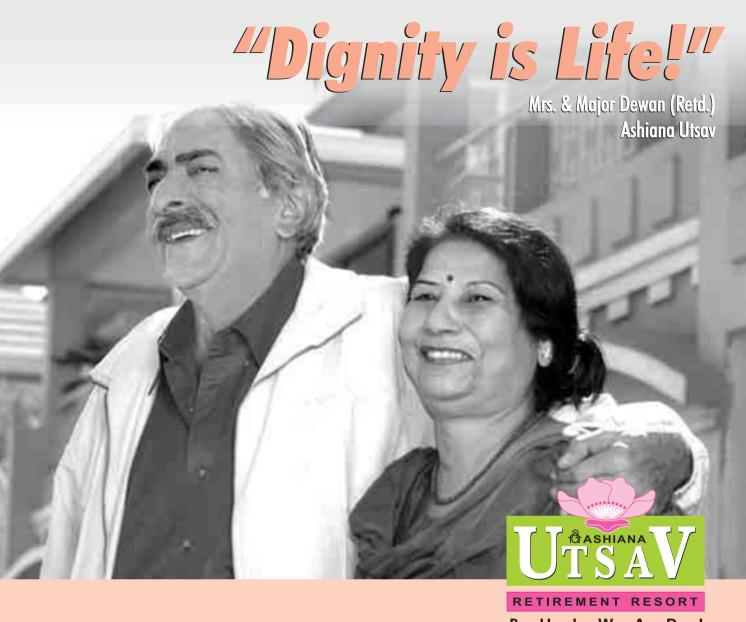
JANUARY 2006 Rs 20

2005
Dr Bhagwati Oza, one of our

SILVERS of the Year

PLUS!
A Special Calendar & all the regular features



At Ashiana UTSAV, India's First Retirement Resort,

.....you will always live with Dignity!

- Conveniently Located just 30 minutes from Gurgaon
- Activities and Club-life with like minded people
- Yoga, Spiritual Elevation and Religious discourses
- Conveniences like Dining facilities, Shopping centres etc.
- Doctor on call, 24 hours Ambulance and Medical facilities
- 24 hour Security with Emergency Response System
- 1700 Ashiana families in Bhiwadi with 400 in UTSAV
- State-of-the-art maintenance for hassle free living
- Easy Loans from HDFC etc.



LAUNCHING Phase-III



Ashiana Housing and Finance (India) Ltd.

FRESH CHALLENGES

IT'S THE BEGINNING OF A NEW year, a time for fresh challenges, resolutions and dreams. Like you, for all of us at *Harmony* it's a time of hope and new beginnings.

This is the ideal time for the Harmony Initiative to take another step in its mission to touch the lives of silver citizens across India. While it is true that many seniors in India lead financially secure, healthy and satisfying lives, there are many more who retire without a pension or modest savings. They lack access to even the most basic healthcare, and suffer abuse and neglect from the younger generation and sometimes, even the state. This cannot continue.

Through the three facets of the Initiative—the Harmony Interactive Centre in Girgaum, Mumbai; *Harmony*, the magazine; and *www.harmonyindia.org*—we have heard the voices of several silvers; we have listened to their hopes, concerns and fears. But to make a real difference to their lives, we need to learn more.

That is how Harmony's Research Division took shape. We believe all agencies must streamline their efforts in the areas of research, teaching, training and advocacy, and join hands with government to evolve policies and programmes that work on the ground. This can only be achieved with appropriate research.

Keeping this in mind, this January we will release 'The Research Agenda on Ageing in India for the 21st Century', a monograph by Dr S Siva Raju, vice-president (Research & Training), Harmony. The key aim of the report is to focus on emerging ageing-related issues in India in decades to come and to suggest alternative approaches to study these issues in a more comprehensive way. This will be the first in a series of monographs. Through these, we want to reach out to a wide audience of researchers, policy makers and practitioners. We also hope the documents spur government and non-government agencies to consider the issues presented as priority areas. It is imperative to



fill the gap between policy and reality if we want to achieve the goal of successful ageing.

Indeed, successful ageing will be the buzzword on 15th January at the 5 km Silver Run as part of the Standard Chartered Mumbai Marathon, sponsored by *Harmony* for the second successive year. Like last year's event, and the Senior Citizens' Run at the Hutch Delhi Half-Marathon in October 2005, we expect a tremendous turnout and moments of magic as silvers claim the streets of Mumbai as their own. It is the perfect way to begin a new year, and all of us at Harmony wish you a fabulous one.

Pine Ambani

Tina Ambani

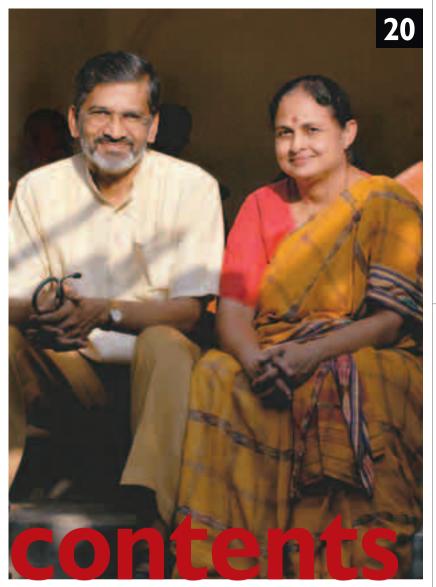
A Dhirubhai Ambani Memorial Trust Initiative

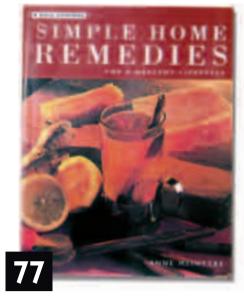
Harmony—Celebrate Age—January 2006 Volume 2 Issue 8

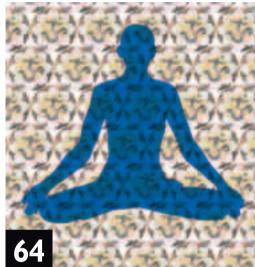
Publisher Anthony Jesudasan Editor Tina Ambani Associate Editor Meeta Bhatti Assistant Editor Trina Mukherjee Senior Writer Arati Rajan Menon Chief Sub-Editor Amita Amin-Shinde Correspondent Teena Baruah Trainee Writer Ruchi Shah Consultant Editor Sudeep Chakravarti Design and Photo Editor Ritu Nanda Visual Coordinator Anuradha Joshi Production Manager Rajeev Nambiar Design & Imaging Haresh Patel and Anand Sutar Editorial Coordinators Glenn Fernandes, Anita Rosario

General Manager, Business Development Shrenik Mehta Senior Manager Mahendra Ghule Manager Madhavi Tripathi Marketing Coordinator Meghna Ghatge

Editorial & Marketing Offices: 4th Floor, Maker Chambers IV, Nariman Point, Mumbai-400021. Tel: 91-22-22785423 (Editorial), 22785472 (Marketing). Email: contact.mag@harmonyindia.org Printed and published by Anthony Jesudasan on behalf of Dhirubhai Ambani Memorial Trust, 505, Dalamal House, 5th Floor, Nariman Point, Mumbai-400021. Printed at Thomson Press India Ltd, 18-35 Milestone, Delhi-Mathura Road, Faridabad (Haryana) Disclaimer: The material provided by Harmony is not a substitute for professional opinions. Readers are advised to seek appropriate advice from qualified and licensed professionals in the concerned field. © Dhirubhai Ambani Memorial Trust. All rights reserved worldwide. Reproduction in any manner is prohibited. Harmony does not take responsibility for returning unsolicited publication material. www.harmonyindia.org







LINE UP

- 4 RESPONSE
- 6 ORBIT
- **14** YOUR SPACE
- 16 IN FOCUS: Jaipur's Avedna Ashram takes care of terminally ill cancer patients

LOOK FOR

ONE -ON-ONE Personal Classifieds

FREE OFFER

SPECIAL FEATURES

20 HOTLIST 2005 Fifteen silver achievers who made a difference

Cover picture of Dr Bhagwati Oza by Rahul Gujjar

BODY & SOUL

- 60 FOOD WISE:

 Dr Pushpesh Pant returns with some mouth-watering recipes
- **62** HEALTH BYTES
- 64 COLUMN: Yoga Rx Shameem Akhtar suggests 12 yogic practices for the year
- 68 THE LAST WORD: Swami Chinmayananda

For subscription assistance contact: Harmonycare, Living Media India Limited, 13th Floor, Videocon Towers, E-1, Jhandewalan Extension, New Delhi-110055. Phones: New Delhi: 011-51529556, 51020913 Fax: 23684841; Kolkata: 033-22821922, 22827726, Fax: 22825398, 22827254; Bangalore: 080-2212448, 2290562, 2218343, Fax: 2218335; Mumbai: 022-24444423/4/5/6 Fax: 24444358; Chennai: 044-28478525-44 Fax: 28472178; Email: harmonycare@intoday.com







FIRST AID

- 70 TECHNOLOGY: Purohits learn to troubleshoot their new gadgets
- 72 SECOND CAREERS: Tailoring a new start
- 74 LEGALEASE: Queries on widow rights
- 76 HARMONY INTERACTIVE CENTRE

Readers are recommended to make appropriate enquiries before entering into commitments in relation to any advertisement in this publication. The publisher and editor of *Harmony* publication shall not vouch or be held liable for any claims made by the advertisers of products and services.

ETCETERA

- 77 BOOKSHELF
- 82 AT LARGE: Uma Vasudevan stays young
- 84 COLUMN: Amita Malik
- 86 H PEOPLE
- 88 HEADSTART
- 96 SPEAK

column one

Harmony's Hotlist is back. In January last year, we acknowledged 12 silver achievers for being the best at what they did. This month we pay tribute to 15 champions of last year ("Hotlist 2005").

This is not about numbers, but about passion, determination and achievement. This is about people who find a way to ovecome obstacles in their path. *Harmony* salutes these achievers who understand triumph is a state of mind and not just an end result that is appropriate for victory. So read on and tell us what you think.

