Zentangling and recording their work on a blog. "The *ayah* and nurses in the hospital where my mother was admitted were so interested that I started teaching them whatever little I knew," says Malathi, who never missed an opportunity to advocate the benefits of the artform. Little did she know that this was a sign of things to come.

In January 2012 when Dilip was in Panchgani on work, he participated in a weekly online Zentangle challenge. The challenge was to use the colour purple to create the designs. Away from home and lacking his usual art material, Dilip improvised, creating patterns using twigs, leaves and an assortment of purple flowers. His unique creation attracted a host of visitors to his blog, and was noticed by Rick Roberts and Maria Thomas, the American couple who discovered Zentangling. The Patels were promptly invited to the US to be the couple's guests and participate in a four-day seminar to become certified Zentangle teachers.

Since then, the Patels have taught over 500 people of all ages in Bengaluru and other cities. The



## THE ART OF ZENTANGLING

Zentangling is easy to learn, relaxing, and a fun way to create beautiful images. It involves drawing repetitive patterns through a series of specified steps. It does not require special abilities to create. In fact, there are no mistakes in Zentangling and, hence, an eraser is never used.

Dots, lines, loops and curves form the four letters of the Zentangle alphabet. It is typically created on 3.5-inch, acid-free, white square papers called 'tiles'. This space is filled in using a black pen with archival ink for long-lasting effect. The tile is first segmented by a 'string' or curved lines that are pulled across in no particular size or shape. These divisions are then filled using combinations of the four letters. It takes about 15-20 minutes to fill out a tile, enough to keep you going for the day.

Essentially, however, Zentangles can be created on any surface—smooth stones, leaves and paper—in any colour and using any medium.

sexagenarian couple experienced firsthand the therapeutic effects of Zentangling on drug and alcohol addicts when they conducted a three-hour session at a rehab facility in the US earlier this year. "That was one of our most satisfying experiences," says Malathi. "The workshop was conducted for 44 individuals, one of whom wrote in the feedback form: 'If this method works on us, it will work on anybody. You have tamed the beast in us.'"

The couple witnessed a similar response among 25 women in a government remand home in Bengaluru, for whom they conducted two sessions. "We saw each one of them blossom," reveals Malathi.

The benefits of the art among silvers, the sick and convalescing have also been remarkable. A 64 year-old woman who was diagnosed with cancer four years ago took to Zentangling and became so addicted that, while she was recovering in hospital after surgery, she Zentangled on tissues! "When I visited her in the hospital, she said it was the only thing that kept her in the present moment, and away from morbid and negative thoughts," shares Dilip.

The Patels, who conduct regular, one-time, five-hour Zentangle classes, also teach silvers and differently abled individuals free of charge. Slowly but surely, the Patels are spreading the word, one stroke at a time.

# NOW THE WORK OF CHRISTMAS BEGINS

**Howard Thurman** (1899-1981) reflects on the  
true meaning and spirit of the festival

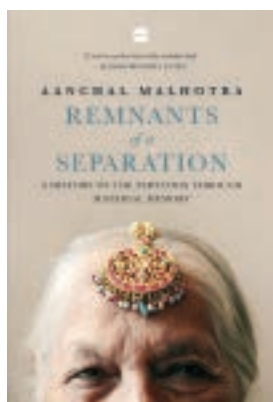
When the song of the angels is stilled,  
when the star in the sky is gone,  
when the kings and princes are home,  
when the shepherds are back with their flocks,  
the work of Christmas begins:  
to find the lost,  
to heal the broken,  
to feed the hungry,  
to release the prisoner,  
to rebuild the nations,  
to bring peace among the people,  
to make music in the heart.

