Give in to your 

WANDERLUST

Travel gets silver-friendly
NEW INDIA

TOP UP

MEDI-CLAIM Policy

Total Cover Upto 30 Lacs
Get Well Benefit
Tax Benefit 80D
74+ Day Care Procedure
Hospital Cash
Covers Entire Family

Future Without Fear...

NEW INDIA ASSURANCE

दि न्यू इंडिया एश्योरन्स कंपनी लिमिटेड
The New India Assurance Co. Ltd

Regd & Head Office: New India Assurance Bldg., 87, M.G. Road, Fort, Mumbai-400 001, INDIA
IRDAI REGN. No. 190
CIN : U 99999 MH 1919 GOI 000 526
URN. NIA/L/P/15004/V011415
URN NO. NIA/PC/2016-17/256-NOV

For more details on risk factors, terms & conditions please read sales brochure carefully before concluding a sale.
*Condition apply
Subject to changes in tax laws.
Beware of Spurious Phone Calls and Fabricous/Fraudulent Offers: IRDAI clarifies to public that: IRDAI or its officials do not involve in activities like sale of any kind of insurance or financial products nor invest premiums.
IRDAI does not announce any bonus. Public receiving such phone calls are requested to lodge a police complaint along with details of phone call, number.

www.newindia.co.in | Toll free 1800-209-1415
Age is just a number, we say time and again. But when that number is 150, it is cause for celebration!

Today, when we get set to print our 150th issue in our 13th year (13 is, incidentally, my lucky number!), I marvel at how far we have come! On a personal level, this journey has enriched me beyond measure. It has also taught me that Generation A needs empathy (not sympathy), sensitivity, warmth and understanding as our elders remain vulnerable in a youth-centric and ageist society. That said, the concerns, needs and aspirations of silvers occupy considerably more newprint than before, and their potential is not just being recognised but applied across various fields. Our governments, too, both at the Centre and state levels, are formulating silver-oriented initiatives—in fact, in recent days, the Government has expressed its intention to come up with a new and comprehensive policy to replace the largely toothless National Policy on Older Persons, 1999.

Are these efforts bearing fruit? Are silvers in India safer, healthier, more financially secure and independent, more digitally aware and included in the mainstream? Is their wisdom, expertise and experience being optimally utilised? There are no easy answers and no quick fixes. Evidently, much more needs to be done at every level to spread awareness, build momentum and catalyse change.

Harmony-Celebrate Age remains committed to this task. And as we toast our 150th issue, I would like to acknowledge the many women and men who have walked the road with us over the years; from editors, writers and designers to marketing professionals who have expanded the creative footprint and reach of the magazine, the many organisations and corporate houses who have supported our efforts and the like-minded individuals who have found common cause with us. A special thanks to my core team, who have kept the faith—and the fire of this magazine burning.

Above all, my gratitude goes out to you, our readers. Your faith and feedback have impelled and inspired us to grow, evolve and raise the bar in terms of content, design and quality. You are our reason to be and this milestone is as much your achievement as ours. Thank you.
Indian silvers are discovering the thrills of travel

Cover photograph: iStock

features

38. Health: Adult immunisation is a route to preventive healthcare

44. Proactive: NGO Vanashakti battles wanton development in Mumbai

58. Voyage: Aboard the largest cruise ship in the world, Harmony of the Seas

columns

28. YOGA RX: Shameem Akthar analyses the link between massage therapy and yoga

34. MONEY MATTERS: Economist Priya Desai offers help in planning your retirement

74. IMMIGRANT DIARY: Kamla Mankekar on how the Prems of Los Angeles came to call the city home

WEB EXCLUSIVES www.harmonyindia.org

SMOOTH OPERATOR
Shaila Chandavarkar takes older women on adventures around the world

SCHOOL’S OUT!
Urmila Samson is revolutionising education by introducing parents to ‘unschooling’

Total number of pages in this issue of Harmony-Celebrate Age, including covers: 84
EXPERIENCE THE RHYTHM OF NATURE

COME TO UTTAR PRADESH,
THE LAND OF NATURE & WILDLIFE.

BIRDS & WILDLIFE SANCTUARIES IN UTTAR PRADESH
Nawabganj Bird Sanctuary | Okhla Bird Sanctuary | Hastinapur Wildlife Sanctuary
Soor Sarovar Bird Sanctuary | Dudhwa National Park | Mahavir Wildlife Sanctuary
National Chambal Bird Sanctuary | Ranipur Wildlife Sanctuary | Chandra Prabha Wildlife Sanctuary
Suhelwa Wildlife Sanctuary | Katarniaghat Wildlife Sanctuary | Saman Bird Sanctuary
Some milestones are eagerly anticipated, while others catch you off guard. We haven’t been counting down to our 150th issue—it just followed from the 149th, another edition packed with information and inspiration through the efforts of the editors, writers, photographers and designers who constitute the Harmony family.

I am proud to call this my family. And privileged to have been part of this journey since inception. So, I’d like to begin by thanking our editor Tina Ambani and publisher Dharmendra Bhandari for their faith and support, all my former colleagues for the many learnings, and my wonderful team who breathes life into this publication with ideas, talent and energy, making each issue an adventure.

Indeed, adventure begins the moment you step out of your comfort zone. Just ask our “Silver Nomads”, who are giving in to their wanderlust while rediscovering themselves. The tourism industry is responding with enthusiasm, catering to their needs and customising plans. Take a cue from these intrepid and take a trip. And remember, the options are not limited to road, train and air—‘sea’ for yourself on the world’s largest cruise ship, Harmony of the Seas!

Travel aside, you can be transported anyplace from the comfort of your armchair. Adult colouring, proven to calm the mind and enliven the soul, is now finding favour in India—try it by participating in our colouring contest.

That, indeed, is the promise of Harmony-Celebrate Age: the latest trends, remarkable people, news you can use, always. Keep reading—we will make it worth your while.

—Arati Rajan Menon

I was pleasantly surprised to see Dr Mashelkar on the cover of Harmony-Celebrate Age last month (“The Innovator”, October 2016), as he is also featured in my son’s English textbook. The interview, of course, was much more detailed than the information available in the textbook and really brought out the character of the man. My son read it, too, for a better understanding of Dr Mashelkar; this will bring added value to his own essays and answers during his tests. Thank you for covering such a thought-provoking and useful subject.

Malini Dasgupta
Pune

A society’s respect for values can be best judged by the way it treats its senior citizens. This is the least we can do for the people who have nurtured the current generation. In earlier times, the younger generations took care of the elderly in a joint family system. But nuclear families have no place for the old. Unlike Japan, or even China, the Government has failed in creating facilities and infrastructure to make lives easier for senior citizens living alone, especially in cities. Good pavements, community homes, healthcare centres…the list is long and much needs to be done. Ignoring elders is not in keeping with India’s culture—and cannot be for any civilised society.

Abhishek Karnani
Director, Free Press Journal

A society creates most value if it has dynamic opinion-shapers who challenge established stereotypes and bring a contemporary perspective to its institutions. I must congratulate Harmony-Celebrate Age for working so passionately towards enriching the lives of silvers. Your faith in the potential of seniors resonates seamlessly with mine.

I have grown up in a family surrounded by seniors. I have played hours of chess with my retired grandfather and seen him display remarkable patience and wisdom. Our conversations are sprinkled with discussions on fossil fuels, as he is retired from ONGC. My maternal grandfather who retired as an agriculture engineer has rich experience of farms. He is full of anecdotes related to agriculture, which sensitise me to the challenges of agriculture in India. He is a widely read man whose conversations are replete with references to couplets from the writings of Kabir and Rahim which have helped me understand Indian heritage, traditions and pathos. Both my grandmothers taught me the benefits of simple living and healthy thoughts.

Indeed, I owe all my lateral learning to my grandparents and their rich wisdom and experience. My constant interactions with them trained my mind to think beyond school textbooks. At the same time, they are the ones who have always kept the child in me alive by, sometimes, being children themselves, trusting, playful and light-hearted. I believe seniors should be supported and actively involved in mainstream society as what they bring is truly priceless.

Shaurya Garg
Via email
Not just horseplay

We’re not just horsing around when we tell you this: British company Vida Aesthetics now offers Nithya, a collagen-boosting injectable treatment sourced from the tendons of horses. As London newspaper Daily Mail shares, the company claims the pain-free treatment works in harmony with your natural tissue structure (with no hypoallergenic effects) to boost the production of collagen, ease fine lines around the eyes and improve facial volume in areas such as the cheeks; the effects are said to last for a year. So is this worth the £250 (about ₹20,300) price tag or are you being taken for a ride? Find out more at vida-aesthetics.com
Handy tip!

Here’s a red-carpet hack from a Hollywood star. Recently, 47 year-old Cate Blanchett let the media in on a secret shared by her fellow actor, Judi Dench, 81: Before a photo shoot, put your arms up in the air so the blood drains down and makes the hands look less veiny.

EXTREME EXPOSURE

Rush hour can frazzle your face as well as the nerves. High levels of traffic pollution can damage the skin, leading to premature ageing, according to a new study published in the Journal of Investigative Dermatology. As British website standard.co.uk tells us, the research team found that people exposed to diesel engine gas nitrogen dioxide (NO2) are likely to develop liver spots (dark spots known as lentigines) on their faces. Even a small rise in the levels of NO2 leads to a dramatic increase in these spots. High levels of NO2 are routinely recorded on busy roads.

CO2 RESCUE?

Some cosmetologists in the UK are recommending Carboxy as a beauty fix for everything from hair loss to under-eye circles, stretch marks and cellulite. A safe medical procedure where carbon dioxide is injected into the skin or fatty tissue, website www.express.co.uk explains that it dilates the blood vessels to boost circulation and enable muscles to receive more oxygenated blood carrying nutrients, and burns fat cells and cellulite. Each painless 10-15 minute session costs £100 (about €8,000); you may need four to six treatments to work on under-eye circles and more for stretch marks and scarring. The results last up to six months.

We’re all for digital inclusion. But remember not to overdo it. First, you can get tech neck, a medical condition caused by constant bending for long hours over your gadgets, leading to pain in the neck, back and shoulder as well as headaches. This can also lead to smartphone face, exemplified by sagging skin, double chin, dropping jowls and creases above the clavicle. And as much as this will hurt, you’d be better off saying sayonara to selfies—aesthetic and anti-ageing experts have warned that electromagnetic radiation emitted from smartphones ages the skin by damaging the DNA and preventing it from repair.
THE ORIGAMI ROBOT: It is shaped in accordion-like folds, thus the name. The origami robot promises to be a less invasive way to dislodge foreign objects, patch stomach wounds and aid drug delivery in inaccessible regions of the stomach and gut. A collaborative effort between Massachusetts Institute of Technology, Sheffield University, and the Tokyo Institute of Technology, London newspaper The Telegraph reports that the tiny robot—made primarily of dried pig intestine, and a biodegradable shrink wrap that contracts when heated—can be swallowed in pill form. A permanent magnet is wedged in one of the folds and it moves by responding to changing magnetic fields outside the body. The robot is now undergoing trials to expand its scope of use, especially in silver care.

COLD COMFORT?

The Japanese have been making them for years. And now Singapore has got in the game of manufacturing ‘social robots’ for companionship for silvers with the recently unveiled ‘Nadine’ and ‘Ruth’. However, not everyone is convinced this is a good thing, as London newspaper The Telegraph reports. Speaking at The Hay Literary Festival in Wales, Maggie Boden, professor of cognitive science at the University of Sussex, called computer companions “emotionally dangerous” and warned that machines would never be able to understand abstract ideas such as loyalty or hurt. Explaining her point, she said, “On the face of it, it [a bot] could have conversations with an old person, and she can tell it her stories about her life, so it keeps her happy. But if she tells it that her husband cheated on her with her best friend... that’s a betrayal and very hurtful. These things are supposed to be able to recognise her emotional state and to respond in an appropriate way. The machine wouldn’t understand what we mean by a best friend, or loyalty. It is just too complex.... I am very worried about that.”

BREAKING THE FALL

Fear of falling may soon be a thing of the past. Developed by the Sinclair School of Nursing and the College of Engineering at the University of Missouri, a new sensor system that assesses gait speed and stride length can predict falls up to three weeks before they happen, allowing for timely intervention and prevention. According to website www.techcrunch.com, the team found that a gait speed decline of 5 cm per second was associated with an 86.3 per cent probability of falling and a shorter stride length with 50.6 per cent probability of falling within the following three weeks.
The National Crime Records Bureau (NCRB) has released its *Crime in India* report for 2015. And it doesn’t read well for the capital, with Delhi categorised for the second consecutive year as the most unsafe city for silvers in the nation. Here are some other highlights of the report:

**Capital Shame**

**Maharashtra**
- 4,561 cases of crime against silvers

**Madhya Pradesh**
- 3,456 cases of crime against silvers

**Andhra Pradesh**
- 2,495 cases of crime against silvers

**Uttarakhand**

**Sikkim**

**Nagaland**

**J&K**

Uttarakhand was rated among the safest places for silvers. Crimes against silvers comprised just 0.6 per cent of all crime reported in the state, with just five cases registered in 2015, only behind Sikkim, Nagaland and Jammu & Kashmir.

**Bank Transfer**

The state has silver on its mind. As part of a move to bring all subsidies and welfare schemes under the Direct Benefit Transfer (DBT) umbrella by 31 March 2017, the Finance Ministry plans to convert all central government pension accounts (around 5.8 million) into Pradhan Mantri Jan Dhan Yojna (PMJDY) accounts, according to media reports. In addition to ensuring access to a variety of financial services, PMJDY beneficiaries are entitled to a ‘RuPay debit card’ with inbuilt accident insurance cover of ₹100,000.

**Fly Cheaper:** SpiceJet has announced a concession of up to 8 per cent for 60-plus travellers on base fares on its domestic flights. The offer is valid till 13 April 2017. Other airlines that offer silvers concession include Air India, Jet Airways and Indigo.

**COP Connect:** Good news for silvers in Pune. The city police has launched a new helpline—1090—for senior citizens. What’s more, various police stations have formed WhatsApp groups of senior citizens in their respective areas.
DEATH OF DIGNITY

How much is too much when it comes to medical intervention? According to researchers at the University of New South Wales (UNSW) in Australia, one-third of silvers hospitalised at the end of their life receive unnecessary and potentially harmful medical treatments. As website www.homecare.co.uk reports, the team, led by Dr Magnolia Cardona-Morrell, analysed 38 studies over two decades using data from 1.2 million patients, bereaved relatives and clinicians in 10 countries, including the US, Canada, England, Australia, France, Holland, Brazil, Taiwan, South Korea and Israel. "It is not unusual for family members to refuse to accept the fact that their loved one is naturally dying of old age and its associated complications and so they pressure doctors to attempt heroic interventions," says Cardona-Morrell. "Doctors also struggle with the uncertainty of the duration of the dying trajectory and are torn by the ethical dilemma of delivering what they were trained to do, save lives, versus respecting the patient's right to die with dignity."

Here are some highlights of the study, which has been published in International Journal for Quality in Healthcare:

- Up to 10 per cent of silver patients are admitted to intensive care at the end of their life
- Almost 50 per cent of blood tests and imaging are carried out unnecessarily on older patients
- About 30 per cent are given antibiotics for cardiovascular, digestive or endocrine medicines or chemotherapy during the last six weeks of their life
- Another 30 per cent undergo dialysis, radiotherapy, blood transfusions and other life support in the last days of life.

OUTSIDE THE NET

Today, the Internet is the single largest health resource open to us—despite its potential to misinform and mislead. However, silvers still don’t seem to have caught on. According to research by Brigham and Women’s Hospital in Boston, people over the age of 65 don’t often access health information available to them online. Here’s what they found in their study of 7,609 Medicare beneficiaries between 2011 and 2014, which has been published in the Journal of the American Medical Association:

AMONG SILVERS* SURVEYED IN 2011

<table>
<thead>
<tr>
<th>Service</th>
<th>Proportion</th>
</tr>
</thead>
<tbody>
<tr>
<td>Used cell phones</td>
<td>76%</td>
</tr>
<tr>
<td>Used computers</td>
<td>64%</td>
</tr>
<tr>
<td>Used the Internet</td>
<td>43%</td>
</tr>
<tr>
<td>Used email and texting</td>
<td>40%</td>
</tr>
</tbody>
</table>

*with mean year of 75

AMONG ALL THE PARTICIPANTS

<table>
<thead>
<tr>
<th>Service</th>
<th>Proportion</th>
</tr>
</thead>
<tbody>
<tr>
<td>Went online to obtain health information</td>
<td>16%</td>
</tr>
<tr>
<td>Went online to fill prescriptions</td>
<td>8%</td>
</tr>
<tr>
<td>Used the Internet to contact clinicians</td>
<td>7%</td>
</tr>
<tr>
<td>Handled insurance online</td>
<td>5%</td>
</tr>
</tbody>
</table>

Proportion of silvers using any digital health increased from 21 per cent in 2011 to just 25 per cent in 2014

THIS IS FAR BELOW THE GENERAL POPULATION WHERE ABOUT

<table>
<thead>
<tr>
<th>Service</th>
<th>Proportion</th>
</tr>
</thead>
<tbody>
<tr>
<td>Use the Internet and own cell phones</td>
<td>90%</td>
</tr>
<tr>
<td>Search for health information online</td>
<td>60%</td>
</tr>
</tbody>
</table>
HEARD IT? This is something of a breakthrough. Studies on rodents by the Medical Research Council (MRC) Harwell, a British international research centre for mouse genetics, have identified the gene linked to age-related hearing loss: Slc4a10. Mutation of this gene, which has already been identified with eye function, may play a significant role in hearing problems. This research, published in Journal Nature Communications, holds great potential to develop early screening programmes to identify potential hearing loss and evolve preventive strategies.

SEE AND UNDERSTAND: Don’t let vanity get the better of you when it comes to wearing your glasses. Tests conducted at Tel Aviv’s Sourasky Medical Centre by ophthalmologist Dr Oriel Spierer have established a distinct link between visual acuity and cognition. As news website haaretz.com tells us, the study examined 190 silvers over the age of 75 (the oldest was 91) who had tested negative for dementia and concluded that those silvers who wore reading glasses consistently performed better in cognitive tests than those who didn’t use visual aid. "One possible explanation is that an elderly person who doesn’t see well engages less in physical and mental activity. He utilises his brain less in activities because he simply can’t see well, which in and of itself can lead to deterioration of mental functioning," Spierer tells the site.

studies on the silver bedroom have long suggested that intimacy promotes good health. Now, new research from Michigan State University contends that sex is healthier for older women than men. Over 2,000 people aged between 57 and 85 years over five years were surveyed for the study, which was published in Journal of Health and Social Behaviour. The team found that silver women who found sex pleasurable and satisfying are less likely to develop hypertension, especially if they are in a quality relationship. Also beneficial to health is the female sex hormone released during orgasm. However, it goes differently for male silvers—those who had sex once or more a week are at an almost two times greater risk of cardiovascular problems than sexually inactive elder men. One reason for this could be the greater exertion on the part of men owing to difficulty in reaching an orgasm.
DOING THE MATH

Numbers needn’t be nerdy. A recent study by the International Longevity Centre-UK on numeracy claims that silvers with good math skills have more sex. And if that weren’t enough, they also score higher on money management, planning for retirement, and investment, according to a report by website www.express.co.uk. Here are some takeaways from the survey:

• Only one in four English adults aged 50-plus can perform a simple compound interest calculation
• Just 41 per cent of those who got one or none of the questions right had had sexual activity in the previous year compared to 79 per cent of those who answered four or five correctly
• Almost half of those in their 70s who got the questions right had been sexually active in the recent past compared with only 28 per cent of those who struggled with the questions
• Among those in their 80s, one in five of those who scored highly in the maths test were still sexually active compared to just under 10 per cent of those who struggled.

In a bid to explain these findings, research fellow Dr Ursi Brancati said at the ILC-UK National Retirement Income Summit, “There are two possibilities—one is that the higher cognitive ability means that they are active and able to enjoy life or maybe it is some innate characteristic, a personality trait such as curiosity or openness to experience.”