An annual affair, the list will return next year but it will be your choice of people as the list is now open to voting. We would love to know your candidates for the list. Write a letter, or email, with the subject as "Hotlist 2006", and the content, "I nominate XYZ, FOR [the reason]". The last date for nominations: 31 October 2006.

As promised we have tried not to hold back on our regular articles, despite a voluminous cover story. The only thing missing is Mr Amitabh Bachchan's column. Ill-health didn't permit him the strength to interact with you this time. We wish him a speedy recovery and will publish his anecdotes and experiences as soon as possible.

We have fulfilled another promise by introducing the Sudoku puzzle in our Headstart section. Enjoy the number-challenge. There will be many more surprises through the year.



I was introduced to *Harmony* a few days after the Delhi Marathon through a newspaper report. I purchased the October 2005 issue and fell in love with it. And after buying and reading the November issue, I was truly hooked.

Let me tell you about myself. At 60, I lead a highly energetic life. Over the past 10 years, I have travelled extensively throughout Himachal Pradesh, especially the tribal belt of Lahanl and Spiti valleys and Kinnaur district. I have gone up to

Leh (Ladakh) twice, travelling to a height of 17,582 ft above sea level without the help of oxygen. I feel I have the energy of a man in his forties. I can walk 20-30 km every day and I believe that is the secret of my good health. In 1992, I was diagnosed with angina (decreased supply of blood to the heart) and my elder son, who is a cardiologist, discourages me from going to the mountains so often. However, tests show that my persistence has led to an improvement in my cardiac health over the past couple of years.

PROFESSOR V R SETHI

Chandimandir, Haryana

The letter of the month wins a gift from Vimal

In the December 2005 issue of Harmony, Shameem Akthar advises readers to eat cranberries and blueberries. It seems she has only read about these fruits and doesn't know that they do not grow in India. Even strawberries are not freely available across the country yet. However, I did like the cover story on Tarla Dalal. It was interesting to learn how she achieved success after a modest start.

DR CHIRANJIT PARMAR

Mandi, Himachal Pradesh

In the November 2005 issue of *Harmony*, B K Karanjia's essay "A Fond Farewell" vividly depicts the pangs of separation an individual experiences after losing a partner. Karanjia's attachment to his wife Abad was clearly visible in his lingering farewell piece and evoked the words of John Milton: "Death is the golden key that opens the palace of eternity." Often the departure of a loved one takes its toll on the partner left behind.

And the ideal way to pay tribute to the departed is to use his or her memories to reshape the rest of one's life.

ARVIND K PANDEY

Allahabad

Congratulations on producing such an excellent magazine for the Silver Generation. It is great to see the positive chord that runs through every article. As senior citizens, we can give so much back to society, and you have given us an opportunity to do so. Thank you!

UMA PASRICHA

Pune

In Amita Malik's column "Tell Me Why", in your October 2005 issue, she has correctly said that product manufacturers who promise the sky and don't deliver should be held accountable. Manufacturers of safety pins should be added to her list of manufacturers who should be called to a television studio and questioned on air about the

inadequacies of their products. My experience with safety pins made in India has been frustrating. Most of the time, the point of the pin is blunt, making it impossible to penetrate layers of cloth. And sometimes the head is so misaligned that it fails to snap shut in its groove. After one or two uses, the head snaps off.

SUDHA SRIDHAR

Bangalore

My wife and I, both over 80 years, live alone in Mumbai with a domestic help. We regularly receive your magazine and find it informative and instructive. In our opinion, the gravest problem facing silvers today is physical, mental and emotional frailty, which is aggravated by loneliness.

We feel, this can be countered by introducing: A mobile library with nominal charges; periodic visits by young people or students of neighbourhood for a

brief chat with elders or ascertain their problems and help them overcome it; appointment of a group of local volunteers, doctors for routine consultation especially BP check and on-thespot medical advice. They could visit senior citizens' residence to guide once a month. Senior citizens of a particular area obviously cannot take the above stated initiative. It has to be taken by a social organisation working for the benefit of silvers. Individuals at our age don't have the strength for the purpose.

R N HINGORANI

Mumbai

I am 70 years old and subscribe to your magazine since June 2005. I enjoy reading it but I have a suggestion to make. Why don't you send complimentary copies of *Harmony* to companies so that they can give one to each employee on retirement? It would help popularise the magazine. I am doing my part in telling all my friends about the magazine. I also plan to take part in the Silver Run at the Mumbai Marathon on 15 January 2006.

VSAKUT

Mumbai

Irecently started reading your magazine and it makes for pleasant reading. The standard of English is good. I say this because I hold a Master's degree in English Literature. Considering the depths some publications have stooped to, your magazine is a breath of fresh air. I am six months away from the age of 60 when I will retire. I hope *Harmony* retains its clean and positive character so that retirement for people like me becomes enjoyable.

M M SURVEYOR

Mumbai

Y nephew introduced me to *Harmony*. Reading the magazine is an exhilarating experience. The amount of research and hard work that goes into it shines through in all the stories and news items. My nephew has promised to gift me a subscription on my birthday in February.

KIRIT SHAH

Ahmedabad

CORRIGENDUM

In "The last right" (December 2005), the photographs were taken by Ashwani Chopra and not Ajay Goyal.

—Editors

CONTRIBUTORS



Uma Vasudev.73, is one of the earliest biographers of Indira Gandhi. She has written three books on her, the latest being Indira Gandhi: Courage under fire (2003). Besides, penning two novels, Song of Anusuya (1978) and Shreya of Sonagarh (1993), Vasudev has also contributed to several publications, including The Indian Express and India Today. She has now come out with a competent and comprehensive biography of Pt. Hariprasad Chaurasia which covers both his professional and personal life. A former state-level tennis player, Vasudev is a regular at Delhi's cultural and literay dos. Her daughter Kamya is an actor and was first featured in Humlog serial.

AN INVITATION FROM HARMONY



We are looking for contributions from our readers. Write to us if...

- You had an experience related to money or finance which others can learn from
- You faced a serious health problem and conquered it
- You know of someone who has done something exceptional after the age of 55
- You want to share your hobbies and interesting travel experiences with others
- You have a funny or insightful anecdote about your grandchildren ...and we'll print it in the column 'Your Space'

Mail us at 4th Floor, Maker Chambers IV, Nariman Point, Mumbai-400021. Or email at contact.mag@harmonyindia.org

ORBIT

Latest products and services, news and views, tips and cribs, quotes and reports—all to jumpstart your month

NEWSWORTHY



SHANGHAI SURPRISE

Shanghai welcomed over 100 silvers from the Netherlands, Russia, Japan and South Korea to the 2005 **Shanghai International Elderly Cultural Festival**, held from 26-28 October 2005 at the city's Century Park. This is the third edition of the event, which is sponsored by the Shanghai Municipal Corporation. The visitors enjoyed traditional shows such as the lion dance; trips to local

universities and senior citizens activity centres; and discussions on calligraphy, traditional Chinese drama and folk dancing. For most, it was their first trip to China. "It's amazing to come to this festival and share friendship and culture with people from the other side of the world," said 68-year-old Rein Groen, leader of the five-member Dutch delegation.



SECURITY CHECK

A new initiative by Gujarat Police Commissioner K R Kaushik holds the promise of a safer and better life for silvers in the state. Policemen have been instructed to prepare an area-wise list of elderly living alone and pay regular visits to their homes. They will also help silvers pay their utility bills, deposit and withdraw money from the bank, call the doctor and post letters. Nice, but let's see how well the initiative works.

NEW ON CAMPUS

Silvers are the last people you are likely to see at a college festival. But the Indian Institute of Management, Lucknow, bucked the trend last November at INDEX, its annual youth festival. Part of this year's two-day festivities were talk shows featuring the elderly with themes like lifestyle and health, post-retirement plans, and the rights of senior citizens.

AGAINST ABUSE

On 1 November 2005, Japan passed its first law to prevent elder abuse. Suspected cases must now be reported to local authorities. Under the new law, authorities must also improve their care of the elderly living at home and in old age homes, to ease the burden on families. It is believed that some incidents of abuse may be connected to what is called 'care exhaustion'—when families



are unable to cope with senile and seriously ill relatives. There were 2,000 reported cases of elder abuse in Japan last year, but experts believe the real figure is several times higher.

ENLISTED

Women have finally stormed one of the last male bastions in England: The Chelsea Pensioners are a group of army veterans who live in the Royal Hospital in Chelsea, built in 1692. The hospital announced last month that it would allow women veterans to join them from 2009. By then, facilities for women will be incorporated into the premises. There are now more than 8,000 women in the British Armed Forces—around 7 per cent of the total—and the Royal Hospital plans to reflect that proportion by allowing up to 23 women to join the 350 men now living at the hospital. Women became full-time soldiers in the 1960s and the issue has not arisen before—former soldiers below the rank of officer are allowed to join the Chelsea Pensioners only when they retire.



ORBIT

MEDIA WATCH

CHARITY BEGINS AT HOME



Early in 2005, she sold her flat to finance a film about society's treatment of the elderly. Today, 40-something British actor Amanda Waring (see photo) has no regrets. The proceeds from the film are flowing into the coffers of her pet charities for seniors. The 10-minute film, What Do You See? is based on a poem by Scottish nurse Phyllis McCormack called 'Look Closer', and follows stroke victim Elsie, played by veteran British actor 74-year-old Virginia McKenna, OBE. Elsie longs to be recognised for the person she really is, not the helpless old lady she may appear to be. The film can be ordered from www.amandawaring.com.

SILVER SEARCH

Forget finding an apprentice for a realestate magnate or a husband for an heiress, here's a reality show with a difference. Find Me a Family, according to UK's Channel 4, is about "uniting a senior citizen with a family in need of old-fashioned advice and help". The show, produced by UK-based Zig Zag Productions, will air on the channel next year.



Quiz time: With Star TV planning to make *Kaun Banega Crorepati*, India's favourite game show, an annual event, on the agenda is a special 'senior citizens' series. "With this series, money would go to a section of people who really need it," says Samir Nair, chief operating officer, Star India. Watch this space for more.

With every spoonful of Roghan Badam Shirin, get compliments, absolutely FREE.