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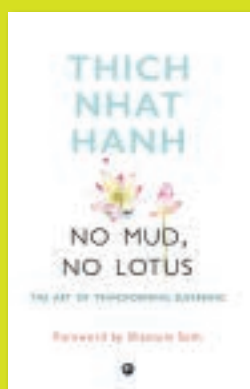
*Thurman was an African-American author, philosopher, theologian, educator and civil rights leader*

“With the knowledge of the past comes the responsibility to take care of it,” writes **Aanchal Malhotra** in her debut, **REMNANTS OF A SEPARATION: A HISTORY OF THE PARTITION THROUGH MATERIAL MEMORY** (HarperCollins; ₹ 799; 386 pages). When an attempt is made to glance over the past, quite often a process is initiated to realise and rediscover a great many things relevant to the present. Researched over four years, the book is encompassing in its intent; a unique volume of beautiful and touching stories that “weave together a cohesive narrative of personal experiences vis-à-vis the past as well as the present”. The author refuses to take sides, creating a voice that illustrates images morphed into language. The select protagonists of these stories of inexplicable pain and suffering, of undying hope and humanity, of unimaginable struggle and survival, of irreplaceable loss and love, are wide-

ranged. These include a *ghara*, *maang-tikka*, pocket knife, a peacock-shaped bracelet, a set of kitchen utensils, a set of sepia-toned photographs and a necklace of rare Basra pearls. The book lays bare the author’s transition from an artist to a seasoned antiquarian engaged in balancing the weight of accumulated and often contested memories of victims of the *batwara* on either side.

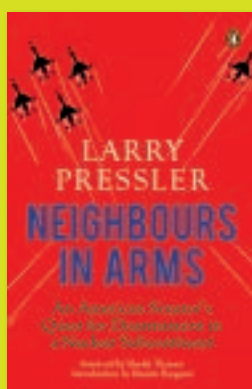


## Also on stands



### **No Mud, No Lotus** **Thich Nhat Hanh**

Aleph Book Company; ₹ 299; 126 pages  
A practical guide from the Zen Buddhist master on overcoming life’s big and little problems.



### **Neighbours in Arms** **Larry Pressler**

Penguin; ₹ 699; 304 pages  
A comprehensive account of how the US foreign policy in the subcontinent was formulated.



### **Securing India the Modi Way** **Nitin A Gokhale**

Bloomsbury; ₹ 499; 256 pages  
An authentic account of Team Modi’s approach towards national security and foreign policy initiatives.

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### **REMEMBER ME: YOU ME AND DEMENTIA** (Krimiga Books; ₹ 450; 253 pages) by Sailesh Mishra

Mishra has a casual but clever opening: “Hi, do you remember me?”—the most frequently asked question to those suffering from dementia. Based on years of professional experience with dementia care, Mishra’s vision goes beyond the challenges, to help people suffering from the disorder to live with dignity. The

book incorporates significant insights from caregivers and heartfelt stories from families, besides taking a close look at the plight of dementia patients, behavioural changes, triggers, diagnosis... the list goes on. It includes a field-based practical guide for caregivers and those interested in research and teaching; reference articles and papers by renowned authors; reference websites; and Facebook groups. Mishra’s effervescent mind and unconfined passion make this book a one-stop source of information for everything related to dementia and related disorders.

# Indian rhapsody

In a span of two decades, **Roshen Dalal** has attained renown for her painstakingly researched books on history and religions in India. *The Puffin History of India* and *The Puffin History of the World*, each in two volumes, have not just received critical acclaim but are bestsellers as well. Her other books include *The Religions of India: A Concise Guide to Nine Major Faiths*; *Hinduism: An Alphabetical Guide*; *The Vedas: An Introduction to Hinduism's Sacred Texts* and *The Compact Timeline History of the World*. Dalal's latest, *India at 70, Snapshots Since Independence*, published by Penguin Random House, is a meticulously researched account of India's evolution in the past seven decades with glimpses of the country's rich and varied culture. Besides highlighting epoch-making events and developments in numerous fields such as

politics, culture, science, atomic energy, sports, literature, music, television and industry, it also features in-depth profiles of eminent personalities.

## authorspeak

With a master's degree in ancient history, Dalal is an alumna of Jawaharlal Nehru University (JNU). She lived in Delhi for much of her professional career and moved to Dehradun in 2013 after the death of her mother, renowned author Nergis Dalal. Currently, the author, who loves the solitude Dehradun has to offer, is awaiting the publication of her first work of fiction. The first of a series (to be published by Speaking Tiger), it will examine aspects of religion and philosophy in the context of a fictional story. In an exclusive interview, Dalal talks to **Raj Kanwar** about her interest in philosophy, ancient wisdom, and animals.