MOM’S THE WORD

Here’s another reason to thank your mother! Researchers at the Spanish National Centre for Cardiovascular Research (CNIC) in Madrid say a tiny repository of DNA inherited from one’s mother could hold the key to healthy ageing. When they genetically modified DNA strands of lab mice, they found that mice with transplanted mitochondrial DNA (mtDNA)—which comes from mothers—were healthier and sprightlier in old age. “The way we age might be determined long before the ageing process starts and the first signs appear,” the team says in a media release. The results have been met with surprise—as news agency AFP tells us, it was not expected that mixing and matching mtDNA would have such an obvious effect.

BUSY AIN’T BAD!

DON’T COMPLAIN IF THERE AREN’T ENOUGH HOURS IN YOUR DAY! THE DALLAS LIFESPAN BRAIN STUDY SAYS THAT A BUSY LIFE IS ASSOCIATED WITH BETTER COGNITION AND MEMORY IN YOUR SILVER YEARS.

As London newspaper The Independent reports, 330 people between the ages of 50 and 89 were tested for the study. “People who report greater levels of daily busyness tend to have better cognition, especially memory for recently learned information,” says author Sara Festini. The study has been published in Journal Frontiers in Aging Neuroscience.
Imagine a harmonious setting wherein the only sounds that greet you are those of the musical chirpings of birds in the surroundings, enveloped in peaceful, comfortable silence. Now expand your view to fit in a beautiful villa where the neighbourhood is made up of your best friends, every day is full of new joys and leisure-filled hobbies, and every evening is spent indulging in fun activities with everybody. Feels surprisingly good, isn’t it? The best part is yet to be revealed: this is a brilliant concept of living post-retirement that ensures your freedom, security and happiness above all else!

Tucked away in the folds of the nature is one such beautiful scheme, the ‘Prarambh Retirement Township’, proposing luxurious villas that redefine living after 50. After years of hard work, you deserve a life of luxury, and Prarambh ensures you are offered all of it – security, recreational activities to keep you engaged, well-trained staff to look after the health and food requirements of the senior residents and much more.

Unravel the new phase of your life after 50 at Prarambh, located a few kilometers away from the posh megacity of Ahmedabad, Gujarat. Built in a tranquil ambience, the township has been set up to take care of you in your growing age and, at the same time, let you experience the joys of youth all over again. Start your life afresh by indulging in indoor and outdoor games, swimming, and various sports activities to stay active. You can listen to the voice of chirping birds in the beautiful lush green garden, explore the gardener within you, relax at spas and salons, and keep a tab on your health with dedicated jogging tracks and yoga rooms, at this retirement living township.

And this is just the beginning of the wonderful facilities and amenities Prarambh has on offer, keeping in mind all the needs and requirements of senior citizens. The scheme also boasts of a grand library for all the book lovers out there, along with computer rooms, seminar halls, reading rooms, a multipurpose hall, temple and Derasar, Syndicate Bank, lockers, Forex and ATM for a comprehensive living experience. With added benefits like a shopping mall, restaurants and fresh juice bar right inside the township, there’s hardly a thing you will need to step out for.

Prarambh takes special care to ensure unfazed 24x7 security and emergency measures throughout the property. The immaculately designed homes have perfect interiors that lend a serene and tasteful appearance; surveillance options with embedded smart home devices such as CCTVs, video-calling through television, emergency buttons in all rooms, anti-skid flooring, door cameras, intercom facilities, high wall fencing and staff residential quarters with society call centers and much more. The professionally trained housekeeping staff maintains the daily household needs along with a common kitchen and a 24x7 cafe with restaurant. Designed especially for those who wish to live a peaceful and independent life, this retirement township creates a safe haven for the silvers.

You can enjoy the tranquil surroundings, be at peace, listen to the voice of nature or meditate in the soothing caress of its embrace. Or choose to spend relaxing time with your loved ones while admiring the divine beauty of the lush green landscape at Prarambh Township. The retirement scheme promises to make your dream of spending peaceful, quality time with your loved ones turn into reality. A flamboyant yet stable life is what Prarambh has aimed for; and the results have turned out way more beautifully than what one can imagine. A perfect blend of exclusivity and peacefulness, the township prompts you to live your post-retirement life the way you have dreamt it to be.

Prarambh provides you a smart way to live independently amidst like-minded people of similar age group, and develop a magnificent environment you can cherish after retirement. The township leaves no stone unturned to transform your retirement life into a heavenly experience. Come, give this uniquely comfortable and luxurious living a visit today, and experience a new way to spend your senior days like never before – kyunki zindagi abhi baaki hai mere dost!
India’s
1st Ever Lifestyle Township
For Retirement

1 & 2 BHK Fully Furnished
Ground Floor Villas

CCTV Monitoring / Drone Security | Housekeeping by Society
Temple / Derasar in the Premises | Banking Branch
Centralized Kitchen | Transportation Facility | Shopping Center
24X7 Emergency Care Center | Call Center & Staff Quarters in Society
PRARAMBH CLUB SPREAD OVER 2,50,000 SQ.FT.

Site Address: Bavla-Ahmedabad
(25 Km. from S.G. Highway)

Prarambh Buildcon Ahmedabad LLP
307, 3rd Eye One, Above Vijay Sales,
Opp. Havmor, Panchvati,
Ahmedabad - 380006

E: info@prarambhlife.com
W: www.prarambhlife.com

Follow us:  

Call: 830 60 44 111

Actual Site Photo
Eco-warriors in the National Capital Region, rejoice! Mobile app ‘Hawa Badlo’, introduced by the Environmental Pollution (Prevention and Control) Authority (EPCA), allows citizens to fight air pollution by reporting activities such as leaf and garbage burning and construction activities that generate dust. Each complaint will be geo-referenced with the time and location of the violation and weekly reports on the status of cases and action taken will be sent to the central and state pollution control boards and municipalities. The app is available for both Android and iOS users.

**COLOR NOTE**

**Available for:** Android, iOS 7.0 or later

**What it does:** Love your smartphone but a traditionalist at heart when it comes to those old-fashioned notes? Here’s an app to indulge your nostalgia. Color Note allows users to make, edit and delete notes in two formats. So, Android users get to choose from the lined paper and checklist styles while iPhone users have to go with the lined paper style. (Yes, it’s a little unfair!)

**After installation:** Apple users get a blank home page with the solitary option mentioned above. Choose it and you get to write your note and save it in the colour of your choice. Android users get a busier home page, with an option to add notes, a dashboard, and an option to sort notes by colour. You can also use the checklist option—for instance, make a shopping list where each item can be ticked off after purchase. Android users can also paste these notes in the phone calendar, that too in different colours. A unique option is the ability to place these coloured notes on the home screen of the phone or even share and copy them on the clipboard. Simple and user-friendly, the app even backs up your data to iCloud or your memory card.

**IDEDECORAMA**

**Available for:** Android 4.1 and up, iOS 8.0 or later

**What it does:** This is a one-stop, free solution for hassle-free redecoration of your house. You can filter design ideas, get expert advice, and connect with vendors of home appliances, bedding, bathing, flooring, furniture, lighting, and more.

**After installation:** Once you download it, the app asks you to sign up as a user, expert or seller. If you sign up as a user, you get the options of feed (browse the work of designers); discover (options for your room size, type, style and colour specs); experts (choose from a range of professionals according to your location and preferences); and sellers (find vendors for your product requirements). A dashboard provides for setting up your profile, messaging, inviting friends and rating the app and sharing feedback.
COLOUR ME CALM

India is slowly catching on to the adult colouring wave, finds Natasha Rego

When Chennai-resident Ramakrishnan retired from his bank job in 2015, he was at his wit’s end. After over three decades of crunching numbers, the void left by retirement was too much to bear. Ramakrishnan was slowly lapsing into depression. Noticing irregularities in his behaviour, his wife Usha Ramakrishnan decided to take him for counselling sessions to SCARF, a research and rehabilitation centre for disorders of the mind. “The psychologists at SCARF encouraged him to find recreational activities to occupy his mind,” shares Usha. “One of the activities he took to was colouring in colouring books.”

Monisha Lakshminarayana, a psychologist and research assistant at SCARF’s Dementia Care Centre, introduced her patients to colouring about a year ago. “This is not a solution to any of the problems our patients might be facing, nor is it formal art therapy. But it tackles the anxiety of not knowing what to do. And though it does not fend off degenerative diseases of the brain, such as dementia and Alzheimer’s, it has a very calming, soothing effect for those who like it.”

While children colour as a precursor to writing, in adults of all ages it has an almost meditative effect—it relaxes the mind and stimulates the brain. India is slowly catching on to the adult colouring wave, which has evolved from photo-op trend to therapeutic art.

“Colouring involves a number of actions that exercise the brain muscles and form stronger networks,” explains neurologist Dr Annu Agarwal at Mumbai’s Kokilaben Dhirubhai Ambani Hospital, who specialises in cognitive and behavioural neurology. “Using memory and experiences to match colours and using your imagination to deviate from prescribed colours are all part of the exercise.”

Johanna Basford’s Magical Garden: An Inky Treasure Hunt and Colouring Book has been the most popular adult colouring book since it came out in 2013. Apart from getting readers to colour in the intricate nature-inspired drawings, Johanna plays a game of hide-and-seek by concealing treasures in her beautiful drawings. Her latest book Magical Jungle was released this year and is available at amazon.in

Steve McDonald’s ‘Fantastic’ series—Fantastic Structures, Fantastic Cities, Fantastic Collections—comprises highly detailed, structural drawings of amazing things, “real and imagined”. Fantastic Cities virtually lets “you travel without moving your feet” while illustrating the most famous cities across the world, including Jaipur in Rajasthan. Available at amazon.in
In effect, any form of repetitive action towards a particular goal, whether it is colouring or knitting, practising music or learning to drive, creates focus. It allows the brain to switch off from other thoughts and concentrate on the activity at hand.

The more we engage our brain, the stronger it will be to withstand the degenerative disorders of old age, underlines Dr Agarwal. “Colouring helps the brain on many levels and that is what is needed as we grow older and our faculties slowly deteriorate. As you commit to colouring within the lines, it increases hand-eye coordination and improves motor skills. There’s also a sense of accomplishment on completing a page.”

Ramakrishnan, who had only ever wielded a ballpoint pen and pencil his entire adult life, took to colours with surprising ease. “Over the past five months, he has built a collection of colour pencils, colour pens, crayons, paints and other tools, and grown very ambitious with what he wants to achieve with his colouring,” says wife Usha with pride.

Though mere colouring is not considered art therapy, through which one is made to express thoughts and feelings through art, its effectiveness as a stress-buster has long been acknowledged. As early as the first half of the 20th century, founder of analytical psychology Carl Jung would prescribe colouring of mandalas (symmetric circular patterns) to his patients as a relaxation technique.

Taking it one step further, colouring books can be a gateway into other activities. Ramakrishnan has now signed up for art classes near his home. “It’s very endearing to see him prepare for the class and do the ‘homework’ that has been assigned,” says Usha. “We’re renovating our home and he has insisted on figuring out the colours for the walls and is preparing artwork for us to hang up.”

Indeed, therapeutic benefits aside, there’s something almost childlike and whimsical about colouring as an adult, taking us back to a long-lost time in our lives when we were at our creative best—uninhibited and carefree. Go ahead and rediscover it for yourself!

To travel to fantastical cities of your choice, check out Lizzie Mary Cullen’s ‘magical’ collection: The Magical City and The Magical Journey. And if France is the destination of your heart, from urban and countryside landscapes to elaborate stained glass rosettes, her latest book Bon Voyage is a cultural exploration of all things French. Available at amazon.in

With simple figures and a mythological connect, Devdutt Pattanaik’s Jaya and Sita, which are illustrated retellings of the Mahabharata, Ramayana and other stories, are a great place to begin if you are a first-timer. Available at amazon.in

Nina Sengupta’s Edible Weeds and Naturally Growing Plants in Auroville comprises 40 illustrated plants, accompanied by coloured inserts that can be used as a paint guide, along with the botanical status of the plant and even cooking instructions! Before you know it, you will be identifying the plants in your surroundings. The book is available on https://www.auroville.com/edible-weeds-and-naturally-growing-plants-coloring-book-for-adult.html

To travel to fantastical cities of your choice, check out Lizzie Mary Cullen’s ‘magical’ collection: The Magical City and The Magical Journey. And if France is the destination of your heart, from urban and countryside landscapes to elaborate stained glass rosettes, her latest book Bon Voyage is a cultural exploration of all things French. Available at amazon.in

With simple figures and a mythological connect, Devdutt Pattanaik’s Jaya and Sita, which are illustrated retellings of the Mahabharata, Ramayana and other stories, are a great place to begin if you are a first-timer. Available at amazon.in

To travel to fantastical cities of your choice, check out Lizzie Mary Cullen’s ‘magical’ collection: The Magical City and The Magical Journey. And if France is the destination of your heart, from urban and countryside landscapes to elaborate stained glass rosettes, her latest book Bon Voyage is a cultural exploration of all things French. Available at amazon.in
Give wing to your creativity

HARMONY-CELEBRATE AGE IN ASSOCIATION WITH HINDUSTAN PENCILS PVT LTD PRESENTS

THE ADULT COLOURING CONTEST

Photocopy the illustration overleaf of Jaipur’s Hawa Mahal by Steve McDonald. Colour and send it to us...
You can use crayons, colour pencils, pens or paints; make it monochromatic or multicoloured—the choice is yours!

Write your name, age, postal address and mobile number and post your artwork to:
HARMONY-CELEBRATE AGE
Lower Basement,
Kokilaben Dhirubhai Ambani Hospital,
Four Bungalows, Andheri (W)
Mumbai - 400053 Tel: 022-30972111

Alternatively, you can scan the coloured image and email it to contact.mag@harmonyindia.org along with your contact details

AGE GROUP: 50 YEARS AND ABOVE

LAST DAY FOR ENTRIES: 31 DECEMBER 2016

Apsara colour pencils for colours as lively as your art.

Hindustan Pencils Pvt. Ltd. 510, Himalaya House, Mumbai - 400 001 Tel.: 91-22-22614505/06/07 Email: feedback@hindustanpencils.com
THE ADULT COLOURING CONTEST
The Vidyodaya Girls Higher Secondary School campus in Chennai saw a flurry of activity on 8 October 2016 at the Elders Expo 2016, organised by renowned geriatrician Padmashri Dr V S Natarajan (a former Harmony-Celebrate Age columnist). The expo was inaugurated by Tamil scholar Nagaichuvai Imayam Dr Gana Chirsabesan.

The silver visitors were keen on taking a stand against ageing by gaining knowledge and remaining healthy and independent. At the expo, various clinics on memory, naturopathy, geriatric counselling, fall prevention, geriatric physiotherapy, adult immunisation counselling and Siddha/Vermac/Ayurvedic systems of treatment were the centres of attraction. Nutritious and silver-friendly food items were on display and for sale. A team of medical specialists from disciplines such as nephrology, orthopaedics, gynaecology, psychiatry and neurology under the leadership of Dr M S Amaresan responded to queries.

The release of Dr Natarajan’s book Mudhumai Oru Muzhu Nila, a musical programme featuring yesteryear film songs, a debate titled ‘Which is most essential in old age: healthy body or abundant wealth?’ and felicitation of silvers above 80 were the other highlights of the event.
Jackfruit can apparently replace carb-heavy foods like rice and rotis, which is beneficial for patients of diabetes. Sweet, huh? Foods like rice have a high glycaemic index, which means they raise blood glucose levels, a red flag for diabetics. According to a study done by researchers at Sydney University's Glycaemic Index Research Service, 30 gm of raw jackfruit can replace one cup of rice or two rotis and offers much higher satiation for diabetics. The study was conducted on a group of 10 healthy people aged between 18 and 65, between January and February 2016. The study concluded that raw jackfruit in freeze-dried form would be suitable for consumption in controlled amounts by people with diabetes, in line with their dietary requirements. ‘People are experiencing reversal of diabetes and loss of excess weight when they eat raw jackfruit as a meal or mix raw jackfruit in powder form while making roti or idli,’ says James Joseph, an entrepreneur promoting the use of freeze-dried raw jackfruit through jackfruit365.com. The initiative was funded by the Kerala State Industrial Development Corporation and assigned by Kochi-based start-up God's Own Food Solutions, which uses the brand name JackFruit365.

Fruit of longevity

Apart from increasing your blood count, pomegranates could help you live longer. Researchers from Ecole Polytechnique Federale de Lausanne, Switzerland, have found that pomegranates help cells recycle and rebuild themselves, thus slowing the ageing process. As we age, the powerhouse of our cells, our mitochondria, starts degrading, leading to muscle weakness. The team found that they can restore mitochondria by a molecule called urolithin A. However, this molecule is not found in pomegranates but produced when a molecule in the fruit combines with microbes in the intestine, depending on the bacteria in your gut. They first tried their study on roundworms, whose lifespan increased by 45 per cent. Next, the molecule was tried on old mice, whose running improved 42 per cent. Next up are human trials. The study was published in journal Nature Medicine.

Tea to go: Gourmet tea with an instant twist—this is a very nifty idea. With an ingenious inbuilt filter, MyTea Instant Green Tea Cups are a no-mess, no fuss option for green tea enthusiasts; just pour hot water and you’re good to go. Convenience aside, the antioxidant-rich tea is sourced from Darjeeling and completely organic, free from chemicals, fertilisers and pesticides. MyTea is available in retail outlets and online in eight flavours (natural, mint, peach, ginger, tulsi, strawberry, bergamot and lemon) and a range of sizes, from 130 ml to 250 ml. For more details, call (0) 9158310777, email raghavan.roshan@gmail.com or go to www.someshwaraindustries.com
TEETH THAT FIX THEMSELVES

You could soon get glass slippers...for your teeth. And they’re every bit as magical as they sound. Researchers from Queen Mary University, London, have developed a glass composite dental filling that can repair tooth decay, prolong the life of existing fillings and reduce the need for mercury-based dental amalgam. The new bioactive material releases fluoride, calcium and phosphate to re-mineralise decayed teeth and creates an alkaline environment that fills up gaps with tooth minerals, discouraging bacteria. It’s no fairy godmother’s wand, but it’s pretty close!

NEEM TO THE RESCUE

NEEM IS A GIFT THAT KEEPS ON GIVING. IT’S GOOD FOR YOUR TEETH, IT’S GOOD FOR YOUR GUMS AND NOW ITS BENEFITS ARE BEING FELT BY MEN WITH PROSTATE TUMOURS. A STUDY LED BY A SCIENTIST OF INDIAN ORIGIN FROM THE NATIONAL UNIVERSITY OF SINGAPORE HAS FOUND THAT A COMPOUND DERIVED FROM NEEM—NIMBOLIDE—CAN REDUCE THE SIZE OF PROSTATE TUMOURS BY UP TO 70 PER CENT IN JUST 12 WEEKS. THE NIMBOLIDE APPARENTLY ATTACKS GLUTATHIONE REDUCTASE, AN ENZYME THAT REGULATES THE STAT3 GENE, WHICH HAS BEEN FOUND TO CONTRIBUTE TO TUMOUR GROWTH. THE FINDINGS WERE PUBLISHED IN JOURNAL ANTIOXIDANTS & REDOX SIGNALING.

HONEY, I SHRUNK THE INFECTION

Researchers from the University of Southampton, UK, have found that honey diluted with water can be used against urine infection in patients with catheters.

It was found that diluted honey stops bacteria from forming sticky, hard-to-remove layers on surfaces such as plastic, and hence can be used to flush urinary catheters to keep them clean. The researchers used Manuka honey, which is found in Australia and New Zealand, and is known to have bacteria-fighting properties. They also found that even a low dilution of about 3.3 per cent can stop bacteria from clustering together and creating layers of bio-film. The study was published in Journal of Clinical Pathology.