Hamdard presents Roghan Badam Shirin. A 100% pure sweet almond oil.

Over the years, Hamdard has been credited for some of the most innovative and useful products. Integrating nature into every product has made it possible for Hamdard to be a household name.

And one such product is Roghan Badam Shirin with all the goodness of almonds.

Since the beginning of time, almonds have always been considered the 'fruit of health'.

Being rich in vitamins, minerals and carbohydrates, they have also been used to keep
the body warm during winters. Its complex carbohydrates provide bulk and satiety value.

Almonds and brain power have always gone together.

A sweet almond oil like Roghan Badam Shirin has the ability to sharpen focus and enhance memory.

And it's not just the brain that benefits from almond.

Rich in Vitamin E, even beauty conscious women use almond oil for smooth, supple and soft skin. Dandruff problems are another issue that almond oil tackles effectively.

So, be it for your looks or your brainpower, our only advice is get used to all the compliments.





100% PURE

ORBIT



TURNING 10

A tree of **relevant information for seniors**. That's how Barbara Krueger describes her website *www.seniorresource.com*, which celebrated its 10th anniversary in November 2005. The 64 year-old resident of Boston started the site at a time when assisted living for seniors was a relatively new concept to enable silvers and their children to differentiate between assisted living, nursing homes and other options. Now, apart from housing choices, the site, which has over 4,000 members, covers finance, insurance, health, support systems, and a wide collection of jokes. "You may lose your teeth, your hair, even your spouse," says Krueger, "but you should never lose the ability to laugh at yourself."



ROCK ON

British pop superstar Elton John will soon make his small-screen debut on American television. The ABC network has agreed to broadcast a pilot episode of his TV show, *Him and Us*, in 2006. The 58-year-old singer will produce and star in the show, which is about an ageing pop star, his manager and his group of buddies.

JOCKS FOREVER

Meet the pinups of Geezer lock magazine, which is devoted to competitive athletics for people over 40: Johnnye Valien, 80, grandmother of seven, who travels the world for masters' track and field competitions, collecting medals and breaking records in the triple jump and javelin; Frank Piemme, 83, a swimmer whose four world records in the 80-84 age group this year included a 40.92 seconds in the 50-m butterfly; Elsie Dahl, a 70 year-old weightlifter; and Ojars Stikis, 70, an 'ultramarathoner' who beat two other 70 year-olds in the Vermont 100-Mile Endurance

Run in July 2005. "People aren't stopping doing the things they loved when they were kids," says Sean Callahan, editor of the magazine. "There's a realisation that exercise is not something that's



going to kill you as you get older." People like Valien understand this. "I'm not going to let the years slow me down," she says. "The only thing that's getting old is my memory."

TRENDS

WANTED: MEN

Single silver women in the US are ready to mingle. There's just one snag: lack of men. There are more women than men older than 65, one reason why the remarriage rate for older men is eight times higher than that for women, according to Billy Hills, 52, gerontology specialist and associate professor of psychology at Coastal Carolina University in South Carolina in the US. "At age 24, there's about the same number of women to men," she says. "But by the time they reach 80, there are only about 40 to 42 men to every 100 women. About 75 per cent of men older than 65 have partners, but less than 50 per cent of women do." The main explanation is a seven-year difference in life expectancy—for women it is 81 years, for men 74. Another factor is that women tend to marry men three to five years older, so husbands are dying before their mates. To meet a mate, Hill recommends that older women hit singles groups—travel, bridge and Scrabble groups—with a vengeance, do lots of volunteer work, and go back to college for continuing education classes. "It's no guarantee that you'll find Mr. Right," she says. "But at least you stay busy, and happy!"



YOUR MONEY

BASIC BANKING



Finance Minister P Chidambaram unveiled his 'no-frills' banking plan in November 2005. The Reserve Bank of India has advised all banks to make available a **basic banking account** either with zero or low minimum balances as well as low service charges. There are many

variations possible. One is to provide a zero-balance savings account where the customer agrees to transact only through ATMs, Internet and phone banking. Another variation could be to allow an account with a very low balance, say, Rs 500 to Rs 1,000, and offer customers a limited number of transactions at branches. And a third variation is possible for senior citizens and pensioners, who withdraw money not more than once a month and can thus be served efficiently at minimum cost. Dena Bank has led the way by launching a new deposit account that can be opened with an initial minimum balance of Rs 10.

ALARM BELL!

SHAKEN

Following the earthquake that hit North India in October 2005, when a five-member medical team from Delhibased NGO Action Aid went to Karnah tehsil in Kashmir for a health camp, they were stunned by what they found. While general illness was reported among 100 per cent of the 1,575 people they treated across seven villages, the condition of the elderly was particularly poor, with osteoarthritis widely prevalent. The team plans to organise follow-up camps in February.

ORBIT

LOVE THAT

GRAN RAP



It could well be the world's oldest hip-hop group. 'Silver Rappers' are 12 elderly women from Newcastle, UK, who met at a music course held earlier this year for people over 50 at Newcastle College. They decided to set up a band after being thrilled by a lecture on rapping. "I'd no idea what rap was before," says Margaret Hall, 80, the leader of the group. "We're learning a lot and having fun." Another member Ann Moore, 65, adds: "My granddaughter calls me Mrs Puff Daddy." The group will perform their first gig in January.

INNOVATION

COME HOME TO THE BEST

With the population of silvers growing in Thailand, Landy Home, a Bangkok-based builder, has developed senior-friendly homes, which include sliding doors and sloped floors instead of stairs for better wheelchair access; budget residential lifts that support a three-person load; and UV-protection glass on windows that also guards against intruders as it is hard to break.

H RECOMMENDS

ACTION PLAN FOR JANUARY

- 1. Embrace the outdoors. Find a scenic place near you and plan a nature walk with your friends. In Brookline, Massachusetts, silvers from the 'We Love Nature' society go for long outdoor walks every fortnight. Before each trip, they read up on the flora, fauna and history of the site. "You get the chance to see some beautiful places and breathe clean, fresh air along with your friends," says Allie Dukesbury, 74, a member. "The added bonus is that the exercise keeps you in great shape!"
- 2. Feast on films. Indulge your love for cinema and form a film club with your friends. In New Delhi, retired schoolteacher Saroja
 Narasimhan and five of her friends meet once a week to watch DVDs—both old Hollywood classics and critically acclaimed films from across India. "We take turns writing reviews for all these films and will soon be putting them up on a website," says Narasimhan. "It would be a great guide for film enthusiasts.
- 3. Choose chess. A game of chess a day can keep dementia and Alzheimer's away, say experts. At the Dulwich Activity Centre, a day centre for silvers in South London, the Silver Chess Club has been up and running for the past 15 years. Members meet every day for games and organise tournaments thrice a year where silvers from other day centres in the city are invited. The oldest member is Violet Clark, 93, who has been playing for eight years. "There are a lot of clever plays and I'm learning them all."



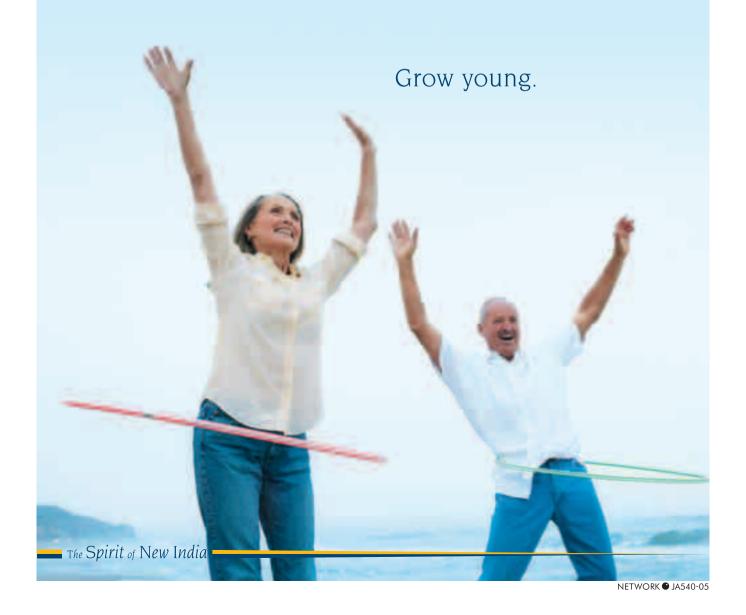




Remember all the things you did as a child. Being carefree. Discovering the undiscovered. Well, now is the perfect time. We have over 280 daily flights to 43 destinations to help you travel the length and the breadth of India. We also

fly daily to London, Singapore, Kuala Lumpur, Colombo and Kathmandu. So you can go to all the places you've had in mind. And to make travel more convenient, we offer special fares for Senior Citizens. Go ahead. You've earned your freedom.





Welcome to the section where you, our readers, can share your thoughts and experiences on anything under the sun. Write in, and make this space your own

PROGRESSIVELY YOURS



Tam 68 but I haven't yet retired—I remain busy with my 20-year-old manufacturing business. But I know what people my age go through in their retirement years. Three years ago, I visited a close friend, Premratan Damani, in Sholapur. He brought to my notice a club formed by seniors in his neighbourhood. The club members were facing tension in their families over their constant presence in the house and thus devised a way to stay away by forming their own association. They began spending their days reading and communicating with their peers, and going for walks in the evening.

I decided to establish a similar club in my own neighbourhood. I live in J B Nagar, Andheri, in suburban Mumbai and had made several friends during my daily early morning walks in the local garden. I shared the idea with S B Chindarkar, 64, one such friend.

He later became the vice-president of our group, named Progressive Senior Citizens' Association. We started with just nine members; today, there are 156. We meet once a month and arrange for guest lectures on topics that can help senior citizens better their lives, and celebrate birthdays of association members. Within a few months of the formation of the association, the Srinivas Bagaraka College offered us its air-conditioned library for free to hold our monthly meetings.