Amit Sharma

## How did you venture into writing on religions and ancient civilisations?

I have always had a deep interest in religion and philosophy; in fact, my interest in these topics is one of the reasons I decided to study ancient history. Though I am not an expert, I have a fair knowledge of Sanskrit, which was a compulsory subject in the ancient history course at JNU. Before writing anything, I read the Sanskrit text along with translations for a complete understanding. While writing my thesis, I had consulted a number of original Sanskrit texts, including the 18 volumes of the critical edition of *The Mahabharata* in Sanskrit.

## How long did it take for you to write your latest book, *India at 70*? What were your main sources?

It took about a year to write this book, but I had read and researched some of the material earlier. The focus of the book is culture, and it is a companion volume to *The Puffin History of India*, Volume 2, which deals with the political and historical aspects of India after Independence in some detail. I had been reading on

literature, particularly regional literature, for a long time, mainly through the publications of the Sahitya Akademi, and this came in useful while writing the book.

**In what ways is this book different from your other books on Indian history?**

This book looks at history from a different perspective. It brings cinema, art, literature, ecology, wildlife and sport into the mainstream of history. This book could form the base for many interesting discussions; for instance, on how society and cinema are interlinked, or the role sports play in our lives.

**What kind of topics have you incorporated in the book?**

The topics are vast and varied. There are musicians such as Ravi Shankar and his little-known first wife Annapurna Devi. Artists include M F Husain and Krishen Khanna. There is also focus on how various cultural forms have evolved and changed and how new forms and media are replacing the old. Instead of a narrow focus on political history, the book reflects India in all its aspects.

**Given that all your books are well-researched, what has been the greatest challenge?**

Researching for *The Vedas: An Introduction to Hinduism's Sacred Texts* posed the greatest challenge as the topic is almost political. I wanted to go into these texts again without being influenced by the works of other historians. I read hundreds of books, examined different theories, and felt that most of the theories were not well-founded and merely based on speculation. Finally, I reached my own, somewhat open-ended, conclusions, based on a deep study of these and related texts.

**From where do you derive the stoic disposition that enables you to focus on your long and uninterrupted writing routine without distraction?**

This has been my nature right from childhood. I get lost in the world of books, ideas and thoughts.

**How did you get your first book published?**

In 1988, I decided to teach at Rishi Valley School. This decision was prompted by my interest in the philosophy of J Krishnamurti. I taught history and geography at the school. At that time, I gained an understanding of what

could interest youngsters, and the type of books they would prefer to read. I found there were no history books that students of class 7 or 8 wanted to read. My first book, now called *The Puffin History of India*, Volume 1, was written keeping them in mind. I approached Penguin with an idea for the book. They asked for some sample chapters and then gave me a contract. Later, my editors at Penguin encouraged me to write more books.

**Which of the books has given you the greatest satisfaction?**

Each book is unique and special to me, but I think *Hinduism: An Alphabetical Guide* was the one I enjoyed the most. It differs from other books on the subject as it looks at regional language texts in detail.

**Which of your books is the biggest seller?**

*The Puffin History of India*, Volume 1, which was first published in 1997, is still the book that sells the most.

**Does your writing give you enough returns for a comfortable living?**

I love writing but currently the royalties from my books are insufficient. I supplement them with some other writing or editing. I had also worked for many years as an editor.

**What are you currently working on?**

I am completing a book on the 108 *Upanishads*. The first draft is ready, but I want to make it simple enough for everyone to comprehend. I don't think our sacred texts, containing the highest philosophy, are well known. I don't hear people talking or debating about *Brahman*, the source of all that exists, and according to these texts, the only reality, the one without a second. If we agree with this concept, put forward by the greatest philosophers and scholars of the past, there would be no divisions in society.

**How do you relax amid all the serious writing?**

Reading and playing online chess are my ways of relaxing. At one time, I was a good chess player and had even won some tournaments. My last win was at the Delhi Women's Chess Championship in 1981. After that, I gave up competitive chess as I had a full-time job, but I continued to play chess whenever I had the opportunity. I also care deeply about animals and spend time with them. Currently I have six cats and a dog—all rescued.