HIT ‘PRINT’ for synthetic bone

The cyborgs are here...in a manner of speaking. Scientists from Northwestern University in Evanston, Illinois, have successfully used 3D-printed synthetic bones to treat broken spines and skulls in animals. The report published in Science Translation Medical Journal described how they used a 3D printer to make the hyper-elastic bone using ceramic and polymer, which quickly integrated with surrounding tissues and started regenerating bone in four weeks when used in rodents with spinal injuries and a monkey with a fractured skull. The scientists hope to begin human trials within five years.
Shooting star

Each shot at a shooting range comprises two sounds: the thud of the shot fired and the whizz of the flying bullet. They are so close in time that only expert shooters like Malathy David can tell them apart.

“It is advisable to wear ear plugs, but I grew up going hunting in the forest with my father and uncles. We shooters are used to the rhythm in the shots and our focus on the target helps to cancel out the noise,” says the 69 year-old, Chennai-based shooter, who recently took the Chennai Rifle Club by storm when she won the .22 pistol veteran’s category.

“I had returned to the sport after two years and hadn’t practised much but I was able to score very well, even compared to the youngsters,” smiles Malathy, who enjoyed a 10-year stint as one of India’s top 10 players in the sport. She participated and won medals at five National Games and brought back her first gold in the .22 Open Sight Rifle event in the 1985 National Championships.

Malathy grew up in Madurai, where her father, a police superintendent, wanted her to join the force, while her mother wanted her to become a doctor. “I didn’t become either,” she chuckles. “Those were times when every family around Madurai and Tirunelveli had a hunting gun. I would follow my father to the shooting range even as a child, although my mother didn’t approve! I also insisted on accompanying the family on hunting expeditions and my father finally handed me a Diana air rifle when I was just eight.”

Marriage in 1963 put shooting on hold as her husband had a transferable job. Biding her time, Malathy took various courses in knitting, drawing and the like—these have come in handy at the playschool she has been running in Anna Nagar since 2000.

Malathy returned to the sport in 1981, when her father expressed regret at her “wasting” her skill. By then, she had settled down in Chennai and her father called up his contacts in the Chennai Rifle Club, asking for an opportunity for his daughter to show off her shooting skills. It was a nerve-wracking moment for the then 40 year-old mother of three, who had not held a rifle in about 20 years. “There were very few women in the club at that time. I would wear a sari and completely cover myself at the range. At times I would borrow my daughter’s salwars.”

Malathy resumed her career as a shooter. And at the 1985 National Games, she proudly marched behind track-and-field champion P T Usha during the marchpast. Her three-member team brought home the silver in the .22 Open Sight Rifle (Women) category, and after that, Malathy was unstoppable at the State and National levels, with Open Sight and Peep Sight weapons in the rifle category as well as in pistol.

After a dream run of 20 years, Malathy opted out of the professional circuit in 2005, and pursued her passion for the sport at the club level, through the Chennai Rifle Club. “You travel together for events and encourage each other. We’re one big happy family.”

This champ’s achievements are even more remarkable as she has maintained her edge even though she developed cataract in both eyes two years ago. “My last major tournament was in 2014, where I was blinking away and shooting at the state meet. Even so, I won the .22 open sight rifle competition,” recalls Malathy, who took a break from the sport for two years after cataract surgery.

Then, she drops another bombshell. “I developed rheumatoid arthritis in my 50s, but I never let that bother me. I was advised to sit still at home. But I didn’t.” Indeed.

—Jayanthi Somasundaram
BIRTHDAYS

Environmental activist Vandana Shiva turns 64 on 5 November.

Actor Kamal Haasan turns 62 on 7 November.

Politician Lal Krishna Advani turns 89 on 8 November.

Film producer Boney Kapoor turns 61 on 11 November.

Actor Zeenat Aman turns 65 on 19 November.

Economist Montek Singh Ahluwalia turns 73 on 24 November.

American singer-actor-dancer Tina Turner turns 77 on 26 November.

Composer-singer Bappi Lahiri turns 64 on 27 November.

IN PASSING

Syed Shamsul Haq, one of Bangladesh’s best known writers, died on 27 September in Dhaka following a brief illness. He was 81.

Former Australian cricketer Max Walker passed away on 28 September in Melbourne, Australia. He was 68.

Noted contemporary artist Yusuf Arakkal passed away on 4 October in Bengaluru. He was 71.

Manipur-based theatre legend Heisnam Kanhaiyalal passed away on 6 October following a brief illness in Imphal. He was 75.

Noted philanthropist Parmeshwar Godrej died on 10 October in Mumbai following a lung illness. She was 70.

MILESTONES

- C Radhakrishnan, eminent Malayalam writer, was selected for the Mathrubhumi Literary Award 2016 on 15 October for his contribution to literature. The award carries a cash prize of ₹ 200,000, a citation and a statuette.

- On 6 October, Sikkim Chief Minister Pawan Chamling was conferred the 2016 Sustainable Development Leadership Award at the World Sustainable Development Summit organised by The Energy and Resources Institute (TERI) in New Delhi. He received the award in recognition of his vision and leadership in sustainable development, leading to the establishment of Sikkim as the first and only organic state in the country.

OVERHEARD

“When it comes to ageing, I follow the mantra from my song, I’m sixteen. That is my philosophy, too. It goes to show you’re never old unless you choose to be, and I will be 16 forever, just as long as you love me.”

—American singer-songwriter-actor Dolly Parton, 70, in Vanity Fair magazine
MY CANVAS, MY LIFE

I began painting when I was 10 years old. We lived in a beautiful house overlooking the blue waters of the Fateh Sagar Lake in Udaipur. The garden was laid out in terraces with lovely flowers and blossoming trees. I had an intense urge to capture that on paper. The art teacher from the local school came to give me lessons. He taught me to appreciate form and colour and study the changing moods of the sky and the lake.

I painted in watercolours, which are more difficult than oil. These paintings were mostly of flowers, of which there was an infinite variety. They were so fascinating that I used every colour on my palette. Some of my paintings contained landscapes and a couple of on-the-spot sketches of temples. I then switched to oil after 20 years. Oil is a very good medium and gives me plenty of scope to make brilliant shades and give a rich texture to the painting. I held two exhibitions back in the late 1980s, at AIFACS Gallery in New Delhi. I chose to paint the Himalaya, as I love the mountains.

My husband served in the Indian Foreign Service and thus we kept hopping across the world. There was a long break in my pursuit of painting—after I got married and raised my son and daughter—but I revived my passion for the art when we were posted in Rome, from 1972 to 1975. Seeing the work of the old masters inspired me.

Painting was not my only passion. I had also begun writing poems at quite an early age. I had the opportunity to meet Sarojini Naidu, whom I greatly admired, at a family friend’s house in Madras, when I was nine years old. I showed her one of my poems and she smiled and said, ‘Keep writing.’ It was a long time ago but it inspired me to continue writing although I did not pursue it professionally. I went on to be a gold-medallist English literature graduate from Sophia College, Ajmer.

Last year, when I read about The Time of India’s ‘Write India’ contest, I gave it a shot. I did not win. Including the entries for the contest, I have written 14 short stories, all of them unpublished writings.

About two years ago, I was diagnosed with glaucoma, and although I continue to paint, I cannot spend as much time as I would like because it strains my eyes. This is a big blow to me because time really flew past when I painted without flinching and I enjoyed playing with colours.

Ageing does not interfere with pursuits that are dear to me, but my poor vision has definitely hampered it. At this point, the problem with my eyes prevents me from giving play to my visual imagination. Through all the challenges I have faced, I have had unshakeable faith in a higher power that is always by my side, helping, guiding and comforting me through all the tough patches, telling me, ‘This too shall pass.’

As a painter and writer at 87, I can only be grateful for the opportunities given to me to fulfil my interest. To the young, my advice is that when following your dreams, don’t forget to look at the beauty of the world around you. So put away your phone and your laptop and listen to the sound of silence, for a thing of beauty is a joy forever. In
your quest for material comforts, spare some time to look at nature's many splendored gifts, which are a true source of happiness.

As I wrote,

"Don't let setbacks discourage you, for remember Life's battles don't always go to the stronger or faster man but sooner or later, the man who wins is the man who thinks he can."

—Kausalya Rana, Delhi

**RIDING TO FREEDOM**

Around 20 years ago, I was diagnosed with epilepsy and doctors had warned me of dire consequences if I strayed from my scheduled medications. But stray I did, and I have had great fun proving the doctors wrong!

I experienced my first epileptic seizure while on a road trip with family and friends. Doctors had said that, for the rest of my life, I would have to be very careful while stepping out of the house. They also said I would have to be on medication for the rest of my life.

Running and cycling gave Janardhan a new lease on life

I had enjoyed a long and satisfying career in the Eastern Railways and, on retirement, returned to Bangalore where I had done my schooling. I was 62 years old when I was diagnosed and I had never had a day’s sickness until then. I did not feel there was anything wrong with me and here I was being told to lie still and not venture out!

So, one day, early in the morning, I slipped out of the house to go for a walk. I walked for a couple of hours and as nothing happened, I started doing this regularly. I began running and walking alternately and found I could do quite a distance without getting tired.

By the end of the year, I had started cycling for short stretches and was enjoying myself. I felt just fine and I was not going to stay indoors as the doctors had suggested.

Then, one day, I took off on a 40-km bicycle ride without telling anyone. I felt wonderful—healthy and good like I had never felt before. After I reached my destination, I called up home. My wife and children were quite upset with me because I had stopped taking my medicines. In fact, my wife would often puncture the tyres and tubes of my cycle so that I would not take the cycle out. She gave up when she realised that I was really determined.

A couple of months ago, I took part in the IDBI Mumbai Half Marathon and completed it in under 3 hours. There were so many things I had not done as a teenager. I feel like I am reclaiming that time. I have also taken part in ‘vertical’ runs—running up many flights of stairs. I was invited to run up the iconic Kohinoor Square in Mumbai, with its 52 floors. There were 1,250 stairs and I covered them in 15 minutes. Thereafter, I was invited to participate in a vertical run at Almas Towers at Dubai Marina. The building has 64 floors and 1,600 stairs.

I have no health problems, no blood sugar and no cholesterol. I eat mainly home-cooked food and drink lots of water. The only problem I have had is with my eyes. A couple of years ago, I was bitten by an insect while I was riding my cycle. The burning did not subside even after two days, so I consulted a doctor. He told me I had the beginnings of glaucoma and that I had made it just on time. Timely intervention and medication have helped and now I only have to use eye drops to keep my eyes safe.

I cycle an average 53 km a day, which adds up to 1,600 km a month. I aim to ride the distance between the earth and the moon; that is, 384,400 km. I need only 11,000 km more to achieve that goal. I need to mention here that I am in no way encouraging other seniors to break the rules their doctors may have prescribed. Obviously, everyone cannot do it my way.

—B R Janardhan, Bengaluru
Knead to heal: The link between massage therapy and yoga

Most Eastern massage therapies believe in manipulating the energy channels to identify or anticipate blockages in the path of energy and ‘melt’ them away so the pathways are clear again. These blocks are believed to cause exhaustion, disease and age-related ailments; removing them helps you combat all these. Depending on the country and their historicity there may be differences in names; otherwise, all share this common view of energy channels that need to be manipulated with awareness. The energy that moves through these is referred to by various names: qi, ki, prana, chi.

Interestingly, yogaic poses are also a form of self-massage because they, too, press down on these energy channels, called nadi. In yoga, there are said to be 72,000 energy channels that run through the body and blockages in them creates a cesspool of disease. These blockages come from our way of thinking, lifestyle and habits.

Yogic poses are so devised to press down on these points, which are referred as marma points in the related sciences of Kalaripayattu (the martial arts from Kerala) and Ayurveda. That explains why they are so awkward to execute and may be done only in the prescribed manner. Deep-tissue massages, including those of Ayurveda,
are used to knead the blockages away. Some Eastern
massages are, therefore, dry massages and often done with
clothes on (as with shiatsu or Thai yoga massage). There
is manipulation along the chakra points of the spine too.
This kneads the body’s toxins towards the major lymphatic
ducts so that even on a physiological level the accumulat-
ed debris is being cleared. The body’s lymphatic drainage
system does not have its own pumping mechanism; it
needs movement to activate it. In a passive massage, the
masseur facilitates this pumping action by knowing which
‘knobs’ (massage points) to turn.

This may explain the sense of deep relaxation that follows
such massages. It also explains why people are encour-
aged to drink a lot of fluids after these massages or have a
herbal/detoxifying tea to further help flush the debris out.

YOGIC MOVES
Metabolic fire cleansing practice (agnisara kriya)

This practice is said to have a similar impact
as hara shiatsu (the abdominal massage in
shiatsu). The latter is an intense kneading
massage used to clear toxins, remove water
retention and promote digestion. It works
on the solar plexus chakra/manipura in
yoga. In shiatsu, it is done by a masseur and
can be a long and deeply relaxing massage.
In yoga, it is done daily, the first thing in the
morning before you even drink or eat anything,
immediately after brushing your teeth. It may be
also done in the evenings when the stomach is empty.

You can do this practice standing or seated. Breathe
in and out deeply. After exhalation, draw the stom-
ach muscles in deeply and begin to pump them
in and out intensely. You can continue breathing
but most of us naturally hold the breath while

manipulating the stom-
ach. The body should cave
in at the shoulders and
abdomen to facilitate this
movement. Ensure the rest
of the body is not jerking.
Do 30 to 60 pumps,
gradiually increasing the
intensity and number
over a few weeks, and

with regular practice. Benefits: This practice is
believed to prevent all diseases and help control
many, including chronic ones like hypertension,
respiratory problems, migraines, insomnia and
diabetes. It is also used to control psychosomatic
problems, including depression. It is said to power the
mind by both relaxing and stimulating it and keep
you younger mentally and physically.

Ishavasya Upanishad

When I first read the Ishavasya
Upanishad (also known as Isha), I had
already learnt the stunning verse, Om
poomam-adah poornam-idah poorna-
aat poornam-udachyate, Om poorna-
asya poornam-aadaaya poornam-evaa
vashishyate, and fortuitously stumbled
upon the definition of zero by
Leonardo da Vinci—thus seeing the
amazing concurrence between two
great minds, centuries and countries
apart, saying much the same thing.
The author of Isha Upanishad was
describing the idea of the great
void, while the scientist-artist was
discussing the idea of zero.

In a manner of speaking it was the
bindu being discussed. Da Vinci was
saying that when you add or subtract
anything to the number zero it adds
value to what is being added, but zero
in itself remains unchanged. The Isha
Upanishad was saying the same thing
about Brahman. So, this idea of jnana
yoga in the Isha Upanishad is a mind-
blowing and explosive experience. It is
said to be among the shortest of the
Upanishad but regarded as a primary
one. Mahatma Gandhi is supposed to
have eulogised that this one treatise
contains the entire exposition of
Indian philosophy. Indeed, every part
of this beautiful journey into the yogic
way of experiencing cosmic energy
is enthralling. The taut injunctions in
this Upanishad suggest the manner of
thinking and being that sublimates the
mundane into a cosmic experience.
It is shorn of the esoteric or abstruse
language of some texts and has an
immediacy of experience that conveys
its teaching most effectively.

Shameem Akthar is a Mumbai-based yoga acharya. If you have any queries for her, mail us or email at
contact.mag@harmonyindia.org. (Please consult your physician before following the advice given here)
The lanes of her life seem to have gently meandered towards culinary excellence—almost as if she were destined to find her life’s calling and joy in food. Food connoisseur, researcher and cookery expert Chandri Bhat, 78, the author of newly published cookbook *Kitchen Nostalgia: 50 Heartwarming Vegetarian Curries*, is the embodiment of warmth and nurturing.

Chatting with Chandriji, one can see her simple value system and serenity. She speaks about her life, peppered with anecdotes from her childhood and growing years, and elaborates upon her profession and love for food-related matters, seasoned with enthusiasm and charm. Not just a culinary expert, Chandriji disseminates her knowledge with ease and is best at sharing, teaching and educating, with a generous helping of her years of experience. She is testament to the fact that when you give love, you receive it back in much larger proportions. In fact, Nina Reddy, joint managing director of Savera Hotels, decided to self-publish Chandriji’s recipes as a tribute to her love, warmth and dedicated professionalism.

**Congratulations, Chandri ma’am, on your cookbook. Was it a long pending dream come true?**

Thank you, Pratibha. Actually, I never thought about it. I was just happy gathering all my recipes in my files. I never felt any need to publish them in a volume. This is truly a surprise blessing.

**To us, it is a natural culmination of your culinary passion. How did you first discover your love for cooking?**

It would be right to say that I grew up with it. My childhood home in Mangalore was one of those quaint houses with a large courtyard. At that time, all functions and celebrations would take place at home; even those of our relatives. For large events, professional cooks would be invited. I was completely fascinated with their skills and imbued the flavours and aromas that wafted across. Perhaps that is when the seed was sown!

**Did the women of the family participate in the cooking?**

I did not participate in the cooking. However, we had cows and buffaloes at home. And in those days, we did not even think of selling milk. So the surplus milk was often used to make *khova* and *peda* and that was when I was allowed to stir the milk while it boiled to a thick consistency. I also remember grinding masala along with my aunts. My elder sisters got married even before I turned five. So for me, cooking was not a chore but a fun and grown-up thing to do!
When did you start experimenting in the kitchen?

I think it was around the time when I joined college in Bangalore. I used to read a lot of magazines and was particularly interested in their food sections. When I came home during the holidays, I would try out some new recipes. My mother believed I should learn all the housekeeping skills and, hence, sent me to stay with my older sister in Bandra, Mumbai, once I completed college. My sister, in turn, introduced me to all her friends in the colony. It was a cosmopolitan group and I got the chance to sample and dabble with a variety of cuisines as they would invite me over to learn their dishes.

Hmmm...the making of a perfect housewife!

That was exactly what mom wanted! So after six months in Mumbai, she sent me to stay with my other sister in Delhi for another six months. I enjoyed that too. By nature, I love exploring. So even though I have always been a vegetarian, I also experiment with non-vegetarian dishes.

Looks like you surpassed your mother’s dream! How did your career take off?

[Laughs] I was married at 22 and came to Chennai. In 1971, I joined the Cultural Academy at Santhome. I did their course for two semesters after which they asked me to teach there. I started teaching the course for working women, sponsored by Bajaj Appliances. That’s how I got into consultancy for kitchen appliances.

You have also travelled overseas on work?

Yes, I also worked for Panasonic. They sent me to attend international workshops. Over the past 45 years, I have been a consultant for many leading restaurants, makers of kitchen appliances and food products. A recent project was for MTR.

Alongside, you continued your cookery classes?

Oh yes, that is something I have always enjoyed tremendously. There is something so satisfying about sharing recipes and the unparalleled feeling of excitement when students come back to share their success stories. I feel blessed that I have taught three to four generations of people in the same families.

“There is something so satisfying about sharing recipes and the unparalleled feeling of excitement when students come back to share their success stories. I feel blessed that I have taught three to four generations of people in the same families”

Why have you chosen to feature curries in your cookbook?

These days, most homemakers are hard pressed for time. Elaborate meals with more than two dishes are generally reserved for weekends or holidays. So, if there is one good curry, it can be paired with rice, chapattis or even bread for a satisfying meal.

It sounds like destiny was just unfolding itself.

In fact, after my husband, Dr Manohar Bhat passed away, I continued to stay in Chennai for almost 15 years and kept busy with my cookery classes and other food-related assignments. In 2013, I wound up my home in Chennai and started sharing my time between my two daughters. The elder one, Renuka, lives in Bangalore while Vrinda lives in Kuala Lumpur, Malaysia. Now I spend most of my time in Kuala Lumpur.

How did the cookbook happen?

Once in a while, I would think of writing a cookbook but I always felt writing was a solitary occupation. I felt that when I am older and do not have much energy, I will write—that day has not yet come! I still feel energetic. But jokes apart, this cookbook is Nina Reddy’s generosity, vision and love for me. During the past few years, I observed that Nina was involved with many charities. She was always asking me to bring out a book. So I did this book and gifted it to her to use for any cause dear to her heart. She was deeply touched and took upon herself to publish it and donate the proceeds from the sales to the Tamil Nadu chapter of the National Association for the Blind.