The members have become family to each other and often approach each other for personal advice. Realising their (and my) need to reach out for help, I decided to set up a counselling desk along with Chindarkar and G L Parab, 86, joint secretary of the association. Gradually, we realised that there were issues and concerns common to everyone. Though we handed out pamphlets at every meeting containing information about health, government schemes for seniors and help lines—it wasn't enough. So we started compiling senior-specific information from newspapers and magazines. Apart from the yearly membership fee of Rs 200, members donated money for the book, named after the association, which was printed for 72 other senior citizens' associations across Maharashtra and us.

The feedback I got from these associations has been tremendous. We have also received membership requests from people outside J B Nagar, but we intend to reserve membership rights to our area. After the Progressive Senior Citizens' Association handbook went into circulation, we received many letters requesting us for a Hindi translation. I am now putting my BA and Visharad degree (in Hindi) to use by supervising the translation! We hope it will be ready by January 2006. Gujarati and Marathi translations are also in progress.

—Manmohan Bagri, Mumbai

INVENTING THE FUTURE



Two years ago, as senior vice-president of Kanoria Jute Mill in Kolkata, my father Ramesh Kumar Tandon faced a lockout. The factory was shut down for an indefinite period. He was 58 then. In his career as a jute technologist, he had seen many ups and downs—but never forced retirement.

My father took the opportunity to learn computer skills. He enrolled with Cyber Valley Computer Education Centre and learnt how to use software like Microsoft Office and how to surf the Net. He kept a happy face despite the turmoil within. His day would begin with exercise, followed by a round of national newspapers for an update on current affairs and the latest national and international news on the growth of flax. He started looking for professional opportunities—he asked his industrialist friends in the city to look into new research projects in jute, which he volunteered to spearhead.

After a few months, jute mill Cheviot Co. Ltd offered him the position of general manager in the area of 'development'. The three-month computer course and extensive reading habit developed during the lockout period helped paved his way to success and are now invaluable to his current research. My father has always believed in the axiom: The best way to predict the future is to invent it. Instead of giving in to depression, that's exactly what he did.

—Niti Tandon, Haryana

NEVER SAY NEVER

Zest for life and self-confidence can do miracles. Twenty-nine years ago, I was diagnosed with cancer. But I lived to tell the story. Today, I work part-time with a voluntary group that spreads cancer awareness in Bangalore. When I was diagnosed, everyone was whispering: "She may not pull on for even three years." The only thing that kept me going was confidence in myself, faith in God and the combined love and care I got from my loved ones. My doctors told me later, "You triumphed because you were able to pull yourself out of the pit to live life positively."

At the age of 58, I enrolled myself for a Masters in Journalism. After that, I took up a full-time job editing journals. But now, at 66, I take life a little slow. I work half days at a documentation centre, reading and classifying materials that come to my desk. Every day I walk to my office, which is 20 minutes away. The other half of the day, I cook, garden, read or simply listen to music.

It brings me joy to meet friends and share with them my experiences as a senior. Above all, I believe that being connected to people in their joy and pain makes my life worthwhile. The evening of life can still be bright and worth living. It all depends on how you see it. And it's never too late to start living.

—Joyce Almeida, Bangalore



We reserve the right to select articles, which will be edited to suit space and editorial considerations. Harmony takes no responsibility for advice offered in this column. For more contributions, log on to www.harmonyindia.org

Home of hope



For terminally ill cancer patients, Khailshankar Durlabhji Avedna Ashram in Jaipur is a haven where every need is looked after. **Teena Baruah** reports

s dawn breaks over Jaipur, the prayer hall of Khailshankar Durlabhji Avedna Ashram resonates with the chant of over a hundred men, women and children. They are all terminally ill cancer patients but their manner is relaxed, their faces tranguil. "We know death is inevitable, so why brood?" says 46 year-old Ramdhyal Alwar, who suffers from lung cancer. "Why not make the most of the time we have? I learnt this after coming to the ashram."

Avedna Ashram was built in 1998 by Rashmikant Durlabhji, a gemstone trader, in memory of his father Khailshankar Durlabhji. "We don't offer cures," says the 69 year-old, who is popularly known as 'Shethji' at the ashram. "Instead, we offer patients a chance to face the truth. We prepare them to confront pain, anguish and death." Spread over 64,000 sq ft, the four-storied hospice is equipped with a modern blood

bank, laundry, library, kitchen and a day centre for silvers, situated on the ground floor of the ashram. It is also fitted with ramps and lifts for the disabled.

Durlabhji makes it a point to understand the needs of each resident. "When a new patient comes in he's often traumatised, restless and depressed," says Durlabhji, who is constantly looking for ways to break patients out of that cycle. When Chotu Khan, a 54 year-old scrap vendor suffering from lung cancer, was admitted to the ashram, Durlabhji gave him a harmonium. He soon began entertaining his roommates with *ghazal* and *bhajan*. And when Khan died in July 2000, Durlabhji arranged for his daughter's *nikaah*, fulfilling his last wish.



Rashmikant Durlabhji (top) built the Khailshankar Durlabhji Avedna Ashram

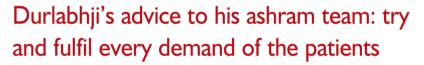
GOPAL SU

Guddi Devi, a 33 year-old suffering from ovarian cancer, once refused to go for her blood transfusions. Durlabhji immediately calmed her down by reciting the Gayatri Mantra.

He comes to the ashram every morning—after an hour of horse riding—and spends some time with the residents. To communicate with them, he switches effortlessly between languages, from chaste Rajasthani to Gujarati, Hindi, English and even Malayalam. At his side, helping him run the establishment is Sister Mary, 68, a nurse with 40

by basal cell cancer). His justification: "I am a perfect quit-smoking poster boy."

While the nurses and a ward boy live in the hospice, medical advisor Dr S G Kabra, 69, comes in every day. Durlabhji's brief to the team is simple: try and fulfil every demand the patients may have. Once Sister Mary opened the kitchen at 2 am to make *malpua* (a flour-based sweet) for a patient who requested it—the woman died the next morning. When 60 year-old Shanti Devi, suffering from breast cancer, complained that her



years' experience. He introduces her as "a 24/7 worker and a mother figure to all".

Sister Mary and her team of four nurses take charge of new patients the moment they are admitted—they teach villagers how to use the toilet properly; urge them to bathe with soap; and convince them to wear a uniform rather than their dhoti and ghagra. The patients get their quota of soap, toothbrush, shampoo and morphine free of cost. Though certain routines must be followed, like morning prayer, yoga and counselling, patients are free to watch television, go out on walks or to visit family, eat spicy food and pickles. Incredibly, 30-yearold Satish Aggarwal continues to smoke, even after losing part of his face to a rodent ulcer (caused

husband had not come to visit for a long time, word was sent to his village. He came to meet him the next morning. Durlabhji even brought in a bottle of rum once for a resident who asked for it. Despite being surrounded by death, the staff maintains a cheerful face at all times to keep the spirits of residents high. "It's not always easy to smile," confesses Sister Ruby, 28. "At night, I sometimes sit and cry thinking of all the pain around me. But I will myself to be calm." Next morning, she's smiling again.

This atmosphere of cheer and hope has been largely responsible for the success of the hospice. "Initially, people refused to come here," admits Durlabhji, who spent Rs 3.5-crore on the hospice.

(From top) Durlabhji and Sister Mary make daily morning rounds of the hospital, meeting patients; mealtime is fun time at this ashram as patients are allowed to eat pickles and spicy food















HOSPICE CARE

Hospice care is a special way of caring for a patient who suffers from an incurable illness. Unlike hospitals, hospices provide only passive medication like painkillers and antidotes for fever. Patients receive emotional, spiritual and practical support to relieve pain and prepare them for death. In the US, the government provides hospice services free of cost under the Medicare Hospital Insurance (Part A) scheme. In India, it is left to public conscience.

"They saw it as a one-way ticket to oblivion." But slowly the word spread. This year, the ashram had 543 residents who came to look upon it as home. A 65 year-old goldsmith, Kanak Ram Soni, who

"This is a good place to say 'hello' to celebrities who come calling at least twice a year," says Magdalene Francis, 77, a retired schoolteacher, who runs the centre. "You can also spend time

Avedna ashram also runs a day centre and over 1,200 senior citizens are its members

suffered from lung cancer, even wrote a new will before his death, adopting the ashram as his home and its inmates as his family.

thers too have felt Avedna Ashram's warmth. The hospice's high-tech blood bank, the second largest in Rajasthan, after Jaipur Government Hospital, sends out mobile blood donation vans and gives blood to various hospitals.

Its work has made such an impact that people like President A P J Abdul Kalam, N R Narayana Murthy, chairman and chief mentor, Infosys, Field Marshal Sam Manekshaw, astrophysicist Jayant Narlikar and actors Dilip Kumar and Saira Banu have visited the hospice. Everyone looks forward to celebrity visits, including residents of the day care centre.

with friends, read newspapers, debate on the need for the Parent Maintenance Bill and celebrate birthdays!" The centre has 1,200 members, all over the age of 60. "During the week, members come in spurts but on weekends, when we have a debate or a shayari programme, they come in greater numbers," Francis adds. Open from 12 noon to 5 pm (which usually stretches to 7 pm), the centre has a library, beds for afternoon siesta, games like carom, cards, scrabble and chess, and a resident doctor. Life membership costs just Rs 200.

"This was my father's idea," says Durlabhji. "On our way to work, we used to see elderly people sitting at the Statue Circle reading newspapers or just chatting with friends. My father wanted to give the retired a space to sit, relax and have fun."

(From top) Durlabhji with his ashram staff; the ashram laundry; Sister Mary with a patient; and senior members at the day centre



I am not the girl I used to be.





Now I take extra care of my hair. That's why I use Colour Soft hair colour.



In college I was carefree with my hair. But now I use Colour Soft. Its new ammonia free formula is five times gentler* on my hair. It gives a brilliant colour and perfectly covers greys. What's more, the moisture-lock conditioner makes my hair soft and shiny! Try Colour Soft. It's the most gentle hair colour.