*"India at 70 looks at history from a different perspective. It could form the base for many interesting discussions; for instance, on how society and cinema are interlinked, or the role sports play in our lives"*

# NEW AGE

Lifestyle choices go a long way in helping us age gracefully, writes **Deepak Chopra**

For at least two decades we've been living with a drastic revision of growing old. What is now dubbed the 'old old age' prevailed for centuries; it was a set of beliefs that turned the ageing process into inevitable decline, physically and mentally. After a lifetime of work, people found themselves set aside, no longer productive or active members of society. Generation after generation, these expectations came true. But everyone trapped in the old old age was mistaken to think such expectations were inevitable. Hidden factors were causing beliefs to turn into reality.

The 'new old age', created by the baby-boomer generation, threw out previous beliefs, exchanging them for more optimistic ones, and by now we've grown used to a set of readjusted expectations. Millions of people over 65 haven't retired, and few have taken to the rocking chair. To be healthy and active one's whole life seems possible. But as much good as the new old age has done, it faced two major obstacles. The first was that ageing itself has long been a mystery, not explained by medical science because too many changes occur over a lifetime, and these changes vary from person to person. The second obstacle, assuming that ageing could be defined, was how to reverse it.

An enormous leap forward in overcoming both obstacles was made by Elizabeth Blackburn, the molecular biologist who shared the 2008 Nobel Prize in physiology and medicine with Carol Greider and Jack Szostak for their discovery of telomerase, the enzyme that replenishes a section of DNA known as telomeres, which cap the end of each chromosome like a period ending a sentence. Telomeres are 'noncoding' DNA, meaning that they have no specified function in building cells, but they are far from passive. Their function seems to be to preserve cells. Every time a cell divides, which happens constantly somewhere in the body, its telomeres are shortened. Longer telomeres are typical of young cells in the stage of luxuriant growth; shortened or frayed telomeres are typical of weary senescent cells.



Now the head of the Salk Institute in La Jolla, California, Blackburn covers every aspect of cell ageing and renewal in her 2017 book, *The Telomere Effect*, co-authored with her close colleague, UCSF professor and health psychologist Elissa Epel. They convincingly describe telomeres and levels of telomerase in the cell as our best marker yet for the multifold process of ageing. This also implies that by

increasing one's telomerase levels and thereby causing telomeres to grow longer, a healthy lifespan can be founded on cells that keep renewing themselves for decades.

In their book, Blackburn and Epel cite a startling actuarial prediction. There are currently around 300,000 centenarians existing around the world, a number that is rapidly increasing. According to one estimate, reaching 100 is about to become so commonplace that one-third of children born in the UK will live to be centenarians—the issue of


protecting your cells is suddenly more urgent than ever....

Your telomeres are at low risk if you:

- Have no exposure to severe stress.
- Enjoy strong social support, including a close confidante who gives good advice, friends who listen to you and with whom you can unburden yourself, and relationships where love and affection are shown.
- Exercise moderately or vigorously at least three times a week, preferably more.
- Get good-quality sleep for at least seven hours.
- Consume omega 3-rich food three times a week while avoiding processed meats, sugary sodas, etc.

In a society addicted to the promise of a silver bullet, drugs may emerge to improve telomerase levels in the cell, leading perhaps to extended telomeres and effective anti-ageing at the genetic level. But since no one can predict when such drugs will appear, and what side-effects come with them, the best way to enter the new old age is through lifestyle choices, particularly those that counter stress and inflammation.

*Courtesy: [www.deepakchopra.com](http://www.deepakchopra.com). A pioneer in integrative medicine and personal transformation, Chopra is a fellow of the American College of Physicians and the author of over 85 books*

A photograph of an elderly man with a grey beard and a young girl with dark hair, both smiling and playing in a pond. The man is in the water, and the girl is sitting on a wooden dock, splashing water towards him. The water is dark blue, and the dock is made of wooden planks.

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# Rockstar

Nothing defined the late 1960s more than the counterculture movement, which reached a crescendo, backed by a supportive rock-'n'-roll scene. It was in this scenario that a young Berkeley College dropout, Jann Wenner, thought of launching a magazine that would be the authentic voice of rock 'n' roll, while holding itself to high journalistic standards. The first issue of *Rolling Stone*, thus, rolled out in November 1967.