That is so wonderful and speaks of the generosity of your own spirit. Tell me, which cuisine interests you the most?

As I said, I love experimenting. I have taught Indian, Chinese, Thai, Italian, Mediterranean, Mexican and fusion cuisine. But just as every traveller returns home, I have also come back to discovering my comfort food in the Mangalore cuisine of my childhood, which is simple home-cooked South Indian vegetarian food.

“I have taught Indian, Chinese, Thai, Italian, Mediterranean, Mexican and fusion cuisine. But just as every traveller returns home, I have also come back to discovering my comfort food in the Mangalore cuisine of my childhood, which is simple home-cooked South Indian vegetarian food.”

Why have you chosen to feature curries in your cookbook?

These days, most homemakers are hard pressed for time. Elaborate meals with more than two dishes are generally reserved for weekends or holidays. So, if there is one good curry, it can be paired with rice, chapattis or even bread for a satisfying meal.

It sounds like destiny was just unfolding itself.

In fact, after my husband, Dr Manohar Bhat passed away, I continued to stay in Chennai for almost 15 years and kept busy with my cookery classes and other food-related assignments. In 2013, I wound up my home in Chennai and started sharing my time between my two daughters. The elder one, Renuka, lives in Bangalore while Vrinda lives in Kuala Lumpur, Malaysia. Now I spend most of my time in Kuala Lumpur.

How did the cookbook happen?

Once in a while, I would think of writing a cookbook but I always felt writing was a solitary occupation. I felt that when I am older and do not have much energy, I will write—that day has not yet come! I still feel energetic. But jokes apart, this cookbook is Nina Reddy’s generosity, vision and love for me. During the past few years, I observed that Nina was involved with many charities. She was always asking me to bring out a book. So I did this book and gifted it to her to use for any cause dear to her heart. She was deeply touched and took upon herself to publish it and donate the proceeds from the sales to the Tamil Nadu chapter of the National Association for the Blind.
Do you cook even now?

Even when I had helpers, I liked to do the main cooking. So wherever I am, I dabble in the kitchen quite a bit. In Kuala Lumpur also, we make our simple traditional meals at least three to four times a week.

How would you define comfort food?

Comfort food is something that nurtures you: it is what you like to eat when you are tired, very hungry or stressed. Comfort food is not just physically but emotionally nurturing. It also provides a nostalgic or sentimental value and, more important, a taste of home!

PADUVALAKAI PALIDA

Snake-gourd yoghurt curry

A signature recipe from Chandri Bhat’s new cookbook *Kitchen Nostalgia*, this light and healthy dish from Karnataka is a fusion of raita and curry.

**Ingredients**
- Snake gourd: 400 gm
- Yoghurt: 300 ml
- Grated coconut: ½ cup
- Dry red chillies: 6-8
- Mustard seeds: ¼ tsp
- Fenugreek: ¼ tsp
- Turmeric powder ¼ tsp
- Oil: 2 tsp
- Salt to taste

**For tempering**
- Ghee or oil: 1 tbsp
- Mustard seeds: 1 tsp
- Black gram dal: 2 tsp
- Coriander leaves to garnish

**Method**
Scrape away the ash-like layer on the gourd lightly. Cut into half, discard the core and seeds. Cut the gourd into 1.5-cm pieces. Add about ¼ cup of water to the snake gourd and cook with salt and turmeric. Heat the oil and roast the mustard, fenugreek and red chillies. Add the coconut and fry till light brown. Cool and grind all these together into a smooth paste. Add the ground paste to the cooked gourd. Simmer for 2 minutes and remove from flame. Beat the yoghurt till smooth and add to the curry. Heat the oil for tempering in a small fry pan. Add the mustard; when it splutters, add the dal. When the dal turns golden brown, remove from flame and add to the curry. Mix well and stir with the coriander leaves. Serve with steamed rice and rasam.

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.
Introducing

Adult Immunization Clinic

Immunization protects individuals from various illnesses that may be contagious and fatal.

NEED FOR ADULT VACCINATION

- When immunity from childhood vaccination wanes
- For post transplant patients
- For prevention of disease outbreaks and diseases transmitted via blood or sexual contact
- For cancer patients undergoing spleen removal

COMMON VACCINES ADVOCATED FOR ADULTS

- Influenza (including swine flu)
- Pneumococcal vaccine (Pneumonia)
- Typhoid vaccine
- Hepatitis B
- Diphtheria, tetanus, pertussis
- Shingles (Herpes)
- Meningococcal (Meningitis)
- Chicken pox (in non-immunized adults)
- Cervical Cancer

Get vaccines on time to prevent diseases and live a healthy life.

ADULT IMMUNIZATION CLINIC

For appointments, please call 022 - 3093 7192 | SMS ‘KDAH VAC’ to 55454
Email: appointment.kh@relianceada.com

World-class healthcare, Accessible & Affordable
Plan your retirement: A well-thought-out pension scheme is an integral part of your security cover

Financial security during the sunset years is imperative, and a pension has been considered the ideal way of ensuring it. Even today, many silvers who have served in government offices, public-sector undertakings, banks and even in the corporate sector enjoy the benefit of a pension. With increased longevity over the past few decades, the fiscal burden on the Government has mounted, forcing it to introduce changes to the pension system. A pension no more remains a rightful benefit after retirement but has been turned into a contributory facility for all those who joined government service after 2004.

The National Pension System (NPS) was born in 2009. Seven years later, it’s no more a toddler. Whether its baby steps have transitioned into giant strides is a question that eludes an easy answer.

Social security

With the silver population on the rise, social security is one of the prime concerns of governments in developed countries. It won’t be an exaggeration to say that social security in India falls in the private and family domain. It is also true that most people are ignorant of the need to build a social security net for themselves. An often-raised question relates to the timing of social security provisioning. Given the compounding power of money, it is ideal to start weaving a financial security nest at a younger age. However, it won’t be late for even the middle-aged and people nearing retirement to join pension plans. At the end of the day, it’s important to lend an assured basis to the income flow in the twilight years. Given the spectrum of choices available, it would be prudent to compare various pension plans.

An array of options

With competition being the buzzword in the financial world, pension plans are not an exception. Life Insurance Corporation (LIC) and State Bank of India (SBI) are at the forefront of public-sector organisations that vie with private-sector companies such as Kotak Life, Sahara Life, etc. If you are looking for companies with foreign participation, there are many to choose from: Birla Sun Life, Tata AIG, Bharati AXA, ICICI Prudential, among others.

Mutual funds also have retirement products. Recent entrants include Reliance Retirement Fund and HDFC Retirement Savings Fund. While NPS has become mandatory for government employees joining...
### NPS Scorecard: Comparison of fund manager performance

#### TIER I: Equity Plans

<table>
<thead>
<tr>
<th>Fund</th>
<th>NAV</th>
<th>Returns (%)</th>
<th>Assets (₹ cr)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>3-Month</td>
<td>6-Month</td>
</tr>
<tr>
<td>HDFC Pension Fund</td>
<td>16.53</td>
<td>6.38</td>
<td>18.42</td>
</tr>
<tr>
<td>ICICI Prudential Pension</td>
<td>22.88</td>
<td>5.27</td>
<td>17.71</td>
</tr>
<tr>
<td>Kotak Pension Fund</td>
<td>21.35</td>
<td>6.74</td>
<td>18.84</td>
</tr>
<tr>
<td>LIC Pension Fund</td>
<td>15.29</td>
<td>5.21</td>
<td>17.91</td>
</tr>
<tr>
<td>Reliance Capital Pension</td>
<td>21.33</td>
<td>5.33</td>
<td>16.37</td>
</tr>
<tr>
<td>SBI Pension Fund</td>
<td>19.62</td>
<td>6.18</td>
<td>19.15</td>
</tr>
<tr>
<td>UTI Retirement Solutions</td>
<td>22.81</td>
<td>5.26</td>
<td>19.75</td>
</tr>
<tr>
<td>Nifty 50 Index</td>
<td>-</td>
<td>4.31</td>
<td>15.25</td>
</tr>
</tbody>
</table>

#### TIER II: Government Bond Plans

<table>
<thead>
<tr>
<th>Fund</th>
<th>NAV</th>
<th>Returns (%)</th>
<th>Assets (₹ cr)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>3-Month</td>
<td>6-Month</td>
</tr>
<tr>
<td>HDFC Pension Fund</td>
<td>14.77</td>
<td>7.28</td>
<td>10.74</td>
</tr>
<tr>
<td>ICICI Prudential Pension</td>
<td>19.94</td>
<td>7.45</td>
<td>10.80</td>
</tr>
<tr>
<td>Kotak Pension Fund</td>
<td>19.83</td>
<td>7.61</td>
<td>11.10</td>
</tr>
<tr>
<td>LIC Pension Fund</td>
<td>15.20</td>
<td>7.32</td>
<td>10.63</td>
</tr>
<tr>
<td>Reliance Capital Pension</td>
<td>19.34</td>
<td>7.47</td>
<td>10.85</td>
</tr>
<tr>
<td>SBI Pension Fund</td>
<td>21.41</td>
<td>7.24</td>
<td>10.66</td>
</tr>
<tr>
<td>UTI Retirement Solutions</td>
<td>19.51</td>
<td>6.95</td>
<td>10.29</td>
</tr>
<tr>
<td>CCIL All Sovereign Bond - TRI</td>
<td>-</td>
<td>6.39</td>
<td>9.63</td>
</tr>
</tbody>
</table>

#### TIER III: Corporate Debt Plans

<table>
<thead>
<tr>
<th>Fund</th>
<th>NAV</th>
<th>Returns (%)</th>
<th>Assets (₹ cr)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>3-Month</td>
<td>6-Month</td>
</tr>
<tr>
<td>HDFC Pension Fund</td>
<td>14.70</td>
<td>5.70</td>
<td>8.13</td>
</tr>
<tr>
<td>ICICI Prudential Pension</td>
<td>22.62</td>
<td>6.03</td>
<td>8.36</td>
</tr>
<tr>
<td>Kotak Pension Fund</td>
<td>22.58</td>
<td>6.22</td>
<td>8.53</td>
</tr>
<tr>
<td>LIC Pension Fund</td>
<td>14.78</td>
<td>5.52</td>
<td>7.98</td>
</tr>
<tr>
<td>Reliance Capital Pension</td>
<td>20.25</td>
<td>5.38</td>
<td>7.66</td>
</tr>
<tr>
<td>SBI Pension Fund</td>
<td>22.72</td>
<td>5.83</td>
<td>8.14</td>
</tr>
<tr>
<td>UTI Retirement Solutions</td>
<td>20.58</td>
<td>5.65</td>
<td>8.00</td>
</tr>
<tr>
<td>CCIL Bond Broad - TRI</td>
<td>-</td>
<td>5.19</td>
<td>8.03</td>
</tr>
</tbody>
</table>

Returns as on 7 Oct 2016. Assets as on 31 Aug 2016. Source: Value Research

As appeared in *The Economic Times*; 10 October 2016

---

after January 2004, it’s optional for the private and unorganised sectors.

### Different features

Each retirement product comes with some inbuilt features. An investor needs to scrutinise the pros and cons carefully. For instance, an annuity is an inbuilt feature of pension plans from insurance companies as well as the NPS, but with a difference. In the case of the former, a lump sum payment is made to buy an annuity.

A few numbers illustrate the vastness the NPS hopes to cover. The number of silvers in India—60 years and above—has seen an increase of 107 per cent from 1991 to 2016. Subsequently, the percentage of silvers is projected to increase from 8.9 per cent in 2016 to 13.3 per cent by 2026. This great sea of silvers is the potential subscription base for the NPS.

The Pension Fund Regulatory and Development Authority (PFRDA) is the arm of the Government that promotes income security among silvers. NPS is open...
PLANNING YOUR RETIREMENT: IS A MUTUAL FUND ROUTE BETTER?

Apart from the Employees’ Provident Fund route available to salaried employees, there are a few other optional retirement plans. Some are offered by mutual funds and others are offered by insurance companies. Make sure you read their product features before deciding which one you’d like to opt for.

<table>
<thead>
<tr>
<th>Reliance Retirement Fund</th>
<th>Franklin India Pension Plan</th>
<th>UTI Retirement Benefit Pension Plan</th>
<th>Insurance-based pension plans (traditional)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Asset allocation</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Wealth creation scheme:</td>
<td>65-100% in equities, 0-35%</td>
<td>0-40% in equities, 60-100% in debt</td>
<td>Debt</td>
</tr>
<tr>
<td>in debt income generation</td>
<td>scheme: 5-30% in equities,</td>
<td>70-95% in debt</td>
<td></td>
</tr>
<tr>
<td><strong>Minimum investment</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lump sum ₹ 5,000; SIP: ₹</td>
<td>₹ 500</td>
<td>₹ 500, up to age 52; ₹ 10,000 after</td>
<td>₹ 2,000 - ₹ 25,000</td>
</tr>
<tr>
<td>that</td>
<td></td>
<td>that</td>
<td></td>
</tr>
<tr>
<td><strong>Income tax benefit</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Section 80C benefit*</td>
<td>Section 80C benefit*</td>
<td>Section 80C benefit*</td>
<td>Section 80CCC benefit**</td>
</tr>
<tr>
<td><strong>Tax on withdrawals</strong></td>
<td>Mutual fund capital gains tax</td>
<td>Mutual fund capital gains tax</td>
<td>Commuting up to 1/3rd maturity corpus is tax-free; rest is annualised**</td>
</tr>
<tr>
<td>rules apply</td>
<td>rules apply</td>
<td>rules apply</td>
<td></td>
</tr>
<tr>
<td><strong>Lock-in (years)</strong></td>
<td>5</td>
<td>3</td>
<td>Vesting period typically starts at age 40</td>
</tr>
</tbody>
</table>

* *Deduction up to ₹ 1.5 lakh; **Deduction up to ₹ 1 lakh; # up to 10% salary of basic - dearness allowance, subject to overall limit of ₹ 1 lakh; NA - not available

Source: Mint Research

to Indian citizens between the ages of 18 to 55. Seven entities selected by the PFRDA are designated fund managers, running various plans comprising equity, government securities, and corporate bonds (See the table 'Comparison of fund manager performance' on page 35).

Investors may select their own plan mix and fund manager. They also have the option of switching fund managers once a year, if they so desire. At 60 years (i.e. on maturity), 40 per cent of the accumulated pension corpus must be invested in annuities arranged via a life insurance company. This results in a flow of fixed income during the investor’s retirement years.

**NPS asset classes**

The modus operandi of the NPS revolves around providing three choices. Three asset classes provide a mix of options:

1. The first option (E) results in high investment exposure in equity (mainly index funds) capped at 50 per cent, attracting investors with an appetite for higher risk.
2. The second option (C) denotes high exposure in fixed-income instruments like liquid funds, corporate debt instruments, fixed deposits and infrastructure bonds that are aimed at investors who don’t enjoy high stakes.
3. The mix of pure fixed investment products (G) offers low returns at low risk. Active Choice Life Cycle Fund is for investors who do not pick an option mix. In such cases, the fund manager will decide the asset allocation from the three above classes based on the investor’s age.

**Mutual funds**

Retirement products from mutual funds have been around for some time now. Being mutual funds, they enjoy income tax benefits under 80C. Features and tax benefits accruing to these schemes are presented in the table (See 'Is a mutual fund route better?' above), clearly indicating the differences in tax benefits enjoyed by them vis-à-vis other retirement plans.

These plans aren’t necessarily advantageous compared to the tax-saving mutual funds (ELSS funds) and carry a higher exit load if redeemed before the age of 60, in addition to a five-year lock-in period. However, these products offer a 100 per cent equity choice and do not involve compulsory buying of an annuity as in the case of the NPS or pension product from insurance companies. In addition, the cash flow needs can be matched with a tax-efficient systematic withdrawal plan. Investors can prepare the retirement product basket suitable to their income flow requirements by maximising the benefits offered by various schemes.
The author is an economist based in Mumbai

Plan now, plan right

It’s important to feel concerned about a healthy income flow in silver years. No retirement plan offers a foolproof guarantee of a stable income flow. Each has its pros and cons, simply because there is no standardised inflation-linked pension facility that exists for today’s silvers above 65 years of age.

Most existing plans are market-linked, and carry a risk profile. The timing of investment and an assessment of a risk-reward mix based on the requirements of funds flow will determine the quotient of benefit from a given pension plan. This involves an asset allocation exercise; given the risk-reward component, placing all the eggs in a single basket—whether equities, bonds, fixed deposits, mutual funds—isn’t a wise choice.

The current disruptive financial environment poses many challenges in planning a stable income flow over an extended period of retired life. In such a volatile scenario, pension schemes need to be looked at carefully, with the help of a financial advisor, to provide some stability to the flow of income. A well-designed pension plan is an important building block in a prudent retirement plan.

The author is an economist based in Mumbai
Shot in the ARM

Vaccination is a vital component of routine preventive health. But vaccines are not just for kids! It’s important to know that older adults, who are highly susceptible to diseases and associated complications, can also benefit greatly from them. Dr Falguni Parikh, consultant - internal medicine, Adult Immunisation Clinic, Kokilaben Dhirubhai Ambani Hospital, answers some frequently asked questions about adult immunisation.

Why do we need vaccination for silvers?

Older adults and people with weakened immune systems (like those undergoing cancer treatment) are especially vulnerable to infectious diseases. Vaccines greatly reduce the risk of infection by working with the body’s natural defences to safely develop immunity to disease. The diseases that vaccines prevent can be dangerous, even deadly.

Which diseases can be prevented with vaccines in older adults?

These include influenza (flu); shingles (herpes zoster); pneumococcal disease (pneumonia); diphtheria; tetanus; and pertussis (whooping cough).

How do vaccines work?

Vaccines help develop immunity by imitating an infection. This type of infection, however, does not cause illness but causes the immune system to produce specific white blood cells and antibodies to fight the infection. It typically takes a few weeks for the body to produce these after vaccination. Therefore, it is possible that a person who was infected with a disease just before or just after vaccination could develop symptoms and get a disease, because the vaccine has not had enough time to provide protection.
Why is the flu vaccine recommended for silvers?

Over years, it has been recognised that people over 65 are at a higher risk of serious complications from influenza compared to young, healthy adults. It is estimated that 90 per cent of seasonal influenza-related deaths and between 50 and 60 per cent of seasonal influenza-related hospitalisations occur in people above the age of 65. People in this age group also have the highest hospitalisation rate. Preventing influenza and treating it promptly may reduce the risk of influenza-associated complications, including hospitalisation and death. Flu vaccination is the first and most important step in protecting against flu. Elderly people residing in old-age homes are especially vulnerable to influenza outbreaks that, in this setting, may cause widespread illness with a high death rate. Vaccinating all adults for influenza is a long-standing preventive health measure.

What are the benefits of the shingles vaccine?

Shingles is caused by the herpes zoster virus. The incidence of shingles increases with age. Skin eruptions and excruciating pain occur along the nerve that the virus attacks. Even after the attack, the pain of post-herpetic neuralgia can be severe and prolonged, leading to a significant reduction of quality of life. Routine immunisation of individuals aged 60 and older is recommended. Individuals who have already had an episode of shingles should still be vaccinated because repeat episodes can occur. The shingles vaccine is not recommended for people with suppressed immunity.

Why is pneumococcal vaccination recommended?

Age is the most important risk factor for pneumonia owing to the bacterial organism, Streptococcus pneumoniae. It remains the most common bacterial cause of community-acquired pneumonia and can cause invasive infections with significant morbidity and mortality in the elderly, especially those with associated risk factors like diabetes and lung, heart or kidney disease. There are two types of vaccines for S. pneumoniae: the pneumococcal polysaccharide vaccine (PPSV) and the pneumococcal conjugate vaccine (PCV).

How does the hepatitis vaccine help silvers?