Dr Abhay Bang
Dr Rani Bang
E Sreedharan
Nitish Kumar
Khushwant Singh

Naresh Goyal
Yash Chopra
Ram Chander Pannu
M F Husain

Harmony

Hotlist 2005

G Madhavan Nair Prannoy Roy Radhika Roy Y C Deveshwar

Dr Bhagwati Oza Dr V Shanta Jehangir Sabawala G Padmanabhan

hat is it about achievement? It's not the preserve of the young, or the old. It's about perseverance. It's about pursuing goals with fierce determination and nerve—for some, long after most of us would give up. It's about dismissing age for life.

In January 2005, we published *Harmony*'s first annual People of the Year list. We picked the 12 silvers on that list for being leaders in their own right and for an outstanding record of achievement in 2004. The issue attracted a good deal of interest and sparked a lively debate among readers, who came up with many more names who, they insisted, deserved to be on that list. A list is never definitive but illustrative, and there can never be a list that pleases everybody, we argued.

It's that time of year again. Hotlist 2005 is our show-case of 15 achievers from various fields—entertainment, technology, public life, health, engineering, aviation, media and development. It is not absolute.

You may dispute the absence of achievers like Vijaypat Singhania. On 26 November 2005, the textile magnate undertook a dangerous flight on a hot-air balloon to touch 64,997 ft and set a world record. Singhania, however, was on *Harmony*'s cover in November 2005, just a few days before accomplishing the feat. Excluding him for that simple reason allowed us to give space to one more achiever.

This year's list ranges from mascots of global health, Dr Abhay and Rani Bang to technocrat E Sreedharan, filmmaker Yash Chopra and artists M F Husain and Jehangir Sabavala. After wagging an admonishing finger from the backbenches of Parliament for years, Nitish Kumar finally wrested power from Lalu Prasad Yadav to become chief minister of Bihar. He's on our list too, among other newsmakers from 2005.

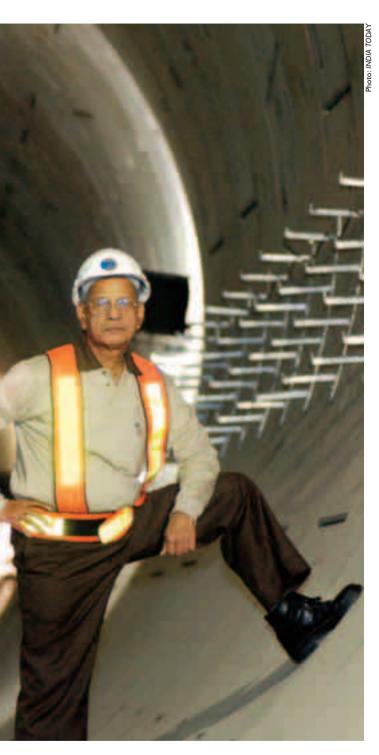
They are many more, some well-known, a few relatively unknown. But all are exceptional silvers. This is our tribute.

Text: The Harmony team; Khushwant Singh by Harinder Baweja (Editor, Investigations, Tehelka), Ram Chandra Pannu by Payal Khurana; Dr Bhagwati Oza and Jehangir Sabavala by Aparna Narayanan



FOR TRANSFORMING URBAN TRANSPORTATION

A track well travelled



e's the man who leads you into a tunnel, and then shows you the light at the end of it. Nicknamed the Metro Man, technocrat Elattuvalapil Sreedharan is credited with taking transportation to a new dimension in Delhi. While plans are underway to Metro-connect Gurgaon with Mehrauli, and Faridabad with Bahadurgarh, states like Tamil

Nadu, Maharashtra and Gujarat are consulting him for their prospective Metro projects. He has even been approached by Pakistan, Syria and Sri Lanka.

Sreedharan's success mantras are simple and often the most under-rated: commitment and honesty. Awarded the Padmashri in 2001, Sreedharan was chosen by *TIME* magazine in 2003 as one of the most outstanding Asians. And in 2005, France acknowledged him as Knight of the Legion of Honour, the nation's highest civilian honour. "I'm not working for recognition," he told a newspaper last year. This man from Palghat in Kerala may not be as fiery as

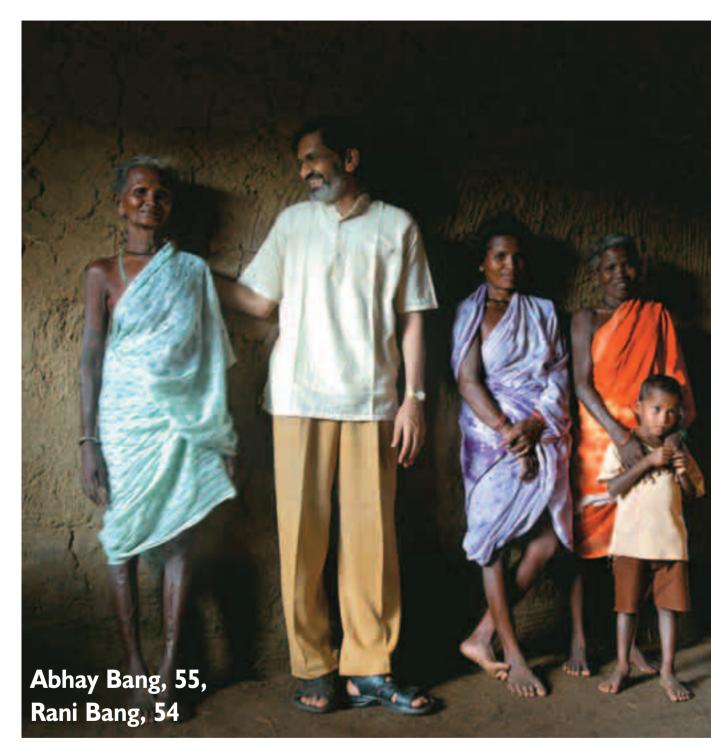
Sreedharan's forte is finishing projects on time

his schoolmate, former election commissioner T N Seshan, but throw him a challenge and Sreedharan will demolish it.

Sreedharan's work as the engineer of the first-ever metro in India, the Calcutta Metro, in 1970, helped him spearhead other government projects after retiring from the Indian Railways in 1990. The government asked him to take over the Konkan Railway project the same year. Seven years, 93 tunnels, 150 bridges, 760 km and many hurdles later, Sreedharan brought Mumbai and Kochi closer by 16 hours. And it took him and his team five years, from 1997 to 2002, to roll out the first Metro train on Delhi's Shahdara-Tis Hazari section.

Protests from project-affected people were quickly sorted out as delay meant loss of Rs 20 million per day. Sreedharan stuck to his December 2005 deadline and a 22-km track (Barakhamba Road to Dwarka) was added to the already operational 33-km stretch. With completion of the 2.5 km stretch from Barakhamba Road to Indraprastha by March 2006, Delhi Metro's first phase of 65 km will be ready.

A stickler for deadlines, the Metro Man hasn't been able to stick to his retirement date. The government won't let him. After repeated extensions that have lasted 15 years, he was to retire in December 2005, but now he's been asked to work till 2008. That should be good to get work started on two more metros.



FOR DEVELOPING AN INFANT HEALTHCARE MODEL

Making lives count



hey count every birth and account for every death. Today, Dr Abhay and Dr Rani Bang's health intervention programme to curb the infant mortality rate (IMR) in South Asia has caught the attention of the world. *TIME* magazine featured the physician and his gynaecologist wife in November 2005 among its 18 heroes working on global health. And their home-based neonatal (newborn) care model is being replicated across India and in Nepal, Bangladesh, and parts of Africa. Their ultimate goal in community healthcare is to spread Arogya Swarajya, or self-management of health, in rural India.

The Bangs' mission began in 1985, when they left behind lucrative medical careers in the US to return to their native Gadchiroli district in Maharashtra. "The idealism learnt from Gandhi, my parents, and a strong urge to solve unsolved problems made us return," Dr Abhay Bang told *Harmony*. To seek solutions for rural health problems, the Bangs realised they needed to build on existing ideas. An old warehouse served as the venue for SEARCH (Society for Education, Action and Research in Community Health), which the couple founded in 1986. Following a survey of nearby villages, they short-listed 18 causes for newborn deaths, ranging from pneumonia to malnutrition. In 1998, the IMR was as high as 121 per 1,000

66 Media must make the government accountable by reporting facts 99

live births in the 39 villages of the district. SEARCH scaled it down to 27 in 2003—lower than the target of 30 per 1,000 set by the National Population Policy by 2010.

The Bangs established Shodhagram, an informal medical centre built for the Gond tribes living in the nearby forests. They taught the basics of infant healthcare to around 80 village health workers and 120 midwives who in turn went around to monitor heartbeats and feeding schedules of infants, carrying a neonatal care kit. This Rs 1,500 kit, comprising a thermometer, weighing scale, wristwatch, tube and mask for resuscitation, a sleeping bag to treat hypothermia, antibiotics and guidebook, has proved invaluable.

Much more can be done, believes Dr Rani Bang. "Media must make the government accountable by reporting facts," he says. "Right now, the focus is on malnutrition not child deaths because the former can be visited, photographed, whereas a dead child has vanished."





Photo: INDIA TODAY

FOR STILL TICKING, AND HOW

Writers bloc

hushwant Singh's body of work in 2005 alone is enough to give any writer a serious complex. Two of his books were published—*Obituaries-Death at My Doorstep* and *Jannat aur Anya Kahanian*, a Hindi translation of his 2004 book *Paradise and Other Stories*. He finished another one, *The Last Journey to Paradise*. And the diplomat-journalist-author, well known for his views on Indira Gandhi, the Emergency and the 1984 Sikh riots, continued to write columns for newspapers and magazines, including *Harmony*. "I earn more at 90 than I ever did," he declared in "Life At 90" (January 2005). In

"Learning to Live Alone" (April 2005), he wrote about how the death of his wife has taken a toll on him. But he doesn't give himself any time to brood, immersing himself in work. He freely confesses that he suffers from old-age ailments—but that's said

66 I earn moreat 90 than I ever did 99

with the confidence of a man who knows he has stalled death at his doorstep, whose mind still recalls each of the 100 books he has authored. He's working on another one, about "all the cranks and madmen" he has encountered. Write on, Mr Singh.