In its launch avatar, it resembled a newspaper with a black-and-white format, four columns of stories, and a photo of John Lennon. But soon enough Wenner and his art director figured out they wanted to take the full throttle magazine route with covers that would pack a punch. Innumerable iconic covers—including Fleetwood Mac on the bed, Meryl Streep in white greasepaint and Lennon in an unforgettable embrace with Yoko Ono hours before being shot dead—followed. From The Beatles to The Rolling Stones and Bob Dylan, Wenner chronicled the lives of the influential stars of his time, besides taking an intimate look at artistes of every era, from David Bowie and Rod Stewart to Michael Jackson and Madonna.

Fifty years down the line, with a circulation of over 1 million read-



Dinodia Photo Library

ers, *Rolling Stone* has evolved from being the spokesperson of the counterculture epoch into a niche music magazine whose influence stretches beyond, as seen by editions on issues such as global warming and AIDS. Amid news that Wenner has put the iconic magazine up for sale “to get ahead of the curve”, a lavish coffee table style book was launched

recently to celebrate the golden anniversary. Called *50 Years of Rolling Stone*, it features behind-the-scene stories, photographs and excerpts from eminent artists who defined the five decades. Indeed, the magazine stands proud as a vibrant chronicle of the music, politics and people that shaped popular culture in the past five decades.

## THIS MONTH, THAT YEAR: DECEMBER 1967

- On 1 December, the Jimi Hendrix Experience released *Axis: Bold as Love*, listed as one of the most influential guitar albums of all time by *Guitarist* magazine.
- On 3 December, the world's first heart transplant was successfully carried out in Cape Town, South Africa.
- On 8 December, INS *Kalvari*, India's first-ever submarine, was commissioned at the Soviet port of Riga.
- On 29 December, the term black hole—an area of gravitational collapse where the pull is so great that even light is unable to escape—was coined by John Wheeler of Princeton University.

“As you get older three things happen.  
The first is your memory goes, and  
I can't remember the other two.

—English actor, comedian and singer-songwriter Sir Norman Wisdom (1915–2010)

## Gloatrage

*n.* Triumphant satisfaction that a person's behaviour is as bad as expected, combined with outrage at that behaviour.

**EXAMPLE:** An unfortunate consequence of the mainstream media's outrage (or **gloatrage**) is that political bias has begun to leak from the opinion pages into the news coverage, giving detractors further reason to eschew what have been traditionally high-quality news outlets such as *The Washington Post* and *The New York Times*.

—Neil Winward, “Why the fourth estate is crumbling”,  
*The Market Mogul*, 3 July 2017

## Fatberg

*n.* A massive, hardened agglomeration of fatty substances, particularly one found in a sewer and caused by homeowners and businesses pouring fats down drains.

**EXAMPLE:** First, someone might pour molten turkey fat down a drain. A few blocks away, someone else might flush a wet wipe down a toilet. When the two meet in a dank sewer pipe, a baby **fatberg** is born.

—Erika Engelhaupt, “Huge blobs of fat and trash are filling the world's sewers”, *National Geographic*,  
16 August 2017

## Tree blindness

*n.* The disregard of the trees in one's environment.

**EXAMPLE:** There was a time when knowing your trees was a matter of life and death, because you needed to know which ones were strong enough to support a house and which ones would feed you through the winter. Now most of us walk around, to adapt a term devised by some botanists, tree blind. But here's the good news: **Tree blindness** can be cured.

—Gabriel Popkin, “Cure yourself of tree blindness”,  
*The New York Times*, 26 August 2017

Source: [www.wordspy.com](http://www.wordspy.com)

## Situationship

*n.* A relationship between two people that is more than a friendship, but less than a romance.

**EXAMPLE:** For all the boyfriends that were never really my boyfriend, past hook-ups and their mealy scars of things left unsaid, there was now a clever umbrella term: **situationships**. And getting involved in a situationship might be the worst thing you can do to yourself.

—Carina Hsieh, “Is the ‘situationship’ ruining modern romance?”,  
*Cosmopolitan*, 1 May 2017

## HATFISHING

*pp.* Tricking a potential dating partner by wearing a hat to hide one's baldness or receding hairline.