Diabetes mellitus, renal failure and liver failure are increasingly prevalent in the elderly population, and individuals with these conditions have a greater risk of acquiring hepatitis infection or having a more fulminant course. As adults with diabetes mellitus below 60 years of age have twice the risk of acquiring the hepatitis B virus (HBV) compared to those without diabetes mellitus, vaccination is recommended for them. The evidence is not as strong for adults aged 60 and older, and the decision can be individualised. Individuals with chronic kidney disease should be vaccinated for HBV, ideally before the initiation of dialysis. Chronic liver disease is an indication for vaccination against HBV and Hepatitis A.

Is immunisation required before travel?

Older adults are increasingly travelling for work and pleasure. They need to meet their health providers to update their vaccination status. Recommendations for destination-specific vaccinations can be sought at vaccination clinics. Four to six weeks before travel, one must schedule an appointment with the healthcare provider to get the recommended vaccines for the countries they plan to visit. This gives the vaccines enough time to start working and time for any vaccines that might require more than one dose. Vaccinations recommended for mass gatherings like the Haj pilgrimage or Kumbh Mela are the typhoid, Hepatitis A, Hepatitis B, cholera, pneumococcal and influenza vaccines.

“It has been recognised that people over 65 are at a higher risk of serious complications from influenza compared to young, healthy adults. Vaccinating all adults for influenza is a long-standing preventive health measure”
After retirement, Kumar, a financial consultant, and his wife, a school principal, pooled in most of their resources to invest in a small farmhouse. They invested the remaining amount as fixed deposits, shares, debentures, etc, in Kumar’s name. It seemed as if they had tied all loose ends, when a fatal heart attack claimed Kumar. While coping with unforeseen loss was harrowing, what was even more traumatic for Kumar’s wife was handling complex financial issues, as he had not left behind a Will.

Such situations are not very uncommon. A person dying without leaving a Will is described in law as ‘dying intestate’.

Intestate succession laws provide for the distribution of property when a person dies without leaving a valid Will, wherein the spouse and other legal heirs will receive shares in the estate according to the laws of descent, distribution and marital rights. In India, Hindus, Sikhs and Jains are covered under the Hindu Succession Act, 1956 and Indian Succession Act, 1925. While Muslims are governed by Muslim Law, Christians, Parsis and Jews are governed by the Indian Succession Act, 1925. The law provides for various ways to prove the legal heirs of the deceased and ensures successful distribution of property.
Legal Heir Certificate

In the event of a person dying intestate, the primary document that will aid the family is the Legal Heir Certificate. The government issues a Legal Heir Certificate to those whose parent, spouse or child is dead. An enquiry is conducted by a revenue inspector, and village or mandal administrative officer, after which the certificate is issued. This certificate is helpful for transferring electricity connection, house tax, telephone connection, transfer of patta and bank account, insurance claims, etc. If the deceased is a government servant, the Legal Heir Certificate is issued for sanction of the family pension and to secure employment on compassionate grounds.

It's important to remember that the Legal Heir Certificate is valid only if the claim is undisputed. The moment a claim or dispute is made—for instance by a second wife or stepchildren, estranged son or daughter—the certificate becomes invalid and is cancelled. In the case of 'E Padma v. The District Collector' on 18 February 2010, the Madras High Court dealt with the case of a second wife challenging the decision of the tahsildar who refused to include her name in the Legal Heir Certificate. The petition was dismissed as the first wife was still alive and the marriage of the second wife could not be accepted as legal. While delivering the judgement, the court also added that if the petitioner claimed she was entitled to be declared as the legal heir, she should move the appropriate civil court for a Succession Certificate.

Succession Certificate

A Succession Certificate establishes who the legal heirs of the deceased are and gives them the authority to inherit debts, securities and other assets. It also affords protection to the parties paying debts to the representatives of the dead person. In the case of Kamala Banerjee, whose husband was a former employee of Kolkata Port Trust and died intestate, the Port Trust insisted on a Succession Certificate from a court of law to release pension arrears ('Kamala Banerjee & Another v. Union of India and others’ in 2013 in the Calcutta High Court).

To obtain the Succession Certificate, the legal heir has to petition the district court or High Court within whose jurisdiction the assets fall. The petition usually mentions the relationship of the petitioner with the deceased, details of other surviving legal heirs, the time, date and place of death of the deceased, and the fact that the deceased died intestate. The court, after examining the petition, issues a notice to all the respondents. It also issues a notice in a newspaper and specifies a time frame—usually 45 days—within which anyone can raise objections. If no one contests the notice and the court is satisfied, it passes an order to issue a Succession Certificate to the petitioner. The court generally levies a fee of 3 per cent of the property for which the Succession Certificate is sought.

A Succession Certificate is not a document to declare the share of the successor or to decide on the question of title to properties. For these issues, the successors have to approach the civil court for relief. The purpose of the certificate is to assure the debtor that if he pays the money to any one of them it will be deemed that he has paid every successor. It is the duty of the grantee to dispoese of the amount in the proportion in which the heirs are entitled.

If there is more than one petitioner, the court may grant a joint certificate, but each certificate will be for a single asset. In the event of death of one of the holders, the certificate does not hold good and a fresh certificate has to be obtained. Grant of certificate to one heir does not strike out or destroy the claim of others. However, if one of the heirs is dissatisfied and takes the matter to court, assets are distributed as per the succession law applicable to the deceased’s assets, state, and religion. A Succession Certificate is needed for transfer of assets such as fixed deposit in a bank, provident fund, shares in a company, etc.

The certificate may be revoked if the process for obtaining the certificate was defective or fraudulent, and when the certificate becomes redundant and inoperative owing to certain circumstances. An appeal against revocation or cancellation of order of the district judge lies with the appropriate High Court.

Nominations

Most banks, insurance companies and financial institutions usually release funds to the nominee. However, the nominee is not the final beneficiary of the asset. A nominee is just a trustee in the eyes of the law, who has to disburse the amount as per the laws of succession. The object of nomination is to facilitate the
disbursement of funds on the demise of the nominator. The Bombay High Court reiterated this fact on 31 March 2015 in the Salgaonkar case whose facts are follows: The deceased Jayant Shivram Salgaonkar had made several investments in mutual funds and named two of his heirs as nominees to the bulk of those investments. The remaining heirs contended that the investments formed a part of the estate and were subject to laws of succession. The nominees on the other hand argued that by virtue of their nomination they were the rightful owners and the investments did not form a part of the estate. The court held that a nominee is only a convenience to enable the company, bank or insurance company to discharge its obligation. However, the nominee can only hold the proceeds as per trustee for the rightful heirs of the deceased whether under intestate law or a valid Will.

**Letters of Administration**

Letters of Administration become necessary when a suit has to be filed by the legal heirs with respect to the property, when a lease has to be surrendered, and a debt has to be released. The next of kin or a close relative may apply for a Letter of Administration. The court generally gives first preference to the surviving spouse to administer the estate over any other claim. Next in line of preference are the children, grandchildren, great grandchildren, and in their absence the father or mother of the deceased, and other relations. In the absence of all the aforementioned, creditors or a person of the court’s choice gets preference.

Before the grant, an administrator cannot file a suit in representative capacity of the estate, release an action or release a debt, assign the property of the deceased, surrender a lease, give notice as administrator or effect a valid mortgage. An application by a competent person is to be filed to a civil court of competent jurisdiction, which will appoint the administrator to dispose of the debts. Though the title of administrator does not exist until the grant of administration, it relates back to the time of the death of the intestate. As the property does not vest in the administrator until the grant of administration, the heirs of the intestate have the power to deal with property until the appointment of the administrator and their transaction in respect of the property will not be invalidated by the subsequent appointment of the administrator, if the transaction has not caused any injury to the estate.

Though intestate succession may loom large at the beginning, it can be solved through proper planning and execution. In the absence of counter claims or disputes, matters can be solved with the help of the aforementioned documents. Even sale of immoveable properties of the deceased can be effected with the help of a Death Certificate and Legal Heir Certificate. In some states, in cases of intestate succession, property can be gifted or shares in immovable property can be released by legal heirs to each other by executing and registering gift deeds or release deeds. With mediation and conciliation mechanisms available, the need for litigation to solve such problems is on the decline. Thus, the absence of a Will is not an impediment to succession any more.

---

*The writer is head of research at Altacit Global, a law firm specialising in intellectual property, corporate law, real estate and franchising.*
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/](http://www.magzter.com/IN/Harmony-for-Silvers-Foundation/Harmony---Celebrate-Age/Lifestyle/) today to read the latest issue of *Harmony-Celebrate Age*. 
I t was a routine catch-up session over dinner, where alongside the usual banter and chatter, there was annoyance over the state of affairs that affects citizens on a daily basis. Instead of letting the lament fade into the night, as it usually does at such gatherings, this one turned into one of Mumbai’s diehard environmental movements.

The three friends who had sat down to chat over supper almost a decade ago—Meenakshi Menon (57), Namita Roy Ghose (65) and Peter Menon (66)—founded Vanashakti, a Mumbai-based NGO, later that year.

And they have since campaigned against the sweeping environmental damage that some of the biggest developmental projects are causing in Mumbai and other parts of Maharashtra. Among their more high-profile campaigns are the Save Aarey movement; opposition to the proposed Coastal Road in Mumbai; and protection of the Sawantwadi-Dodamarg wildlife corridor in the Western Ghats.

Vanashakti has also fought pitched battles to save the wetlands in Navi Mumbai, Bhandup and Thane; raised awareness on the condition of the Ulhas River; fought tooth and nail to save the sanctuary for flamingos in Sewri in Mumbai; and raised awareness about the lack of adequate handling of waste by the Brihanmumbai Municipal Corporation.

“I think middle-class India’s problem has always been that we want somebody else to solve our problems,” says Meenakshi. “We will say the police or the government isn’t doing their job. It’s always somebody else who didn’t do it. Do we ever ask ourselves, ‘What did I do?’ What gives me the right to make these demands when I’m not willing to do something about it?”

When the trio launched their NGO, they had little idea where to start or whom to talk to. “We had no money and no manpower, didn’t know who to approach or how to file a PIL. And we had no experience dealing with government machinery,” rues Namita.
To raise funds in 2013, they ran the Mumbai marathon wearing matching T-shirts and fluorescent-green clown wigs, chanting, “Van hai toh jeevan hai.” [Our lives depend on our forests.] “Strangers joined us, along with friends and clients; even my driver contributed to the run,” adds Namita. “We managed to raise close to ₹300,000 that year,” she explains.

So, the founders learnt as they went along, bringing their own respective set of skills to the table. Meenakshi, an advertising, marketing and media professional, found that the way the government spreads its message was very similar to what advertisers do. “In my industry, I see a lot of pretence and make-believe. Advertising is the business of playing with people’s emotions and identities.”

Peter, who has been a part of industries such as hospitality, tourism, software development and transportation, has been taking care of web development and ensuring all emails are read and responded to on time. Namita, a filmmaker with her own production company, lends her skills by shooting short films and campaign material whenever required, which helps get the message across.

At present, Vanashakti is slap-bang in the middle of a strident campaign to prevent the Maharashtra government from allowing Mumbai’s only green lung—Aarey Milk Colony, which is a part of the larger Sanjay Gandhi National Park (SGNP)—from being devastated by the construction of a car shed for Mumbai’s ambitious Metro III project.

The NGO first filed a petition in court to hold off the felling of trees and then handed the government seven alternative sites for the car shed. The matter went to court after the authorities rejected the proposals of their own experts on the matter. The court too ruled in favour of the NGO and asked why the experts’ report wasn’t being adhered to. “If the metro car shed comes up inside Aarey, real estate will instantly start cropping up around it. It is obvious that they are doing this to please developers,” says Dayanand Stalin, director (projects) with the NGO. The struggle continues to date.

Vanashakti is no stranger to pitched battles. One of the first issues it addressed was the Forest Rights Act (FRA) proposed by the Central Government in 2006 for the betterment of tribals living on forest land across the country. The act essentially allowed tribal populations to access produce from the forest and gave them a sense of ownership toward the land. “However, along the way, politicians came in and completely twisted the FRA, which became nothing but an attempt for critical wildlife habitats was introduced. It means there will be an area inside every forest or sanctuary kept inviolate for the protection of wildlife. However, so far, only the land has been distributed—the demarcation of the critical wildlife habitat is still to be done.”

Among Vanashakti’s biggest achievements is securing the Sawantwadi-Dodamarg wildlife corridor in the Western Ghats. A proposal to set up 30-odd mines along this stretch had threatened the survival of this eco-sensitive zone in the south Konkan region, which connects three wildlife sanctuaries. The NGO worked with local communities to raise awareness and educated them on the effects of mining, in order to include their voices in the fight. In 2013, their efforts were rewarded when the Bombay High Court declared the region an ecologically sensitive area, which put an end to the mining proposal. “Mining would have completely destroyed the forest, wildlife and rivers in the area,” says Stalin. “Today, this entire region is secure and a tree felling ban has been put in place. It’s a huge achievement because we have managed to keep out the miners.”

Court battles take up a large part of their time. In fact, among all NGOs across Maharashtra and Goa, Vanashakti has the largest number of pending litigations, at 21. Over time, their team has expanded to nine other members in addition to the three founders, and they tie up with other NGOs when the need arises.

“Middle-class India’s problem has always been that we want somebody else to solve our problems. Do we ever ask ourselves, ‘What did I do?’ What gives me the right to make these demands when I’m not willing to do something something about it?”
"Local communities are our eyes and ears," explains Stalin. "Whenever they bring something to our attention, we send across our volunteers to go and have a look if we cannot make it ourselves. By the end of the day, I have photos and a report on what is happening. Volunteers play a huge role at Vanashakti."

Vanashakti believes in pre-emptive strikes, before damage is done. For instance, it is opposing the proposed coastal road in Mumbai that would irreversibly devastate mangroves along the city’s coastline, among a host of other problems. In any case, they point out, the road, which is proposed to be built parallel to Mumbai’s shoreline, will not solve the city’s traffic problems.

Although feasibility studies are still being conducted and the road is being debated upon, Vanashakti is keeping a hawk eye on the matter. “They say the Bandra-Worli Sea Link has made a difference for everybody—but who is this everybody? It’s just 4 per cent of the population,” says Meenakshi. “The people who make decisions like this should travel by public transport to realise this. The same money they want to spend on a coastal road could be used to set up an elevated rail line.”

Vanashakti also raises awareness among students, teachers, corporate houses and housing societies in Mumbai by conducting workshops and lectures. The team visits schools and addresses children on diversity and wildlife issues, while corporate folks have been part of clean-up campaigns in the past. Housing societies are educated on water harvesting and garbage segregation.
Testifying to the NGO’s ability to inspire, Clara Correia, a professor of zoology at St John the Baptist High School and Junior College in Thane, says, “I take my students out for fieldwork to give their classroom learning a practical feel. During one such outing, I noticed debris being dumped on the wetlands in Thane. I had heard of Vanashakti and after finding them online, got in touch with Stalin. He went out of his way to help me with the issue; their team is fantastic. People need to get out of their comfort zone and speak out against such issues.”

Harish Pandey of the New Link Road Residents’ Forum also vouches for the NGO. “Mumbai has only a few green areas—Sanjay Gandhi National Park, Aarey Colony and a flamingo sanctuary. A lot needs to be done to protect these areas. Our development activities need to be sustainable, and Vanashakti is doing important work to see that this happens. Their work has been relentless.”

Clearly, the NGO’s message has impacted hearts and minds, far and wide. When Namita visited Tokyo for a conference and spoke about Vanashakti’s work, she received a call from a local who wanted to help. The person’s family had been manufacturing farming implements for generations and said he would like to send over a set of tools. A month later, a carton of hoes, spades and trowels reached their office in Mumbai. “It was only then that I realised that the first batch had been just a sample,” she says with a laugh. “The fact that someone halfway across the world believes in your work means you are having a positive effect. That ripple effect can change a lot of things.”

But the journey has not been without challenges. When facing off with the mainstream notion of progress and development, conveying the message to people has not been easy. “The idea that time is running out and short-sighted actions have consequences has been difficult to get across,” says Namita. While well-meaning friends said they were too small to make any difference, not so well-meaning friends “pooh-poohed” the work, even terming it “anti-development”. “We’ve been called a bunch of do-gooding diletantes with no idea of ground reality,” she chuckles.

Battling perception seems like child’s play when compared to threatening phone calls and physical attacks; yet for the members of Vanashakti, it is simply an occupational hazard. “These are just small irritants. What kept us going were the results that started to show owing to the team’s unstinting efforts,” says Namita, visibly satisfied.

Their efforts have not gone unnoticed. “Meenakshi is more than just one of India’s finest creative communicators,” says Bittu Sahgal, founder-editor of Sanctuary Asia, a nature conservation magazine. “She has a clear head and a green heart that beats for our planet. And Stalin is one of these brave, determined people whose being is programmed to function on autopilot in defence of wild India.”

Indeed, nine years down the line, Vanashakti’s battles have grown larger and its approach to each case has been refined. Still, some of the initial challenges remain. “When we go to a new area, people look at us askance. There are usually people on both sides of a fence when it comes to a development project, so we have to be careful. First, we must identify the locals who’d be interested in hearing our side and slowly earn their trust. So each on-ground project takes time to initiate but we keep at it,” says Stalin.

While Stalin takes charge of the NGO’s everyday activities, the founding members play an advisory role when it comes to choosing projects, overseeing the NGO’s activities and actively raising funds for Vanashakti.

Namita continues to produce and direct films under the banner of her production house, White Light Moving Picture Company, and recently finished writing her first novel. In addition to her day job in

“You think that construction and concretisation are a must for humans to survive. We are not opposing development but we believe there is always a way to reduce the adverse effect that a project or a particular activity may have on the environment”

As for Stalin, he’s got plenty on his hands. He says, in an urban setting like Mumbai, the need of the hour is for development to coexist with the environment. “A lot of people think that construction and concretisation are a must for humans to survive,” he explains. “We are not opposing development but we believe there is always a way to reduce the adverse effect that a project or a particular activity may have on the environment. That’s the message we are trying to drive home.”
:: cover feature ::

Silver nomads

Scaling new heights at the Highland
Tour of Ladakh: (left to right) Raju and
Asha Nadig, Monika Ghoshal, Uma Rao,
Dr Sashikala, Jaya Iyengar, Radha Srisailam,
Rewathy and P R Eswaran, and Anil Rathore
Indian silvers are redefining retirement by discovering the thrill of travelling. Embracing new horizons and even taking some adventurous risks, these women and men are choosing to travel as a passion, not a pastime. **Rachna Virdi** profiles the footloose senior and examines the paradigm shift
The Singh household is buzzing with excitement. Suitcases packed, visas stamped and hotel bookings locked, the excited silver couple is all set for their vacation to Sri Lanka. And this isn’t their first international vacation. “Our first trip was to Bahrain after our son relocated there for work,” says Paramjit Singh. “The experience was a great confidence booster and prompted us to spread our wings. Our secure finances and the extra time we had encouraged us to explore other destinations. Then, we realised there were other seniors who shared our passion, so we started travelling with groups. It lifts our spirits and gives us a fresh lease of life.”

The 63 year-old Chandigarh resident is not familiar with the term ‘seen-ager’ (senior teenager) even though it’s a word being used to describe trippy seniors with a bad case of wanderlust—just like the Singhs! What’s more, the travel bug is highly contagious and, happily, more and more silvers in India are succumbing.

Indeed, silver nomads have already become an important area of interest with potential for growth in the travel industry and tour operators have witnessed a sharp rise in the travel trend since the turn of the century. Thomas Thottathil, head of corporate communications for Cox and Kings, a leading tour operator in India, seconds this. “Our senior citizen travel is increasing by a minimum of 15 per cent, year on year,” he says. Meanwhile, a representative from Veena World, another prominent travel player in the country, tells us that silver travellers account for a sizeable chunk of their business. Ever since the company was established in 2013, it has had 18,854 silver travellers in India and 16,045 to other destinations across the world.