Photo: INDIA TODAY

FOR VANQUISHING LALU

Man of destiny

e has loosened Lalu Prasad Yadav's vicelike grip on power in Bihar, and earned himself a crown of thorns. After years of corruption and lawlessness in the state, the JD(U)-BJP combine led by Nitish Kumar promises governance where there was none.

Lalu rode to power in the aftermath of the Mandal Movement in 1990. Kumar was an ally then. The two met during Jayaprakash Narain's 1974 Sampoorna Kranti student movement. They shared a common goal, until Kumar fell out with him and formed Samata Party with Geroge Fernandes in 1994. Later, Samata Party turned into the JD(U). Meanwhile, Kumar bagged the Railway portfolio in the Cabinet, only to lose it to Lalu in 2004. The only time Kumar

thought he could change the face of Lalu's Bihar was during his seven-day stint as chief minister in 2000. He didn't stand a chance.

66 We'll make India proud of Bihar 99

Kumar has finally broken the jinx. He has outplayed Lalu in caste arithmetic and steered his election campaign clear of communal lines. But there's a bumpy ride ahead for him. He is expected to revive a state made barren and bankrupt by Lalu for 15 years. He must improve law and order, tackle Naxalism and put the state's economy back on track. "We'll make India proud of Bihar," he declared at his inauguration. But can he fuel the Bihar engine? Wait and watch. We all are.





FOR WALKING THE ROAD TO AWARENESS

Dr Sports

f a person could accumulate frequent cyclist points, Dr Bhagwati Oza would be travelling free the rest of her life. This resident of Vadodra has travelled the length and breadth of India on her bicycle, her personal odometer ticking overtime, to fulfil her mission: spreading the word about safe motherhood practices.

From Surat to Ahmedabad, Pune to Bangalore, and Wagah to Agra, Oza has taken part in several gruelling bicycle rallies, sometimes as the only female participant. In December 2005, she cycled from Bhubneshwar to Kolkata, a distance of 550 km. And in January 2006, she will take part in a walkathon along the length of Ganga, from Gangasagar to Gaumukh, an event that was

In Morbi, Oza also experienced first-hand the pathetic state of healthcare in rural India. "The women delivered babies on a flimsy *charpai*, under a lantern," she says. With the country's maternal mortality rate continuing to be high, Oza has resolved to raise awareness about safety measures through meetings, processions and street plays. And when it comes to penetrating the most isolated villages of India, the bicycle comes in really handy.

She also walks a lot—in her 60s, she bagged gold in a walking contest for seniors held in Goa. And swims, flies and climbs mountains. She won a swimming championship for people over 50 years in 2001; has logged 150 hours with the Gujarat

66 I can face any unavoidable circumstance very boldly. In life, I've never been afraid 99

conceived in August 2005. The 2,400-km trek will take three` months, if she walks 25 km every day. The theme of the rally is 'Save Mother, Save Generation'. "It is my way of feeding my will while working for a social cause," Oza tells *Harmony*.

That willpower was evident early on when, as a young doctor, Oza found herself posted to Morbi, a village in Gujarat, where the choice of transportation was limited to walking or bullock cart. After braving the cratered roads and heavy rains, she hit upon an alternative that would give her both independence and relative speed: cycling.

Flying Club; and trained in mountaineering under Tenzing Norgay in 1975, the first person to reach the summit of Mount Everest. Of late, she has had to trim her working hours in order to pursue these interests, but when she is not on the road, she still gets up at 4:30 am to meditate.

Biking and walking through India has given her confidence, Oza says. "I can face any unavoidable circumstance very boldly. In life, I've never been afraid." Watching her cycle through the streets, strangers have often called out after her: "Dekho, Indira Gandhi ja rahi hai." She likes that.



* • Price office in solid on Godine Familians (25g, 75g and 50g tolor youge, Other solidate facilities). Other opens, 1nd Cut. 70, Value 61 3 het Jun 196. • All information that the accompanied by cook representation of the same shall make Godine Considered Products Ltd. office or or before 15th Feb. 196. Company shall not be facile for any pential delay or load. Company shall not embedded any claim representation any claim representation 15th Feb. 196.



Photo: INDIA TODAY

FOR AIMING FOR THE MOON

Space Odysseus

fter reaching the stars, G Madhavan Nair has now set his sights on the moon. By 2008, the Indian Space Research Organisation (ISRO) plans to send the unmanned craft *Chandrayaan-1* to the moon to analyse the soil for minerals.

From the development of the first Indian Satellite Launch Vehicle (SLV-3) to building India's first operational launch vehicle, the Polar Satellite Launch Vehicle (PSLV), Nair's hard work has taken the Indian space programme from one landmark to another. Now, PSLV can launch multiple satellites and place them in geo-synchronous transfer orbit—this orbit is 35,786 km above the equator and moves at the same rate as Earth, which means it's ideal for

telecommunication and weather satellites. Currently, he is working to bring space technology to the aid of rural India. Under the Village Resource Centres programmes, services like tele-education, telemedicine and e-governance are being provided to villages using satellites like EDUSAT, India's first satellite launched exclusively for educational services. "We lag behind in space technology," he says. "I want

66 I want youngsters to take interest in space 99

youngsters to take interest in it." Nair himself is young at heart—he enjoys listening to Hindi film songs on his newest acquisition, an MP3 player the size of a matchbox. "With video, from Japan," he says with a glint in his eyes.



FOR ENDLESS TALENT

Masterstrokes

says M F Husain. You can love him or hate him, but you just can't ignore the man or his style. An artist of energetic talent, his work (and his stunts) has enriched the artistic life of India for decades. He doesn't claim to be a thinker, but has several ideas playing on his mind—each one a work of surprise and controversy.

Husain thrives on being in the news and he did a lot of that in 2005. Industrialist Guru Swarup commissioned him to do the *Our Planet Called Earth* series, 100 paintings at Rs 1 crore a pop. After 17 September 2005, his 90th birthday, Husain announced some more projects: *Vision: 20th Century*, a series of paintings (for Rs 100 crore) that will

chronicle momentous events and personalities of the last century; a mural depicting the history of Indian cinema at filmmaker Yash Chopra's state-ofthe-art studio in Mumbai; a series titled *Silver Silence* of *Dada Phalke to the Golden Dazzle of Madhuri Dixit*

66 In the ultimate count,only style stays 99

celebrating 100 years of cinema; a film on his life, *The Making of a Painter*; another film with Urmila Matondkar as muse; and *Husain Decoded*, a series of paintings in an attempt to decode his own art. He has started work on all of them. In April 2005, he appeared on the cover of *Harmony* and said: "It isn't enough to be a good painter; one has to be remembered in history." He's making sure of it.



3 I



FOR AN ONGOING LOVE AFFAIR WITH CINEMA

Married to the box office



have never worked for success," claims Yash Chopra. But success continues its romance with him. Last year, his company Yash Raj Films (ranked the 29th biggest film company in the world by Hollywood Reporter in 2004) scored big yet again, with blockbusters *Salaam Namaste* and *Bunty aur Babli* together raking in Rs 148 crore. On Dussehra, Amitabh Bachchan inaugurated Yash Raj Studios, Chopra's spanking new Rs 75 crore state-of-the-art production studio in suburban Andheri, Mumbai. Yash Raj Films ended the year with the release of *Neal n Nikki*, a bubblegum love story (what else).

"Life is ultimately all about love," Chopra once said in an interview. Nobody does it quite like him—cross-border love, NRI love, love triangles, extra-marital love, obsessive-compulsive love—played out in designer wear against the backdrop of swank overseas locales. The formula never fails to work. Another strategy that has

66 Life is ultimately allabout love 99

worked for Chopra is diversification. Yash Raj Films distributes films in India and overseas, produces music albums, makes feature and ad films and has opened a home video division. In 2005, apart from his own films, Yash Raj Films distributed historical saga *Mangal Pandey*, *Kaal, Sins, Jurm*, Anupam Kher's first film *Maine Gandhi Ko Nahin Mara* and *Black*.

The cash registers are ringing overtime but Chopra, who makes offerings to God before every release, remains grounded. "Success is transient," he tells *Harmony*. "I have had bad patches in my career and seen how people turn away from you in lean times." Those lean times are nothing but a distant memory right now for the Punjabi who lives simple, but spoils his actors instead. Next up in 2006: *Dhoom 2* and *Fannah*. The cast will enjoy bed and breakfast in Zurich.







Keeps your winter wear looking new!



FOR HER CANCER CRUSADE

Cure for sure

r V Shanta confesses that at 78, she can't stand for long. She's still on call 24 hours a day but the director of Adyar Cancer Institute, Chennai, has decided to cut back a little—she spends just six hours a day performing gynaecological and breast cancer surgeries. However, if a patient insists she does the job herself, she usually agrees. This commitment won her the 2005 Ramon Magsaysay Award for Public Service.

In the past 51 years, Dr Shanta has helped establish India's first comprehensive paediatric cancer clinic,

conducted the country's first major cancer survey, and developed its first programme for the early detection of cancer in rural areas. She also conducted India's first successful trials of combination therapy, leading to a dramatic

66 We will continue until we are incapacitated 99

breakthrough in the cure of oral cancer. As for the Magsaysay, she sees it as a collective achievement by the entire staff of the institute. "As doctors, we will continue doing what we have been until we are incapacitated."



FOR ECO CONSERVATION

Will on wheels

ycle chalao, tel bachao. Ped lagao, pradushan hatao." Ride a cycle, save fuel. Plant a tree, remove pollution. That's the slogan Sub-Inspector Ram Chander Pannu has painted on his bicycle, a gift from environmentalist Sunder Lal Bahugana. Pannu rides it to his police station in Sector 17, Chandigarh, every day.

He started using a cycle in 1999, after reading an article about India's national debt in a local teashop. Determined to save fuel, Pannu sold his scooter. And then made it his mission to get other people to do the same—he claims he has converted over 300 people in Chandigarh to the bicycle. He regularly takes part in bicycle rallies, where he holds forth on fuel conservation. In 2005, he went further, using his

bicycle to collect funds for the victims of national disasters. According to Pannu, who received the Red and White Social Bravery Award in January 2005 for his contribution as an environmental activist, children are the best agents of change. So he

66 Children are the bestagents of change 99

has set up 'environment committees' in 13 schools in Chandigarh to teach children to love and protect the planet. On Sundays, Pannu, who has planted over 150 trees himself, recruits children from his Police Station Colony to water trees. Listing A P J Abdul Kalam and Abraham Lincoln as his inspirations, Pannu says, "I have great faith in the power of an individual to make a difference."