**EXAMPLE:** When the internet talks about **hatfishing**, it's regarded as a male analogue to women who overdo makeup. The idea is that both sexes use some form of trickery to misrepresent who they are underneath.

—Jason Chen, “If you've never seen the top of your Tinder date's head, perhaps you're being hatfished”, *The Cut*, 23 August 2017



123RF.com

## Into the mind

If you want to discover the wonders of meditation, but are not sure if it's worth a fee, check out Hyderabad-based Heartfulness Institute's free meditation master classes on YouTube. A series of beginner and advanced classes have been made available in 10 regional languages, apart from English and sign language, and can be accessed through the website, [www.heartfulness.org/masterclass](http://www.heartfulness.org/masterclass). The founder of the Heartfulness Institute, Kamlesh D Patel (or Daaji) will guide you through relaxation, meditation and mind-

### BUZZ

cleaning techniques, to help you connect with your inner self. Each of the three sessions runs between 35 and 45 minutes, comprising an introductory session followed by a practice session. If you find that traversing the depths of the mind brings relaxation, the Heartfulness Institute has more to offer. You can connect with a Heartfulness trainer in your city, also free of charge. Or, if you'd like to continue the classes online, YouTube is a treasure trove of meditation and yoga sessions that will guide your practice step by step.

## Witness tree

**n.** An extremely old tree, particularly one that was present at one or more important historical events.  
**EXAMPLE:** Today, only four trees survive from Washington's time—he died at Mount Vernon in 1799....No one is more aware of the mortality of the **witness trees** near the mansion than Joel King, a Mount Vernon gardener who is on a mission to propagate them.

—Adrian Higgins, "This gardener is working to preserve George Washington's last surviving trees", The Washington Post, 20 February 2017

## Neighbour spoofing

**pp.** Using a false caller ID to make a scam phone call appear to originate in the callee's local area.

**EXAMPLE:** There are now a billion robocalls going to cell phones and landlines every month. Many of them look like they're from your neighbour. It's not really your neighbour, of course. It's **neighbour spoofing**—which means using the Internet to make it look like a scammer (who could be anywhere in the world) is calling from your area.

—Sally Helm & Kenny Malone, "Episode 789: Robocall invasion", NPR, 18 August 2017

## “We can be the change we want to see”

Gulshan Bambot, 64, Secunderabad, tackles civic issues



Shyamola Khanna

On a Sunday, when most people prefer to laze around, 64 year-old **Gulshan Bambot** (*in white*) gets down to work—inspecting roads in Secunderabad, carrying debris to fill up potholes, and cleaning up sidewalks. In fact, she and her enthusiastic army of volunteers can be seen moving around the city, armed with *gampa*, a metal disc for carrying rubble and cement; *fawda*, a kind of spade; and bottles of water. “We have a choice,” says Bambot, wife of Wing Commander (retd) G D Bambot. “Instead of complaining about the civic administration, I like to get out there and make things happen.” While navigating a particularly bad stretch of road along with her friends in July, Bambot decided to be proactive about the issue rather than crib about the ineptitude of the authorities. She formed a WhatsApp group to enlist volunteers for *shramdaan* (cleaning). Along with 70 year-old Viji Naidu, another Air Force wife, and 50 others, mostly wives and offspring of Army and Air Force officers, Bambot set to work on successive Sundays, filling up potholes on the

road. “One of our volunteers even hired a tempo to pick up debris to be offloaded at the site. It was a great community effort!” Their endeavour didn’t go unnoticed. Soon the Army stepped in, volunteering to do the needful as the road was around defence land. Later, when Bambot’s team moved its attention to another stretch of pothole-filled road, the municipal corporation took over the rest of the repair work. Bambot also trained her eyes on Kapra Lake immediately after Ganapati *visarjan*, clearing it of plaster of Paris idols and plastic bags. “Her spirit is infectious,” says Naidu, a regular volunteer. “Whether it is cleaning the lake or filling up potholes, she leads from the front.” Incidentally, Bambot’s social work is not limited to civic issues; she is an active volunteer with Samhita Trust where she records books for the visually challenged and teaches English at the Sai Jyoti Junior College for the Blind. Bambot is now looking forward to the day corporates and schools join hands with her team to make the city a better place.

—Shyamola Khanna

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