**Bucking the stereotype**

These footloose, new-age silvers are retired and loving it! Unlike earlier, when travel largely meant an annual visit to their native village or a religious pilgrimage, silvers are letting their hair down in exotic destinations, often in groups, soaking in the surroundings and creating colourful memories.

But why are Indian elders suddenly developing itchy feet? “More and more seniors are financially secure and keen to indulge in leisure travel,” responds Suchana Shah, director of The Villa Escape, a Mumbai-based bespoke holiday specialist. “Often, their children sponsor their trips. Flexible time schedules and improved health and fitness levels are other contributing factors. Believe it or not, our tour to the Northern Lights in Iceland has
Silver-friendly destinations you may like to visit...

OVERSEAS
Singapore: Hotel discounts for silvers, accessible public transport
Hong Kong: Silver discounts in travel and transportation, wheelchair accessibility
Thailand: Safe, inexpensive, accommodating culture
New Zealand: Welcoming towards silvers with discounts and benefits
South Africa: Good infrastructure and modern medical facilities

IN INDIA
Kerala: Calm and relaxing locale
Rajasthan: Old-world charm, tranquil
Gujarat: Popular pilgrimage destinations
WITH THEIR CHILDREN LIVING AWAY, LONGER LIFE EXPECTANCY AND WIDESPREAD EARLY RETIREMENT, SILVERS ARE PLACING A PREMIUM ON QUALITY OF LIFE

seen major growth with seniors in the past couple of years.

According to Rahul Gupta, CEO of Gur-

gaon-based SeniorWorld.com, a platform that caters to the travel needs of seniors, “Travel is as much about self-discovery as it is about exploration. Seniors are redefin-
ing the notion of retirement and are travelling in greater numbers to all parts of the world to discover themselves and gather new experiences.”

One of the most important factors for the surge in silver travel is a larger disposable retirement corpus. With their children now independent, they are financially secure and have better purchasing power. Also, with their children living away from them, longer life expectancy and widespread early retirement, silvers are placing a premium on quality of life.

Travelling is thus being viewed as a way to enjoy one’s time, not just bide it. Mumbai resident Kamaldeep Singh Pawar, 61, says that after retirement, he took his first interna-
tional trip to Singapore last year. “Long ago, I had read that the se-
cret of genius is to carry the spirit of a child into old age,” he says. “So I decided to relive my young and carefree days and set off on my first international trip. Of course, my family was worried about my safety, comfort and availability of vegetarian food, but those concerns were taken care of. The country I went to as well as the tour was very senior-friendly and I came back rejuvenated.”

And 63 year-old Asha Saraswathy from Bengaluru recently made her dream of visiting Ladakh come true. “Very few people believed I could take the trip at my age,” she re-
veals. “Not only did I attempt it, I also made a few wonderful friends. Age was something to worry about at high altitudes but the tour operator’s instructions on how to keep ourselves oxygenated kept us healthy and cheer-
ful throughout.”

Made to order

When a significantly larger number of silvers start travelling, it gives tour operators an opportunity to customise vacations for this new demographic and make a neat profit.
Sangita Bhattarcharya, CEO and founder of 50+ Voyagers Travel and Adventure Club, says that where senior travel in India was once focused mainly on pilgrimages or a very short, dog-eared list of tried-and-tested destinations, today’s silvers maintain a bucket list of places they would like to visit. The Bengaluru-based travel company conducts all-inclusive group tours for people over the age of 50 to domestic and international destinations.

The club’s market research has shown that while some travel firms conducted tours aimed specifically at seniors, individual attention, exclusivity and an enthralling experience were often missing. This led Bhattarcharya to launch her initiative. “Happiness is U-shaped, being at its highest in the young and old and bottoming out in middle age,” she points out. “Fifty-plus is an age where the happiness curve starts moving upwards and people start rediscovering old hobbies.” She takes the fun quotient very seriously. “Adventure plays a significant role in senior travel. In one of our recent tours to Goa, we had a 69 year-old woman parasailing. We’ve also had a 75 year-old traveller horse-riding in Pahalgam in Kashmir and a group of 65 to 72 year-old travellers dancing to the beat of Naga drums and folk music during the Hornbill Festival in Nagaland.”

Then there’s the well-heeled, leisure traveller, aching to be pampered. For these silvers, beach holidays at expensive resorts and exclusive cruises are popular choices with ‘luxury’ being the watchword. Mumbai-based S Chaitanya, 55, went for a five-day Andaman cruise with her friends last year. “I had a fantastic time on the cruise,” she says. “The royal suite, personalised attention, pampering spa treatments, relaxing time and other facilities on board were luxury at its best.”

**Silver-friendly vacations**

Positioning tours for silvers means taking care of details that can make or break a holiday for this demographic. Whether it’s the pace of the itinerary, type of places to see, hotels, transport or food, tour planners are wooing elders by paying attention to their special demands and needs. “Our seniors-only tours are comfortable and slow-paced,

---

**TRAVEL CHECKLIST**

1. **Travel time:** Avoid peak travel season if you can, while also keeping an eye on the weather.
2. **Travel insurance:** While health insurance is must for international travel, it is advisable to buy domestic travel insurance too, to avoid cancelling a trip owing to a sudden illness.
3. **Medication & health:** Before travelling, get a health check-up and discuss your itinerary with your doctor, from the health and difficulty perspective. When travelling overseas, carry a prescription of your medicines, if any, and their equivalent names in that country.
4. **Accessibility:** If climbing stairs is a problem, ask your tour operator to assign you a room on the ground floor. Also tell them of any special dietary needs.
5. **Travel light:** This is an important one. In many international destinations, porterage is expensive and you may end up carrying your own luggage!
with thoughtfully planned itineraries that allow them to explore, yet breathe,” says Gupta of SeniorWorld.com. “With this, they can have fun and entertainment as well as enough time to soak in the surroundings. The joy of holidays is in experiencing the unique things that make each place special and doing it with like-minded explorers.”

Some travel agencies offer specially curated trips where silvers are guided through potentially anxious moments, like checking in, immigration, navigating massive airports and managing the local language. Agencies like these have friendly tour captains who accompany silvers from the point of departure up to the point of arrival. Sometimes, trip planners also ensure medical facilities are available, including a first-aid box, a set of over-the-counter medicines and a doctor to assist in first-aid care.

Bhattarcharya of 50+ Voyagers says her company approaches silvers with kid gloves and ensures it covers the gamut of clients’ concerns. “We’ve had travellers as old as 78 and those who’ve undergone critical operations like bypass surgery,” she shares. “We highlight the activity level of each tour to enable members to decide and prepare. We also issue guidelines well before the tour starts so participants are mentally and physically prepared. We even advise against certain options when the need arises.”

Bengaluru-based Roopa Swami, 60, travelled to Bhutan with 50+ Voyagers. “The six days of sheer exhilaration helped me discover my latent potential and strength of body and mind,” she recounts. “It motivated me to walk, hike and indulge in adventure activities I never knew I could do. Understanding that seniors usually have some issues, the tour was conducted at a relaxed and slow pace, ensuring safety and ample time to complete every activity.”

Suchana Shah of The Villa Escape adds that when they have seniors on board, they share dos and don’ts with them; help them meet their dietary needs; and provide information about facilities and medical assistance along with keeping constantly in touch with them during the tour. This instills confidence and makes them feel safe.

It is this attention to detail that made a recent trip to the Northeast truly memorable for Noida-based Manmohan Sharan, 76, a cancer patient, and his wife Shabnam, 70, who suffers from diabetes, arthritis and spondylitis. After much debate, the couple decided to take the plunge with SeniorWorld.com. “It is never easy for us to plan a vacation owing to my husband’s health,” says Shabnam. “This was the first trip for us after four years. One night, during our stay in Pelling [Sikkim], my husband developed palpitations and started shivering. I called up the hotel reception and when no one answered the phone, I contacted the tour team, who promptly came to our...
Mumbai-based Deepak Amembal, 61, has a passion for biking. After retirement, when most silvers are shifting gears to a slower pace, the avid biker undertook a 72-day biking trip spanning 13,000 km. His journey took him from Mumbai to Ladakh, to Bhutan, Orissa, Kanyakumari and back.

“To make the most of my trip, I travelled through back roads as that is where the real India lies,” says the adventurous 61 year-old, who reveals in the fact that in this country, every 200 km transports you to a new culture and climate. His budget travel comprised living off roads, sleeping in tents or at petrol pumps, eating at roadside dhabas and spending a nominal sum on other expenses. Of course, he maintained a regular supply of dry fruit to keep up his energy. And he managed to keep hypertension and diabetes in check with on-road medication, yoga, a strict diet regime and a stable mind.

Amembal used his retirement savings to fund his biking trip but believes he’s richer today in experience, and wouldn’t trade those 72 days for anything in the world. Respect!

Disability no bar

Planet Abled, based in Gurgaon, goes a step further and plans trips for inclusive travel. Its clients are the differently abled, including silvers, in need of special assistance. “For seniors, we take extra medical care and precautions for any contingencies that might arise,” says founder Neha Arora. “We review their medical history and make sure they carry a complete set of medicines. We also ensure the tour itinerary is loosely bound so they are not tired or exhausted. In addition, we have staff specially trained in being sensitive towards the differently abled.”

Her venture has been an eye-opener for Arora as much as it is for her clients. “There was a 70 year-old wheelchair-bound woman who asked us to organise a rafting and diving session for her. And there was an equally elderly gentleman who spent most of his retirement corpus on travelling the world. When his wife asked me for adventure sports during travel, I was taken aback,” admits Arora, whose company has had about 10 physically challenged seniors as its clients, to date. And get this—some of them have been repeat customers. She affirms, “I am thoroughly convinced that a paradigm shift is happening.” So are we.

room and arranged for immediate medical attention. The trip has once again instilled in us the confidence to travel despite our medical issues.”
Few people have their dreams actually come true—for Thomas Chacko, it's happened twice. The first time was four years ago, when the Kochi-based motoring enthusiast and writer zipped across India in his Nano; the second was late last year, when the 67-year-old undertook an incredible expedition across three continents by road.

Excerpts from an interview:

Tell us more about your road trips.
I love road trips and used to drive from Kolkata to Kerala and all over southern India. In 2012, I took a pan-India trip covering 26,500 km in 80 days. This included the top of Khardung La in Ladakh, which at 18,380 ft is the highest motorable road in the world. Before this trip, I had already driven in 11 countries. With this trip, I added another 22.

Was your age a hindrance at all?
For me, age is just a number. I do what's necessary to combat the usual age-related problems and it's enough to keep me going. Once I make up my mind, I have to do it. Also, while I'm driving extensively, I am on auto pilot.

How long did your world trip take and where did you go?
It took around three months. I set out from Cochin on 4 August last year and was back on 8 November. I drove across Europe, then from the east to the west coast of the US and finally through Southeast Asia.

What about prior research?
I always research the place and the visa requirements and I use Google Maps for directions.

How did you manage your expenses for food and accommodation?
I was on a budget, so in some places, I stayed with my cousins. In the Loire Valley in France, I was treated to a fabulous dinner by the owner of a Michelin-star restaurant and stayed in a splendid suite. In all the other
places, I stayed in Airbnb accommodation because I wanted to meet the local people. Besides, it's much cheaper that way. I would have a quick lunch while driving, and for dinner I would explore a restaurant.

What kind of challenges did you face on the trip?
The biggest problem before the trip was raising funds for sponsorship. The second was the expenses incurred on shipping my car. One can only drive out of India through Myanmar or China, and both countries charge plenty for the permits. Another big challenge was the number of visas required. There were some minor issues like the Syrian refugee problem, though the clearance was issued after I passed through.

Once my car was towed by the police in Croatia as the slot I had parked in was meant for government cars. It cost me the equivalent of ₹ 54,000 to get it out of the impound lot! On the last day of the drive, I filled petrol and paid € 30 by card. After leaving, the message alert said I had been debited for € 100! After contacting the operators, I learnt the meter was programmed to automatically debit € 100 and that the rest of the money would be reversed. And at the shipping company in Rotterdam, I was told I would have to drain the 15 litre of petrol in the fuel tank before shipping; that cost me € 70 and three hours.

Looking back, how would you describe your experience?
It was the adventure of a lifetime. There were things I did that I’ve never done before, like crossing the Pacific Ocean and travelling on autobahns. I found Dubrovnik and Carcassonne truly fascinating. Both are walled cites and have been featured in movies like Robin Hood and the TV show Game of Thrones. And driving on the Dalmatian Coast Road while going to Dubrovnik was a fantastic experience.
ADVENTURE

AHOY!

Being aboard the world’s largest cruise ship, Harmony of the Seas, is akin to being in a tony neighbourhood that moves on water, finds Mridula Dwivedi
In a casual conversation, I mentioned to the commander of our ship, Captain Guss Andersson, “This is my first cruise.” Without hesitation, he replied, “After Harmony of the Seas, it is going to be all downhill for you.” The statement wasn’t an exaggeration, as I discovered during my two-night stay on the brand new cruise ship of the Royal Caribbean cruise line. At 1,187 ft, the length of Harmony of the Seas is more than the height of the Eiffel Tower, which boasts of 1,063 ft.

With seven ‘neighbourhoods’ and 20 dining areas, the ship floats with a crew of over 2,000 for its 6,000 guests. As I have motion sickness, my first fear was of the rough waters. I did not wish to go green in my face. On this pre-sail for media, we were starting from Southampton, UK, for a little spin in the English Channel. Though gale-force winds were predicted in the area, the ship barely rolled; the anti-nausea medicine stayed firmly in its place in my bag.

With 16 floors on the ship, and just two nights to explore, I was overwhelmed, to say the least. However, after a few deep breaths, calmness prevailed. I could see public areas clearly marked next to the lifts. Some floors have only rooms or ‘staterooms’ as they are called. Soon enough, I was absolutely at home on the ship.

Though there was plenty to do and adventures to partake in, the three activities that stood out for me were the Royal Theatre, the Ice Skating Show, and the Ultimate Abyss. The ship has enough attractions for both adventure seekers as well as those looking for a quiet vacation.

If you’re looking for quiet ‘me time’, the pool area with sun loungers would be the ideal place. Just being there, sitting in the sun with your favourite book or listening to songs and catching the changing colours of the sky is an experience in itself. If you are in the mood for a drink, there is a bar right next to the pool. In fact, there are bars all over the ship, some of them quite glitzy. The highlight, however, is the Bionic Bar, where dancing robots prepare your drink!

Talking of theatre, currently Grease is touring on Harmony of the Seas. On our voyage, the performers got a standing ovation. 1887, the late-night ice skating show, also proved to be a big draw with the guests.
Though there was plenty to do and adventures to partake in, the three activities that stood out for me were the Royal Theatre, the Ice Skating Show, and the Ultimate Abyss. The ship has enough attractions for both adventure seekers as well as those looking for a quiet vacation.
The Royal Promenade on the ship is constantly buzzing, either with street parties or live bands. The ‘giant moving head’ at the promenade is quite an eyeball grabber! One can soak in these experiences while sipping on a drink from the Rising Tide Bar, a moving bar that covers three decks. You will also find cartoon characters moving around making friends with children, and with a separate Teen Zone with a disco, there are plenty of amusement options for guests of all ages.

For those who seek the thrill of adventure, there is a zip line—nine-storeys high—two surf simulators, and a three-storey high water slide. The ice skating rink is also open for guests when shows are not being staged.

Personally, I found the Ultimate Abyss, a 10-storey high dry slide, the most thrilling of them all. I was given a mat and told to keep my arms and legs inside it. Getting in, I held on to the handle; nothing happened for a second. Then, a head popped in, telling me to lie down. Whoosh, I went falling, all the way down. Even as I came out of the slide, my face all white, I could hear people yelling and shrieking as they hurtled down the slide.

Jogging tracks, basketball courts, golf course, you name it, they’re all there. For confirmed shopaholics, there are plenty of brands to choose from. Just in case you run out of money for your buy, there is an ATM on board as well!

HOW TO BOOK
Looking for a cruise holiday? You can find many options with Tirun Marketing (India). Tel: 1800-11-5464; email: cruise@tirun.com

INDICATIVE RATES
A four-night cruise in Japan costs about $1,300 (about ₹86,800) for two.
A three-night cruise starting in Singapore costs about $1,050 (about ₹70,000) for two.

Going up to the balcony of my room, I put my feet up, watching the animated ocean with waves rising up and falling. With a spa, casino, 3D movie theatre and curated art collection on board, Harmony of the Seas is like a tony neighbourhood that moves on water.

As my trip was a pre-sail, the ship did not dock anywhere. But on a full cruise, there are day excursions available. Currently, cruises are available both in the Caribbean and the Mediterranean. And just in case you think you can’t afford to get away from the world for five nights, you can access the Internet via satellite on board, attending to routine emails and calls. That said, during my sojourn, I opted for a digital detox—and would highly recommend the same! 🍹
The first day at school
The first time you rode the bicycle.
The first crush you had at thirteen
The first drama you got a part in
The first day at college
The first date you went on
The first kiss
The first time you proposed
The first job interview
The first board meeting you addressed
The first day after retirement

BUTTERFLIES never retire

The first click of the mouse.

www.harmonyindia.org
Standing 82 years strong, Kolkata-based sculptor Shankar Ghosh’s recent exhibition in Mumbai, at the Kamalnayan Bajaj Art Gallery, comprised 28 brass figurines depicting Ghosh’s signature theme of nature and the human form. “I have tried to play around with other themes but even though the feedback was good, I was not a fan of what I created,” he tells Mid-Day. Weighing in at over 10 kg each, the elegant metal structures are difficult to transport for a perfectionist like Ghosh, who prefers to handle the out-of-city shows himself. He is currently finishing a life-size sculpture of himself for the Birla Academy of Fine Arts in Kolkata. “It’s my own figure, 5.5 ft in height, where I’m resting on an armchair. Call it an old man’s fancy, but that’s how I want the world to remember me.”
On a new note

Can computers learn the language of music? Prof Paritosh Pandya of TIFR is using his spare time to answer that question by creating a written script for Indian classical music, reports Deepa Narayanan

Prof Paritosh Pandya is a ‘left-brain’ kind of guy. Dean of the Faculty of Computer Science at the Tata Institute of Fundamental Research (TIFR) in Mumbai, mathematics and logic rule the better part of his day. But when he logs out of work in the evening, Prof Pandya flips a switch, as it were, and tunes into his intuitive and creative ‘right-brain’. In his quiet time, he revels in the strains of Indian classical music to recharge—but not in the way you think.

For many years, this scientist has been teaching computers the language of Indian classical music, a path-breaking effort and, arguably, the first of its kind. As if to explain, Prof Pandya points to his computer screen. It reveals row upon row of programming language, notations that could never be associated with the purity of a raga. Or so it would seem.

“Unlike Western music, which follows a script, Indian classical music is purely an oral tradition learnt at the feet of the master. But, ultimately, it is a language and one with a great deal of structure. With the use of concepts from programming languages, I am creating a script for Indian classical music called Swarupa,” says the scientist, whose area of work is building computer programs to mathematically analyse other programs for their reliability.

As his ‘hobby’, Prof Pandya first developed his Swarupa script and then used it to write a program for music synthesisers that recreates the sounds of instruments such as the tabla, santoor, tanpura, harmonium and flute. Still at a rudimentary stage, this software can provide instrumental accompaniment for vocal or instrumental performances and is a great tool to help beginners learn Indian classical music.

“Swarupa is a series of musical notations that I have developed over pre-existing but rudimentary notations by Bhatkande and Pusalkar, musicologists from the early 1900s who had written volumes on the language of Indian classical music,” reveals Prof Pandya. He explains that the very foundation of Indian classical music is vastly different from Western music. It is much more complex and nuanced, and therefore much more challenging to work with. While Western music goes by harmony, Indian classical music is big on melody and microtonal variations of each note, or the “shades of each note”.

To use Prof Pandya’s software program, one has to transfer it onto one’s computer from a CD or pen drive. “Each composition will have a different set of codes, depending on the sequence. The user creates one such file and feeds it to the Swarupa synthesiser, which will produce the accompaniment sounds of, say, the tabla or harmonium. Only a few home learners have tried it so far but they are very enthused,” says the scientist, whose journey with Swarupa began when he returned from a stint at the Oxford University Computing Laboratory in the UK.