Your family's skin specialist.





FOR PUTTING JET AIRWAYS ON THE GLOBAL MAP

Flying returns

aresh Goyal confessed on *CNN* recently that he prays frequently. Someone up there sure seems to be listening. In 2005, he became the first Indian civil aviation billionaire and his company, Jet Airways, went global—on 23 May 2005, when a new Airbus A340 touched down at London's Heathrow airport at 4:45 pm, Goyal was on the tarmac, greeting disembarking passengers with garlands. It was Jet's first long-haul flight.

Goyal knows all about the long haul. Working as a general sales agent (at a starting salary of Rs 300) for small-time international carriers like Lebanese International Airlines and Philippine Airlines from "Aviation creates millions of jobs and connects people from all over the world," he said in the *CNN* interview. "This is the only business I know, and I love it." He made his fly with quality pilots and managers, poached from Singapore Airlines, KLM, Lufthansa, and British Airways; top-notch service; tasty meals for all fare classes; and on-time arrivals. Wife Anita is executive vice-president for marketing and sales but Goyal, described as energetic and impatient, even obstinate and intrusive, with a somewhat rustic style of management, insists that he has the last word on the board.

Goyal remains unfazed by allegations that his success owes much to his political friendships, and

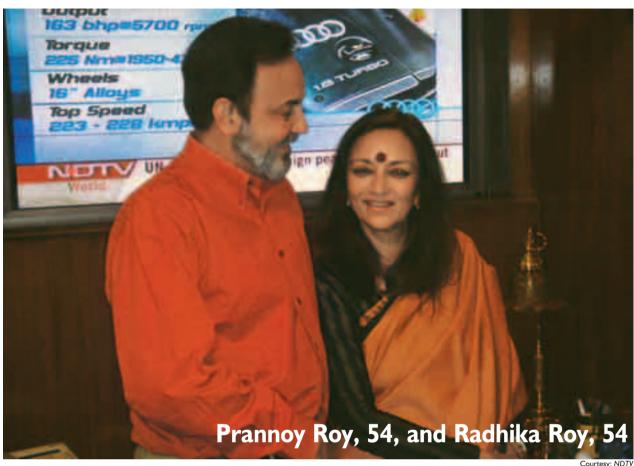
66 I really believe there is no rocket science to providing the service foreign airlines do 99

1967 to 1974, he finally hung out his own shingle, establishing Jetair, a sales and marketing agency, in May 1974.

In 1991, when the Open Skies Policy allowing private companies into domestic aviation was announced, his career literally took off—he formed Jet Airways, which took wing on 5 May, 1993. Twelve years on, it has cornered 46 per cent of the Indian market, winning a shelf-full of "best domestic airline" awards, and earning \$90 million on \$1 billion in revenues for 2004-05. The chairman himself lives in London, in swank Regent's Park.

unworried by the new low-cost carriers appearing in India. "Without competition we would all go to sleep," is a favourite line thrown out at press conferences dismissing any problems on domestic turf, his vision more global now. "I really believe there is no rocket science to providing the service foreign airlines do and that we can give the world a great airline," he told *Flight International* magazine. He's now shooting for revenue of \$3 billion in five years; a network spanning the US, Europe, Asia and Africa; and a global top-five ranking for reliability and service. With so many plans, he will be keeping someone upstairs quite busy.





FOR DEFINING NEWS

Break Through

s 'power' couples go, they form a rather unlikely one. You don't see them at celebrity-infested dos, they don't let glossies in for a peek into their domestic bliss, they don't deliver tasty sound bites, and most of India probably wouldn't even know what one of them looks like. Ask around about Prannov Roy, chairman and wholetime director of NDTV, and wife Radhika Roy, managing director, NDTV, and you realise there's very little news on them. They're busier delivering it.

According to ratings by TAM media research, updated in November 2005, NDTV 24X7 is the No 1 English news channel with over 37 per cent market share, while NDTV India is neck-to-neck with market leader Aaj Tak in terms of Hindi viewer reach.

There's more. The top 10 programmes from English news channels and 180 out of the 200 English news programmes in 2005 came from the NDTV stable.

The Roys also launched business channel *NDTV* Profit and later, in May, sought government permission to start a fourth channel, which will focus on entertainment and lifestyle. And from

66 We'd love to be the Infosys of Indian TV 99

November, NDTV 24x7 became available to viewers in the UK and the US. Next up is Canada, where NDTV will open a branch of its networks. "International barriers to entry are dropping," Prannoy Roy told The Times. "We'd love to be the Infosys of Indian television."



Photo: INDIA TODAY

FOR A RURAL REVOLUTION

E-farmer

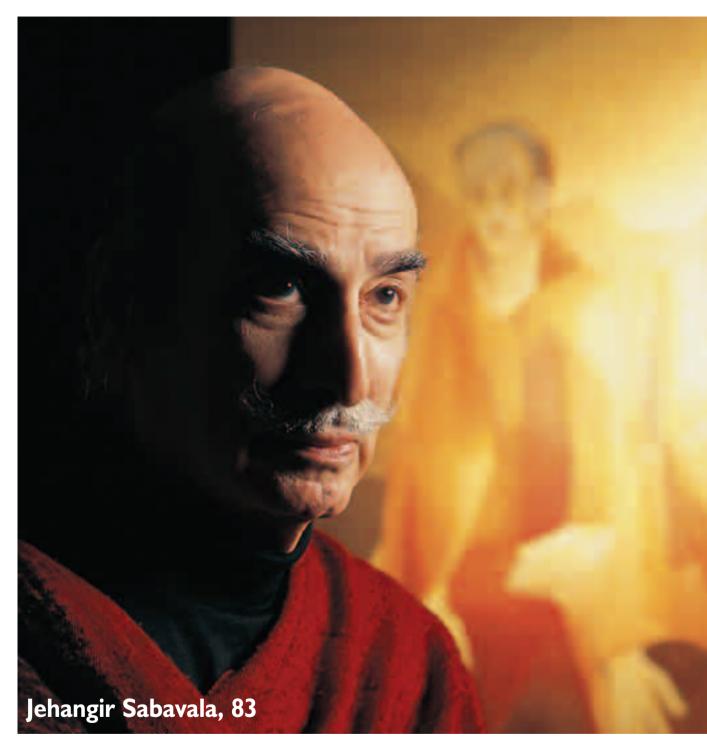
ogi, as his friends call him, is very much the city slicker—the chairman of ITC loves sporty shirts from Wills Lifestyle and never misses his weekend game of golf. Hardly the kind of guy you expect to transform lives in rural India. But that's exactly what Y C Deveshwar has done with the 'e-choupal' initiative, which bagged the prestigious Development Gateway Award for 2005 from the international non-profit Development Gateway Foundation for 'giving Indian farmers access to information on growing and marketing their products'.

This computer-aided network, run from village Internet kiosks by farmers (trained by ITC), delivers information on market prices, weather reports and the latest techniques to ensure better productivity and increase income in some of India's poorest regions. It also creates a direct marketing channel,

66 In the ultimate count,only style stays 99

eliminating middlemen. The e-choupal initiative is part of the changing face of ITC as it pursues the 'Triple Bottom Line'—economic, environmental and social success. No worries about profits; they've risen over eight times from 1996 to July 2005. Over 3.5 million farmers across India are currently reaping the rewards of e-choupal. Health services have already been added to the network and educational services are on the way. Deveshwar's target for the next decade: 10 million e-farmers.





FOR BEING THE ULTIMATE EXPLORER

Brush with genius



odernist, Cubist, classicist, formalist—the works of Jehangir Sabavala elicit widely divergent assessments. The one thing most critics agree on is their admiration for his ceaseless exploration.

That creative journey was honoured in November 2005 with a month-long retrospective of his work at Mumbai's National Gallery of Modern Art (NGMA). His last show was three years ago, in New York. Since 2002, he has worked on eight to ten "serious" paintings every year, not knowing that they will later be included in a retrospective. The NGMA exhibition—his busiest in five years—spanned his 60-year career and included paintings and sketches from his major phases, unseen canvases, recent work. There were panel discussions, poetry recitation in his honour, and the screening of a short film on him. It will travel to New Delhi in January 2006.

Things were very different in 1951, when a young Sabavala and his wife Shireen were organising his first show, at the Taj Mahal Hotel in Mumbai. The artist was refused permission to drill holes, so he displayed his paintings on Hessian mounts (a textured fabric). The couple oversaw the

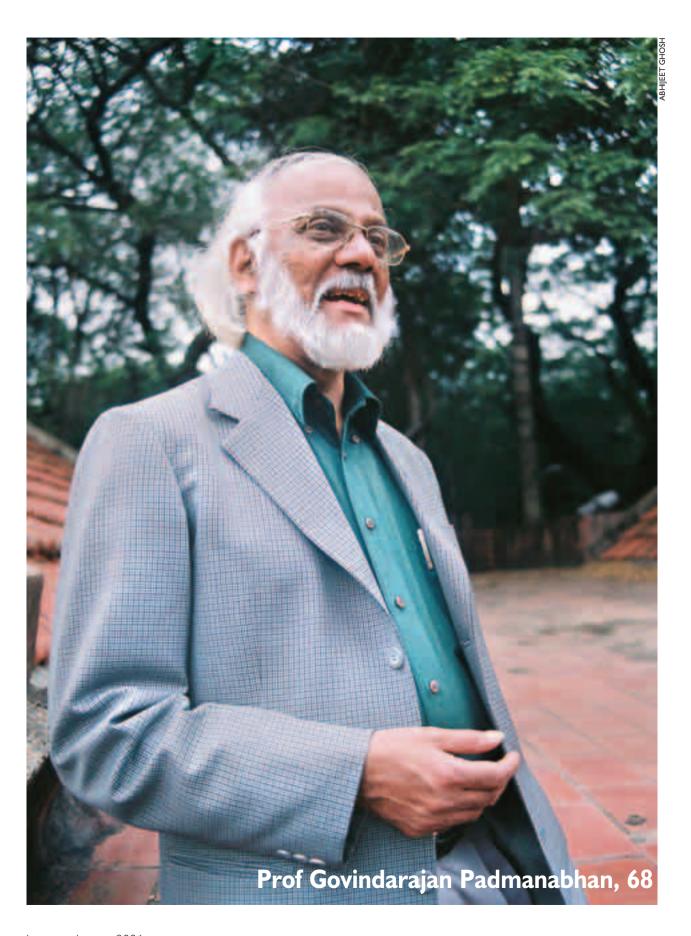
66 I hope not to forget my age, but not let it come in the way of my art 99

printing of invitations, and even packed each painting, according to poet and art critic Ranjit Hoskote in his book *The Crucible of Painting: The Art of Jehangir Sabavala*, which was released at the retrospective.