“At Oxford, my curiosity about the use of technology in music grew.
I started working on my own development in 1994-95. As a hobby, I worked on it consistently between 1996 and 2006; I was promoted to dean then [at TIFR] and my job required all my attention. Lately, I have returned to computing music.

Clearly, Prof Pandya thrives on challenges and, with a touch of the poetic, remarks, “To create a language of Indian classical music is like attempting to create a language for painting. But with advances in computing and digital technology, we should be able to do so.”

Tracing his love for music to when he was a child, he recalls, “I think I can safely ‘blame’ it on two things in my life. One is my father who, though not a professional musician, was a keen classical music enthusiast and played the flute. So I woke up to his renditions every day, and music filled my home.” But what really got him hooked was an old Murphy radio set. “They bought it on my first birthday, when my family lived in a one-room apartment. Every day, I listened to the morning ragas until school time. When I returned home, I was back at it until 11 pm, sometimes sticking my ear to the radio set, listening to the maestros, so that I didn’t wake up the household.”

By the time he got to Class VII, he was reading magazines on electronics and trying to understand the workings of the radio. “For me, electronics and music came together. All through school, I tinkered with gadgets and had little projects. Soon, I knew exactly how music signals moved from one point in the radio to another. I began to understand radio waves and how small waveforms were amplified and delivered to the speaker,” he recollects.

He learnt to play the flute as a child and even trained in Hindustani vocals for a few years. When he was at M S University in Vadodara, which had one of the most prestigious music schools in the country, Pandya took classes from music students. And while doing his PhD at TIFR, he learnt music under the scholarly guidance of Namdev Panchal, a lab technician who had trained under some of the masters of Indian classical music. “That’s when I really understood the intricacies of Indian classical music and ragas, and got a sense of what to look for in music.”

It’s been a long journey since then—but it’s still only the beginning. “My work so far has to do with the ‘synthesis’ of music, or producing sound from text. Then there’s another theme, which is ‘analysis’, or producing text from sound,” he reveals.

Breaking it down, Prof Pandya says that it would be possible to create a software program to convert a musical rendition into a written script, all on its own. Using an analogy, he says, “Take a speech analysis program—the kind you use in Dictaphones—that can transcribe what you say by analysing your accent. It’s transcription software that understands the rules of grammar. Similarly, we could use computers to script a vocal or musical performance in real time. The uses for this extend beyond just learning music.”

Gazing into the future, Prof Pandya says, “This is where ‘artificial intelligence’ will come into play in a big way. It will be used to analyse Indian classical music, to identify patterns in various compositions and ragas, to see how the same set of notes is used in different ways. This is the same data analysis technology used to detect credit card fraud, gene sequencing and, in recent times, big data. Essentially, there is a whole lot of data and no formalised rule for how most things take place. Yet there is a pattern that these techniques will be able to recognise and extrapolate, and predict.”

It is rare to find a computer scientist standing on the threshold of a breakthrough in the classical music field. The excitement in this development was evident recently at the Bhau Daji Lad Museum, where Dr Pandya delivered a lecture, as part of the Junoon Theatre’s Mumbai Local workshops.

“It believe the division between arts and science is artificial,” he is quick to point out. “Life is a continuum and you can place yourself wherever you want. In my work, I deal more with the science side of things but I keep coming back to the arts to recharge my batteries.”
Language of the soul

Two years ago, while visiting Nagpur, Upendra Reddy stumbled upon an Urdu book that launched him on an extraordinary journey to translate it to English. The tome, *Dastan-e-Tareekh-e-Urdu* by Hamid Hasan Quadri, which dated back to 1940, was resting on a shelf in a crumbling bookstore.

When he flipped through the pages, Reddy couldn’t contain his excitement. A connoisseur of Urdu, this 78 year-old Hyderabad resident was lost in the rich, lyrical and nuanced nature of the language. “*Dastan-e-Tareekh-e-Urdu*, which dwells on the history of Urdu, illustrates how the language is an amalgamation of Sanskrit, Pali-Prakrit, Persian, Pushto and Turkish,” he says. “It is a ‘mongrel’ language developed from the many invading conquerors who spoke various tongues.”

Consumed by the book, Reddy spent a year translating it and is now in the final stages of editing. Although not a qualified translator, Reddy hails from the land of the Nawabs and has an extensive engagement with Urdu. He inherited his passion for the language from his father, and can read and write Urdu.

Reddy’s spirit of adventure is mirrored in his rich and varied life experiences. He was born into a *jagirdar* family and, for the longest time, tended to a 400-acre farm near Jadcherla, a town now located in the state of Telangana, before he moved to Hyderabad in 1991.

He has also tried his hand at politics, and is a treasure trove of knowledge that he has accumulated from reading. On his love for Urdu, he says he studied the language only till Class IV but spoke it at home and at social events, as it was the language of aristocrats. “Although we were basically Telugu speaking, it was customary for men of a certain social standing to speak Urdu and women to speak Telugu.”

On why *Dastan-e-Tareekh-e-Urdu* is so special to him, Reddy says, “The book tells you how the language took shape across 500 years and how the rough edges were smoothed as it was used more and more. Urdu has evolved into a lyrical language that easily lends itself to a variety of *nazm*, ghazals and other kinds of literature.”

So, with the help of a friend, 60 year-old Syed Quadri, an accountant by profession and Urdu speaker, Reddy set out to translate *Dastan-e-Tareekh-e-Urdu* in early 2015. They met every Saturday for a year and pored over the book and reference material. “Syed Quadri is more proficient in Urdu, while I guess I am a little better in English. For both of us, it’s been a labour of love more than anything else,” says Reddy. Although this will be his first major work, he has roped in a reputed publishing house to publish the book as soon as the manuscript is ready.

It would be an understatement to say that this has been an extremely fulfilling journey for Reddy, who discovered many facets of the language that he had only guessed to be true. “I was fascinated by the word ‘ghazal,’ which refers to a type of poetry in Urdu that can be set to music and sung. For many years, I had suspected that it had something to do with the fluid movements of a gazelle, the dainty antelope that seems to fly in waves. It turns out that I was right! A few years ago, I found a book that said the word ghazal is derived from *gazala*, the Persian name for the antelope!”

Reddy has two more projects waiting to be tackled—one is the transcription of the diary which his father maintained from the age of 14. “He writes vividly about the changes that he saw from the 1880s to the time he expired in 1968, when he was 83 years old.” The second is his desire to get back to his collection of short stories. Someday, he hopes to publish that too.

—Shyamola Khanna
‘Tiatr’ revival

Set on a river island in 1970s Goa, the play Loretta is a tribute to tiatr, an old Portuguese form of theatre characterised by live music and dance, sharp satire and side shows between acts, where the characters speak directly to the audience about day-to-day affairs and politics. An English-Konkani melodrama written by Pundalik Naik and directed by Sunil Shanbag, Loretta is the story of a young Anglo-Indian woman (Rozzlin Pereira) from Bombay who falls in love with the language and culture of her boyfriend, Raphael’s (Sattvic) hometown in Goa. She decides to settle there, but first, she has to win over Raphael’s father Antonio (Abhijit Bhor), a great proponent of the Konkani language. “Loretta is our tribute to the many great tiatrists, to the wonderful spirit of the performers, and to the loyal audiences that keep tiatr alive,” says Shanbag in his ‘Director’s Note’. Loretta will be staged in Mumbai on 16 November at the Bandra Festival 2016.

Touch of GREEN

“She [M S Subbulakshmi] would sing Tamil songs during the first half of a high classical section. Till then, Tamil songs were only sung towards the end. She insisted that she would sing in the language people understood. She composed and collected a whole bunch of compositions in Tamil and sang them with the weight and integrity of classical music. This was probably her biggest act of musical rebellion....”

Gowri Ramnarayan, Chennai-based theatre activist and writer, who has presented musicals on the many aspects of her grandaunt’s life, speaking to Open magazine. The year 2016 marks the centenary of the legendary singer, sparking a slew of plays on her life and story.

“Touch and feel my paintings,” insists the 69 year-old editor of Malayala Manorama, K A Francis, whose exhibition of paintings titled Onam Pacha (Harvest of Leaves) recently took place at Durbar Hall in Kochi. Also the former chairman of the Kerala Lalit Kala Akademi, Francis’s new collection, the first in five years, is a sharp deviation from his usual work as a tantric painter of Vishnu padam and Lakshmi padam used in puja rooms and at doorsteps. “There is an abundance of green during Onam, the harvest season, which inspired me to make this collection. I have added texture to the different elements in the paintings, so they don’t just appear different but feel different too,” Francis tells us. For example, on the painting ‘White on Green’, one can actually feel the leaves in the foreground as a waterfall pans evenly into the distance. Replete with mustard, greens and blues, the 30 acrylic-on-canvas paintings depict the verdant fecundity of Kerala.
Photographer Karan Kapoor, the former posterboy for Bombay Dyeing, spent his late teens in Bombay and Calcutta (now Kolkata) shooting ageing Anglo-Indians in the 1980s. These photographs, along with shots of the Catholic community in Goa, where he used to holiday as a child with his famous parents, actors Shashi Kapoor and Jennifer Kendal, are being exhibited for the first time in five cities across India under the aegis of Tasveer Art Gallery. “We’re talking about a community of people who chose to stay in India post-Independence. They didn’t feel Indian; they felt torn. I found that they had a wealth of memories in their photo albums, in their homes, and I spent time speaking to them. These photographs are part of that conversation,” Kapoor, now a London-based photographer, tells Harmony-Celebrate Age. The 45 silver gelatin prints, which were on display at Mumbai’s TARQ Gallery recently, will be showcased in Bengaluru this December.
Opposite page: ‘Andheri, Bombay, 1981’
When you are old and grey and full of sleep,
And nodding by the fire, take down this book,
And slowly read, and dream of the soft look
Your eyes had once, and of their shadows deep;

How many loved your moments of glad grace,
And loved your beauty with love false or true,
But one man loved the pilgrim soul in you,
And loved the sorrows of your changing face;

And bending down beside the glowing bars,
Murmur, a little sadly, how Love fled
And paced upon the mountains overhead
And hid his face amid a crowd of stars.

In this ode, William Butler Yeats (1865-1939) speaks of unrequited love.

Winner of the Nobel Prize for literature in 1923, Yeats, an Irish poet, was one of the foremost literary figures of the 20th century.
From Harappan times, when India engaged in maritime trade with civilisations thousands of miles away, to the recent Chinese interest in expanding its presence in neighbouring ports including Gwadar, the Indian Ocean has dominated the geopolitical reality of the region. Sanjeev Sanyal's THE OCEAN OF CHURN: HOW THE INDIAN OCEAN SHAPED HUMAN HISTORY (Penguin; ₹ 599; 297 pages) is a timely study of the history of the ocean and the regions dotting its rim. A deft storyteller, Sanyal breaks the straitjacket format of historical accounts, creating a compelling narrative starring an ensemble cast comprising explorers, warrior princesses, pirates, monks, merchants and adventurers, each of whom has played a significant part in defining the history of the region. Having explored ancient inscriptions, archaeological sites, forgotten oral histories and maritime routes, the author observes that the world looks different when viewed from sea to land. Thus, Ashoka and Tipu Sultan appear “mere marauders” when seen from the perspective of the Orissa and Kerala coasts. He dispels and demolishes the myth of Ashoka’s ‘greatness,’ observing that his conversion to Buddhism was not an act of conscience but a practical and tactical political response to his Jain opponents. Sanyal also batters some well-etched beliefs about racial purity and Aryan invasion, when men used to be mobile and women more rooted, he rationalises matrilineal customs among the Nairs in Kerala, Bunts in Karnataka, and some tribes in Meghalaya, Myanmar, Sumatra and Vietnam. In this compelling book, the Indian Ocean emerges as a theatre of strategic interests and a hotbed of cultural and commercial exchange.

Suchitra Krishnamoorthi once again weaves a story of mystery and intrigue in her third book on the fictional Swapnalok Society in Mumbai. Coming after The Summer of Cool and The Good News Reporter, GHOST ON THE Ledge (Penguin; ₹ 250; 254 pages) deals with the murky reality behind the redevelopment of old, crumbling buildings in our metros, and our current obsession with steep skyscrapers with swimming pools and swanky clubhouses. The story takes off with Anupama, a gangly teenager, hearing mysterious sounds and spotting terrifying figures at her window. Even as you get to the heart of the baffling mystery, many skeletons tumble out of the closet. Though the author manages to bring a typical Mumbai housing society alive, she goes overboard with Punjabi-Madrasi digs being hurled at each other by Sita mami and Mrs Anand. In the melee of characters, however, it’s the silver couple of Raj Dada and Salima Dadi that cut an endearing presence.

Also on stands

**Netaji: Living Dangerously**
Kingshuk Nag
Rupa; ₹ 395; 208 pages

A riveting account of the life of one of India’s most charismatic leaders, it’s also an in-depth analysis of one of the world’s best kept secrets: Did Subhas Chandra Bose die in an air crash in Taiwan on 18 August 1945?

**Six Minutes of Terror**
Nazia Sayed & Sharmeen Hakim
Penguin Blue Salt; ₹ 299; 264 pages

On the 10th anniversary of the horrific 7/11 Mumbai train blasts, this is a detailed investigative summary of the events that killed 189 persons and injured over 700, while delving into the minds of terrorists.

**Keeping the Jewel in the Crown**
Walter Reid
Viking; ₹ 599; 304 pages

A revealing history of the last 30 years of the Raj, it exposes the way in which India’s aspirations for self-rule were obstructed and thwarted by the British.
WORDS’ WORTH

Writing helps share not just ideas and information but, sometimes, even stories. For someone who considers writing “an elitist sport”, poet, playwright, radio producer, restaurateur and author Shauna Singh Baldwin has done remarkably well. The 54 year-old Canadian-American novelist of Indian descent’s multilingual presence (her works have been translated into 14 languages), relatable characters, unique style and expression have earned her an expansive and loyal readership.

Born in Montreal, Baldwin came to India with her family in 1972, when she was only 10. After graduating from Delhi University, she left for the US to do an MBA from Marquette University, followed by a master’s in fine arts from the University of British Columbia. At present, she lives in Milwaukee, Wisconsin.

A writer who “thinks in English, Urdu, Punjabi and French”, Baldwin took to words because she “needed to make sense of the world” she was experiencing, by describing it. For instance, in her first short-story collection English Lessons and Other Stories, she brought forth her experiences as an ESL (English as a Second Language) teacher. The book won the 1996 Friends of American Writers Award. “Each time I try to write a story only I can write; it must draw on my languages, research skills and cosmopolitan experience to make it unique and meaningful to the reader,” elucidates the playwright of We Are So Different Now, staged last month by the Sawitri Theatre Group in Toronto.

A storyteller who raises questions such as “When is destruction better than creating a new being in the world?” and “What does it mean to name, to withhold your name, to claim, or not to claim, to kill, disown, disagree with or hate what your creation has become?”, she compels engagement. Her repertoire includes What the Body Remembers (2000), winner of the Commonwealth Writer’s Prize for Best Book; The Tiger Claw (2004), a finalist for the Giller Prize; The Selection of Souls, which received the 2012 Council for Wisconsin Writers Fiction Award; and We Are Not in Pakistan (2007), an anthology of short stories, among others. In an exclusive email interview conducted prior to the release of her book, Reluctant Rebellions: New and Selected Nonfiction, published by the Centre for Indo-Canadian Studies, Suparna-Saraswati Puri converses with the author who enjoys reading, biking, walking, swimming, horse-riding and singing.

EXCERPTS FROM THE INTERVIEW:

If not a writer, what would you have been?

When I meet people, I think about their stories. When I did an MBA, I was fascinated by the case studies I came across; I saw them as stories. I guess I was always training to be a writer. I still am.

You once described your writing process as being “fragmented” and “groping” for clarity.

It’s still fragmented and groping for clarity. I see images, hear voices, read and become inspired by a detail here, an insight there, a contrast that only a story might reveal.

As a writer who has commanded different forms of writing, what does your Indian lineage mean to you?

My Indian heritage is a treasure of stories, a submerged worldview that colours my view of power relations. So is my Canadian heritage. I witness it in the US also, where I live. Creativity comes from expressing silenced pain and turning it to beauty, from comprehending the marginalised, from drawing new connections between events and people.

How do you view existing times, embroiled with conflict? Is there a silver lining writers can take recourse to?
Attitudes and fears express themselves differently before the occurrence of actual events. For instance, today in India and the US we hear nationalistic rhetoric and see the worship of flags and regalia. Having written a book set during WWII, I feel we must be careful when we say ‘Never again.’ It should not just mean, ’Never again shall this happen to the Jews in the 1940s in Germany and France.’ Fascist tendencies like purism and fear of the other don’t have any time or location. They lie dormant in each of us. If we succumb to the fear of the other, we could turn Muslims in India and the US into the Jews of the 2000s.

As for how writers can help, I feel we can use satire to laugh at fears, offer simulations in novels to show how conflicts can be resolved. We can discuss and show parallels between the present and the past. Our best historical novels explore the impact of past situations in the hope that readers feel moved to act for positive change. Readers, not writers, can demand and enforce social justice for people beyond and outside the demarcations of caste/tribe/family/nationality/religion. I’m always happy when readers write to tell me they were moved to travel or learn more and take action.

What have been your recent literary inspirations?

I have been revisiting Margaret Macmillan’s Women of the Raj and Paris 1919; Karen Armstrong’s A History of God; and Erich Fromm’s True Believer. For a better understanding of the history of slavery that underlies much of US politics today, I recommend Trinidadian writer Kevin Baldeosingh’s The Ten Incarnations of Adam Avatar. Gauitra Bahadur’s Coolie Woman is essential reading to learn about the period of indenture following slavery. And then to read how indenture was abolished, do read master storyteller Ramachandra Guha’s Gandhi Before India—it should be in every college library!

I have almost finished reading the superbly researched Sophia, by the word-picture artist Anita Anand. Ursula le Guin’s The Dispossessed is still one of my favourites. I return to Octavia Butler’s A Parable of the Sower often to compare the formation of new and ancient religions. Escape by Manjula Padmanabhan was enthralling not only for its story of a journey taking the last girl on the planet to safety and its finely drawn male characters but for its delightful use of Indian food, clothes and ideas in a futurist drama.

How do you view new trends in contemporary Indian writing in English?

As with contemporary writing elsewhere, there is much to love in Indian writing. The arc of art is expansive; we don’t know what will retain significance 50 or 100 years from now. I am glad we now have so many talented Indians writing in English and all other Indian languages. I do wish we had less vanity press and more entrepreneurial publishing, but that too shall come.

What are your views on categorising authors?

Categories are helpful for marketing and for readers to select books. Beyond that, the conversation is all between the book and its reader. The reader will classify the book in the context of his/her history and future.

How different and difficult was your approach while writing an academic book like Reluctant Rebellions: New and Selected Nonfiction?

In contrast with fiction, which requires acting on the page, Reluctant Rebellions is written in my voice. I haven’t written a whole book in my own voice since 1992. The essays span 15 years and some are in the voice of a younger self. While editing, I realised each essay or speech should be considered a response to its time. So I spent a lot of time on the ‘Notes’ section!
Can an alien land help you rediscover your identity? Fulfil your quest for personal and intellectual freedom? Ask Prem Sauri Kishore. She has not only felt an exhilarating emancipation of self but revisited her cultural heritage with a new perspective since she moved to the US. “I fell in love with India after coming here. Rituals, food, music, dance, landscapes, history and culture—everything resonated with a new meaning,” says this multitalented grandmother who has made Los Angeles her home. At 76, she radiates energy, ready to jump on the next available flight to zoom around the world. Prem feels more at home here than she has felt anywhere else, including her land of birth, India. Perhaps, she has reasons for feeling so.

Her Christian family from Andhra had settled in a predominantly orthodox Brahmin neighbourhood in Chennai. “My house was in the vicinity of Parthasarthy Temple,” recalls Prem. As a child, she watched Hindu rituals and customs and wore Kanjivaram silks, gold-bordered skirts and choli, the traditional dress of young Hindu girls in the southern parts of the country. As she entered teens, she opted for saris rather than Western dresses and skirts. She wore full-sleeved blouses, colourful bangles, and strings of fragrant jasmine in her long hair. Strong-willed with an independent mind, she carved her own path in life.

While America was a culture shock for Bobby, it brought an exciting sense of freedom to Prem. “At last I was being accepted for what I was; I took to life here as a duck takes to water,” says Prem with a twinkle in her eye.

Prem comes from a family of medical professionals and her parents expected her to tread the same path. Before she joined university, Prem’s parents sent her to Vellore for vacation with an aunt who worked at the Christian Medical College & Hospital. They wished to expose her to the ethics and spirit of service ingrained in the medical profession. Prem, however, chose literature for her college degree.

In her pre-degree class in Ethiraj College for women, Chennai, Prem Sauri had a friend, Dolly, who often borrowed books for her brother from her. The brother too was named Prem—Prem Kishore, called Bobby by his family and friends. When Prem joined Madras Presidency College for her degree course, Bobby too enrolled there, having selected the same subjects. He admired her but did not have the courage to approach or talk to her. On Sundays, he would wait near Prem’s house to watch her walk to church, dressed in her colourful saris. “We met face to face much later, almost a year after I joined college,” recalls Prem. “One of our professors had sent Bobby to my house with a message about a book exhibition.”

Bobby’s father had a shop selling ball bearings; he wanted his son to join the business. Bobby, however, wished to go for higher studies. He wrote a letter to Prem, seeking her advice. Over time, the correspondence became intimate and Bobby proposed marriage. Prem accepted. Her father was outraged: “I will kill the fellow,” he shouted. His wife pacified him. “You know your daughter, she said, she will get what she wants,” recounts Prem.

In accepting Bobby’s proposal, Prem knew what she was getting into. His family was not happy. They were light-skinned, north-Indian Punjabi Hindus, orthodox in their religious beliefs and colour-conscious. His mother, however, was affectionate to the dark-skinned daughter-in-law with high cheekbones and love for dance and music. The rest of the family was sceptical; ‘love marriage’ did not figure in their dictionary. “But we survived,” says Prem. While Bobby worked in his father’s shop, Prem took assignments with All India Radio as a newsreader, reviewed Tamil films for Screen, a film weekly published from Mumbai, and occasionally did assignments for The Hindu.

In love with life

The Prems of Los Angeles prove that it is not age but what you do with it that matters, writes Kamla Mankekar.
In 1985, a Dubai-based friend of Bobby mentioned a possible opening for Prem as assistant editor in What’s On, a magazine published internationally. “It was a comfortable life in Dubai, with good money and many friends,” recollects Prem, adding, “but our hearts were set on the US.” They had applied for a US immigration visa before moving to Dubai. Their papers came through in 1989 and they soon left for Los Angeles, where a relative of Bobby was in the real-estate business. Bobby joined his business as a property management officer while Prem was first hired as a receptionist but was soon promoted as a leasing specialist. Bobby held the job for 23 years, “successfully dealing with a range of personnel involved in the construction and property leasing and sales business”, says Prem with pride.

Prem had to work hard to create a niche for herself in the new environs; her immediate boss, a white American, harboured a prejudice against Asians, especially South Asian women. With her wit, hard work and optimism, she won his confidence and today he is her “rakhi bhai”. Indeed, while America was a culture shock for Bobby, it brought an exciting sense of freedom to Prem. “At last I was being accepted for what I was; I took to life here as a duck takes to water,” she says with a twinkle in her eye.

I first met Prem at a potluck lunch organised by one of her friends to introduce Prem’s newly published cookbook, India - A Culinary Journey, which has recipes from different parts of India. The invitees, all Americans, were asked to select a recipe each from the book and bring the prepared dishes for the luncheon. Some of them had preferred to cook at the venue, the large backyard of the hostess’s house. It was much fun and at the end of the luncheon, Prem explained the nutritional values of the selected dishes.

The Prem Kishores have two daughters, Anuradha (Anu) and Sangeeta. Anu has imbibed her mother’s love of dance and music. Los Angeles provides a fertile ground for nurturing arts. A Bharatanatyam dancer, Anu took a degree in dance anthology from UCLA (University of California, Los Angeles). Besides other positions, she has served as director of World Festival of Sacred Music in Los Angeles for over a decade and is currently director of marketing and publicity for Aratani World Series of Music and Dance. Much of her work is based on interdisciplinary and intercultural research that supports performing arts events, artist residencies and festivals. She is married to Chetan Ganpati from Coorg, who is with the IT department of UCLA. Sangeeta married Nasir Mohammed from Pakistan. The couple, who met in India, now lives in Switzerland. Mohammed is in the travel business. Prem and Bobby spend three months with them every other year.

The Prem Kishores’ quest for learning is never ending. Post-retirement, Bobby is studying the intricacies of the real-estate business and is marketing manager for a firm selling a popular brand of dates. In retirement, Prem is more busy than ever before; she writes for various journals published in the US for the Indian community, lectures on Indian culture, food habits, and history; volunteers to read for the visually impaired; teaches at coaching institutes; and serves on community boards.

Age happens, Prem Sauri Kishore says, but it is what you do with age that matters.
Silence is eloquent

The real art of being with ‘what is’ is to know when to stop talking, says Thomas Moore

Recently I was driving home from a gig in the Hudson River area and was on a road I like in the middle of Massachusetts. The driver in front of me was going a bit slow, so when I found a straight patch in the curving road I accelerated and passed him. Right away, I saw flashing blue lights in the mirror.

The policeman described in detail what I had done, noting my speed at every turn. Responding to his question, I told him I was heading home after a week of teaching. “You’re eager to get home,” he said. “Yes,” I said. I wanted to be exactly where I was with the situation and hope for the best. I was practising my zazen style.

The policeman gave me a warning, emphasising that it wouldn’t cost me any money. I liked him and would have liked to have a conversation with him, but I remained almost silent. In the end, he lost his Zen mind and couldn’t help giving me some emotional moralising advice about not passing someone who was going two miles per hour under the limit. “OK,” I said.

In my teaching that week I read to my students from Shunryu Suzuki’s classic Zen Mind, Beginner’s Mind:

“Your mind should be soft and open enough to understand things as they are…. A flower falls, even though we love it; and a weed grows, even though we do not love it.”

It isn’t always easy to be with what is. We express our experience and then take it back. “I was envious of you,” we tell a friend and then add: “I know I shouldn’t feel that way.” That’s defending the weeds. Unnecessary and far too complicated.

Being simply with what is, you feel yourself and sense the moment. The edges of your experience are intact. You own your world, which is never perfect and is so perfect that way.

It’s helpful to find the right words for your experience. No jargon. Instead of “I’m so depressed,” you could say, “I feel lost, without a goal and sense of purpose.” That’s a start toward being with what is and describing it accurately, the way the policeman described my bad choices on the road.

Then you go quiet. The real art of being with ‘what is’ is to know when to stop talking. Most add-ons are defensive, explanatory, and escapist. Better to feel the crisp edge of your reality and be with it, weeds and all.

One of the most challenging Zen stories for me is the one in which parents bring their daughter and her infant child to a monk and tell him that he is the father. “Is that so?” he says, and raises it. Years later they return and tell him that he isn’t the father after all. “Is that so?” he says, and gives the grown child back.

It is so tempting to explain and defend and be in the right. But it might be far better to keep quiet. Use a few simple words. Do what seems unreasonable. Live in such a way that you don’t have to be innocent all the time.

Another aspect of this lesson is to stay with your painful issue for a while instead of trying to get rid of it. You’re grieving, so you try to be around friends and have a good time. It might be better to show your grief in the way you dress and talk. Be with it until it is through with you. There are no rules for how long or how strong grief should be. You let it do its thing. You submit until it frees you. It has something to offer you in the way of an initiation, a sometimes painful transformation. The poet John Keats says, “Do you not see how necessary a world of pains and troubles is to school an intelligence and make it a soul?”

It’s tempting to avoid what is, to defend and escape, to explain and qualify. Yet to stand quietly in the tense realm of reality is really to be, and that is the beginning of a process of maturing and ripening.

You may think you would like to live in a world of flowers without weeds, but that would be monotonous and boring. There would be nothing to school your intelligence, no way to discover your soul.

Monk, musician, professor and author, Moore has been practising psychotherapy with a spiritual perspective for the past 30 years. Read more at www.thomasmooreresoul.com
Most silver citizens would give anything to experience youth again.

Our yearly subscription costs just Rs. 432.

Wouldn't it be great to have a second childhood? To start life afresh? Because at Harmony, a magazine for people above fifty-five, we believe that age is in the mind. Which is why, you should live young. Visit us at: www.harmonyindia.org
Free! Subscribe to Harmony - Celebrate Age now and get MOVIE DVDS.

Subscription Card (Please tick below for your choice of subscription)

- I would like to gift a subscription OR
- I want to subscribe to HARMONY

<table>
<thead>
<tr>
<th>Subscription</th>
<th>You Pay</th>
<th>You Get</th>
</tr>
</thead>
<tbody>
<tr>
<td>2 years (24 issues)</td>
<td>₹ 720</td>
<td>Movie DVDs hamper worth ₹ 250</td>
</tr>
<tr>
<td>1 year (12 issues)</td>
<td>₹ 432</td>
<td>Movie DVDs hamper worth ₹ 125</td>
</tr>
</tbody>
</table>

Please fill in CAPITAL LETTERS and mail the form below with your cheque/DD to Harmony Care, Living Media India Limited, A-61, Sector, 57, Noida (U.P) - 201301. In case of Credit Card payment you may fax the form to: 0120-4078080.

Personal details: Mr/Mrs

Address ____________________________________________________________

City ___________________ State ___________________ Postal Code ___________ Country ________________

Phone ___________________ E-mail ___________________

I wish to pay by: □ Cheque □ Demand Draft

I am enclosing Cheque/DD No. __________ dated ___________ drawn on (specify bank) ___________________

made payable to M/s LMIL-A/C Harmony for ₹ ____________

(Add ₹ 10/- for non-Delhi cheques) or please charge to my Credit Card.

□ Amex □ Visa □ Master Card □ Diners

Card Number ____________________________

Card Member’s Name ____________________________

Card Expiry Date ____________________________

Card Member’s Signature ____________________________

Date of Birth Date ______ Month ______ Year ______

I want to gift the subscription to (Please do not fill if subscribing for yourself):

Mr/Mrs/Ms _______ First Name ____________________________

Last Name ____________________________

Address ____________________________________________________________

City ___________________ State ___________________

Postal Code ___________________ Country ___________________

Phone (Off.) ___________________ (Res.) ___________________

E-mail: ___________________

Website: www.harmonyndia.org For queries e-mail us at: harmonycare@indoday.com

SUBSCRIPTION TERMS & CONDITIONS: Rates and offer valid in India only. Allow 4-6 weeks for processing of your subscription. Free subscription gift will reach you within 6-10 weeks of commencement of your subscription. It will not be possible to entertain any request for cancellation of your subscription once your free gift has been despatched. The free subscription gifts are covered by guarantee for manufacturing defect/quality/damage in transit as per standards laid down by the manufacturer. Add ₹ 10 for non-Delhi cheques. Please write your name and address on the reverse of the Cheque/DD. Do not send cash. All disputes are subject to the exclusive jurisdiction of competent courts and forums in Delhi/ New Delhi only. The publisher reserves the right to terminate or extend this offer or any part thereof at any time, or to accept or reject any or all forms received at their absolute discretion without assigning any reason. Information regarding such cancellation /extension/ discontinuance will however be published subsequently in the magazine. For further details, please contact our Customer Care Department: Write in to Harmony Care, Living Media India Limited, A-61, Sector-57, Noida (U.P)- 201301; Call: (91) 120 2479800 from Delhi & Ind; Fax: (91) 120 2479808; E-mail: harmonycare@indoday.com

NOTE: Harmony collects and processes personal information for the purposes of customer analysis, market research and to provide you with any further details from our organisation. Steps have been taken to ensure that consistently high standards of data protection are in place.
The twin towers

Reaching out to the clouds, the iconic Twin Towers in Manhattan’s World Trade Centre were a statement of the triumph of human imagination and will. The crystalline towers with glass and steel pillars became the signature of America’s economic strength and political clout. Housing high-profile tenants such as Morgan Stanley and the Lehman Bros, it was the financial hub of the USA. Construction on the 1,360-ft towers—the tallest buildings in the world at that time—began in August 1966, despite doubts from real-estate tycoon Lawrence Wien, who even ran an advertisement in *The New York Times,* saying that given their height, the chances of a commercial airliner being flown into the towers was a likelihood. Ironically, he attributed such a possibility to fog and low visibility; a terrorist attack was never envisioned.

Completed in 1973, the towers stood at 110 stories each, accommodating almost 50,000 workers in 10 million sq ft of space. The first major test of the Trade Centre’s structural integrity came on 26 February 1993, when a bomb exploded in the parking garage of the second floor basement of the North Tower, killing six people and injuring more than 1,000. Twenty days later, the towers reopened with new security measures in place. However, on 11 September 2001, the New York City skyline changed dramatically when two planes ripped through the towers, taking the lives of nearly 3,000 people, and inflicting a giant wound on American pride. While the first plane caused a massive hole in the North Tower from the 94th to the 98th floors, igniting it with gallons of jet fuel, the second plane hit the South Tower, gashing the building from the 84th to the 78th floors. Debris from the falling towers ignited fires in the remaining buildings of the complex.

During their heyday, the towers inspired incredible stunts. In 1974, Philippe Petit walked a high wire between them. In 1977, George Willig, ‘the human fly’, hoisted himself to the top of the South Tower using homemade climbing devices. Hosting such daring feats, the towers earned an endearing image in public imagination. Today, the 9/11 Memorial and Museum, spread over 8 acre at the World Trade Centre, pay tribute to the glorious past. To compensate for the gaping hole left in the New York City skyline and American psyche after the terror attack, One World Trade Centre—surpassing the height of the Twin Towers at 1,776 ft—opened on the site in 2014, symbolising renewal and hope.

**This month, that year: November 1966**

- On 1 November, Candido Jacuzzi was granted a patent for a ‘hydrotherapy tub’ that would bear his family’s surname, Jacuzzi.
- On 1 November, over 10,000 protestors stormed Parliament, demanding a ban on cow slaughter in India.
- On 7 November, Haryana became the 17th state of India, with Chandigarh as its capital.
- On 20 November, *Cabaret,* one of the most popular musicals on Broadway, opened at Broadhurst Theatre in New York.
As you get older; you’ve probably noticed that you tend to forget things. You’ll be talking with somebody at a party and you’ll know that you know this person, but no matter how hard you try, you can’t remember his or her name. This can be very embarrassing, especially if he or she turns out to be your spouse.

—American author and humour columnist Dave Barry, 69

TIP CREEP

n. The gradual increase in the standard tip percentage as well as the number of service workers who expect or request tips.

Example: American consumers are feeling a bit of tip creep. Leaving 15 per cent for full service (the former standard tip at a sit-down restaurant) and less for quick transactions is considered chintzy by some people. “We recommend 20 per cent absolutely,” said Peter Post, managing director of the Emily Post Institute, which offers guidelines in etiquette.


Super flasher

n. A woman who experiences hot flashes for many years, particularly before, during, and after menopause.

Example: Think all hot flashes are created equal? Think again. According to results released from the Study of Women’s Health Across the Nation (SWAN), some women are “early onset” and have hot flashes that end at menopause. Meanwhile, others are “late onset” and don’t get hot flashes until after their last period. The study also found that one in four midlife women are “super flashers”—who have hot flashes before, during and perhaps years after menopause.

—“Are you a ’super flasher’?”, 102.5 KEZK, 26 July 2016
Get informed

Want to learn more about key issues, from legalities of housing societies, Lokayukta and RTI to police-related matters or consumer complaints? Daily Clinics by Moneylife Foundation might be your one-stop info provider. Started in the month of January, Daily Clinics provides round tables, one-to-one discussions, meetings and training on a host of issues every week, from Monday to Friday, with experts in each field. Sessions are held from 5–7 pm free of cost at Moneylife Foundation’s Mumbai office at Shivaji Park, Dadar. The organisation is now in the process of expanding these sessions to other cities through Skype calls. For more information, contact Shilpa at 022-49205000 or email foundation@moneylife.in

Buzz

TEXT-WALK

v. To conduct a text message conversation while walking.
Example: Idaho town Rexburg was among the first in the United States to impose a US$ 50 fine on anyone found crossing a street while texting on a phone. The law was enacted in April 2011 and signs were put up all over the city to remind pedestrians not to text-walk.
—Chang May Choon, “Seoul puts up road safety signs to warn ‘smartphone zombies’”, The Straits Times, 27 June 2016

Crimmigration

n. The intersection of criminal and immigration laws, policies, and enforcement.
Example: Historically, immigration and criminal law have been thought of as very separate from one another. The concept of crimmigration focuses on how and why these two traditionally separate areas of law have suddenly blurred to the point that it is hard to distinguish where one ends and the other begins.
—Tanvi Misra, “The rise of ‘Crimmigration’”, City Lab, 16 September 2016
“We’ve always wanted to serve society”
Razak Halai, 57, and Hamida, 56, run a charitable clinic in Mumbai

With private hospitals looming large and municipal hospitals perennially overrun, smaller clinics provide much-needed relief to ailing patients in bustling cities. The Prologue Dispensary in Yari Road, in suburban Mumbai, is one such clinic. Founded in 2010 by Hamida, 56, and Razak Halai, 57, the clinic gets between 10 to 100 patients each day. “Everybody is welcome here,” says Hamida. “Sometimes, we even get injured animals.” There are two homeopaths, three dentists, two general physicians and one eye specialist at the clinic; Hamida and Razaak assist in the administration of treatment when they are not busy attending to their real-estate business, run out of the same space. The Halalis’ own journey has been long and hard. Hamida arrived in Mumbai from a village near Ahmedabad when she was 21 to visit a relative—and decided to stay back. She went from maid to entrepreneur running her own clothes shop, all in an effort to provide their three children an education. When she was pregnant with her first daughter, Razaak fell ill. “We ran from pillar to post trying to get a diagnosis as we didn’t have the money,” she remembers. “That’s when we decided to do what we could to help people in such situations.” When the Halalis finally established themselves, they started the Prologue Charitable Trust. They wound up their clothes shop to become real-estate agents and now fund the trust with a portion of the money they earn. While consultations are free, patients are charged a nominal fee of ₹ 30 for treatment. Razaak seeks out advanced medical attention in municipal hospitals for patients who need it. The couple is now waiting for their youngest son to settle down so they can sell their two houses and set up a hospital for those who cannot afford medical treatment. “That is our ultimate dream,” says Hamida.  

—Natasha Rego
Hold your Head High
With Cent Swabhiman Plus

No Liability for Heirs or on other Assets of the Borrowers

Ensuring Dignity and Self Respect of Senior Citizens

Requiring No Repayment

Life Time Monthly Cashflow as Annuity for you and your spouse

Top-up & Surrender Options

For more details please contact your nearest branch or log on to www.centralbankofindia.co.in

Like us on:  Facebook: https://www.facebook.com/CentralBankofIndiaMumbai  Follow us on:  Twitter: https://twitter.com/centralbank_in
NOW, IT’S OUR TURN 
TO LOOK AFTER 
MUMMY’S HAIR.

With Godrej Expert Rich Crème hair colour, we can give Mummy’s hair the ‘dekhbhaal’ she has always given us.

It not only covers greys, but its aloe-milk protein formula keeps hair soft and shiny. Now, that’s what we call colour, along with Rich Crème’s ‘dekhbhaal’.

If she can look after us so well, even we should do our bit, right?

dekhbhaal
Godrej Expert Rich Crème 
hair colour ki

*20g + 20ml *50g + 50ml