Over the years, Sabavala has said that he looks at his own very early works and sees "a young man whose intentions I can understand. He was showing off technique. He was not willing to connect." In Sabavala's works in 2005, critics see a willingness to loosen up—the colours are brighter, even fluorescent, and the contemplative landscapes now include oceans and lakes as well as Mumbai's skyscrapers. This loosening up applies to the artist too.

Increasingly, Sabavala has shown the desire to connect, in his art and in his response to the world. He describes the retrospective and new book as very special. "I have no lobby in Delhi and the fact that the government decided to do this is incredible," he tells *Harmony*. As for the future, "I hope to continue to paint and to experiment... to keep it fresh and alive, not to forget your age, but not to let it come in the way."





FOR CREATING THE FIRST LOW-TOXICITY MALARIA DRUG

Of mice and men

rofessor Govindarajan Padmanabhan spends much of his time in the company of mice. At his laboratory at the Indian Institute of Science (IISc), Bangalore, a group of them have been injected with malaria, a disease that kills about a million people (mostly children) and infects over 2.5 million people in India alone each year. In their box, Padmanabhan's mice are squeaking away, every single one of them still alive—it means the world is that much closer to the world's first low-cost, low-toxicity malaria drug.

In 2005, the biotechnologist and his team discovered the anti-malarial properties of curcumin—a compound in turmeric that gives it its distinctive yellow colour—and have injected their mice with

Over 2.5 million Indians get malaria every year

this, in combination with artemisinin, a Chinese drug in use for the past 100 years to cure malaria, and chloroquine. The result, according to them, is complete eradication of parasites from the blood. The easy availability of curcumin will enable the drug, when developed, to be low priced, while its anti-oxidant and anti-inflammatory properties will ensure low toxicity compared to the anti-malarial drugs on the market today. "So far, results on mice have been encouraging," Padmanabhan tells *Harmony*. "Now, we await clinical trials." If the trials are successful, it will be another milestone in the career of a man whose work has been widely

recognised with awards such as the Padma Bhushan in 2004 for his contributions to genetic science and the G M Modi Award for Innovative Science and Technology in August 2005 for the curcumin-based drug.

Most of Padmanabhan's family, including his father, are engineers. But "the white coat and the awe that personifies a scientist" led him in the direction of the laboratory. He joined IISc as its youngest assistant professor at the age of 29. Following subsequent stints in the UK and at the University of Chicago as a Fulbright scholar (on an educational grant given by the US government), he returned to India, wanting to "work for my own country". When he returned, he was initially dismayed by the inadequate infrastructure in Indian laboratories. "I would go on my scooter with one of my students looking for someone who could mould glass apparatus according to our requirement," remembers the former director of IISc. "Most of the time, our search would be in vain." However, things improved over the years as funds began to flow in for research and the import of chemicals for experiments became easier.

Time in the lab means time away from his family. "When my children [a son and two daughters] were studying, I didn't even know which class they were in!" For over 30 years, Padmanabhan claims he has never seen the inside of a bank, and mobile phones and credit cards are alien to him. "There are pitfalls in owning these things," he says. "Besides, I can do without them." What he can't do without is Carnatic music—he is a trained singer—and, of course, his mice.





Light delights

Dr Pushpesh Pant is back with recipes that let you indulge your taste buds without impairing your health

have an old friend who believes that life is worth living only when one can indulge in 'a peg and a leg'. In his case, the former never stops at one and the leg belongs to the chicken that usually accompanies his drink. Recently, he was heartbroken when his doctor told him to abstain from both. But as we all know, our taste buds often overrule the mind as well as heart, healthy or otherwise. Not one to let go quietly, he asked me for an alternative. That's the story of the bharawan tangri: a lighter, healthier version of the

tandoori specialty. Remember, this is an occasional indulgence for those with unpredictable blood pressure. The peg, alas, must be diluted.

The sweet something is for a vegetarian friend who is busy banishing sugar from his life. For him, I created a satisfying dessert inspired by the Bengali *patishapta*. The filling is nutritious; laced with cardamom and saffron, and hung yogurt blended with *chhenna* (made with skimmed milk). But try and make do with a small portion.

TANDOORI BHARWAN TANGRI

Preparation time: 2 hours, 30 minutes Cooking time: 15-20 minutes

Serves: 4

INGREDIENTS

- Chicken drumsticks: 6-8, cleaned and washed
- Chicken mince/cottage cheese

(from skimmed milk): 100 gm

- Olive oil: 10 ml
- Hung yogurt (from skimmed milk): 20 ml
- Yellow chilly powder: 1/2 tsp
- Garam masala: 1/2 tsp
- Green chillies: 1 tbsp, chopped and deseeded
- Coriander: 1 tbsp, chopped

Ginger paste: 1/2 tbsp ■ Garlic paste: 1/2 tbsp ■ Lemon juice: 5 ml

White pepper powder: 2 tsp

Egg white: 1

Cardamom and mace powder: 2 tsp

Olive oil for basting

METHOD

Heat a teaspoon of olive oil in a non-stick pan, add chicken mince (or cottage cheese) and stir-fry till the meat turns white (for cottage cheese, about two minutes). Add yellow chilly powder, garam masala, chopped green chillies and coriander and cook till the moisture evaporates. Remove from

heat and cool. Stuff each leg with this filling after making three incisions on each. Now, apply ginger and garlic pastes, lemon juice, some salt, half a teaspoon of white pepper powder and marinate for about an hour.

Add remaining ingredients and mix. Put marinated chicken pieces into this mixture and rub well. Keep aside for about two hours. Pierce chicken legs through a skewer, leaving some space between each piece. Roast in a moderately hot oven, tandoor or over a charcoal grill for about 10 minutes. Remove and hang to drain off excess moisture. Baste with olive oil and roast again for three to four minutes.

PATISHAPTA

Preparation time: 30 minutes Cooking time: 15-20 minutes

Serves: 4

INGREDIENTS

■ Rice flour: 150 gm Water: 150 ml Hung yogurt/chenna

(crumbled): 50 gm Saffron: a few strands

Green cardamoms: 3-4 seeds

For the filling, chop the following to obtain a mince:

Raisins: 25 gm Figs (dried): 25 gm Dates (seedless): 2

METHOD

Make a batter with the flour and water. Gently spread a ladleful on a non-stick pan over low medium heat to make crepe-like pancakes. Remove with a wooden spatula as soon as they start 'blistering'.

Place a portion of mince blended with curd or chenna on each. Pat to spread evenly and fold into 'packets'. Enjoy! ⋤



HEALTH BYTES

SPARE THE NEEDLE



Say goodbye to insulin injections. A painless option for both Type 1 and Type 2 diabetes will soon be available. Pharmaceutical firms Aventis and Pfizer have jointly developed Exubera, an insulin powder which is inhaled, administered by a hand-held device. It is currently undergoing clinical trials in India. "Exubera is a rapid acting, fine dry-powder insulin," says Dr Anoop Mishra, professor of internal medicine at All India Medical Sciences, New Delhi, and in charge of the trials. "It enters the bloodstream faster than injection." Trials carried out on 328 Type 1 diabetes patients show that a dose of Exubera before meals and two daily insulin injections can replace the usual four injections a day.

ZZZZZ...

On your next wedding anniversary, gift your spouse an **AveoTSD antisoring aid**. Developed by orthodontist Dr Chris Robertson of New Zealand, this silicon tongue-stabilising



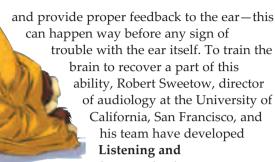
device works by holding the tongue forward through gentle suction. It prevents the tongue from falling back against the back of the throat, keeping the airway open during sleep, thereby preventing snoring. The device doesn't need to be fitted by a specialist but it's better to consult your doctor before ordering one. There is some initial discomfort, but Robertson says, "It's like buying a new pair of shoes and getting used to it." The cost of peaceful nights is steep, at Rs 7,100. If you're still interested, log on to www.aveosleep.com to order by paying by a credit card, as there are no Indian suppliers for the product. If you don't want to buy, log on anyway as the website has information on how the product works and frequently asked questions about sleep disorders.

TEA TIME



Researchers in the US say there's an inexpensive way of preventing cataract and diabetes and its complications: tea. Apparently, five cups of tea (black, green and oolong) increase insulin activity by about 15 per cent. In India, a study conducted by scientists from Tocklai Tea Research Centre, Jorhat, Assam, corroborates these findings. "**Drinking tea could cut the risk of heart attack**," says Mridul Hazarika, director of Tocklai Experimental Station, Jorhat. "This is because tea has flavonoids, vitamin-like nutrients that stop blood cells from clotting." They also help fight cancer, arthritis and high cholesterol.

HEALTH BYTES



Communication
Enhancement (LACE) training, an

interactive software programme. The software, which can run on a personal computer, feeds the brain rapid speech exercises with noisy backdrops. The exercise helps users hone their abilities to listen, focus and pay attention. For a free demonstration, go to www.neurotone.com

TRAIN YOUR EARS

If you can't hear properly, don't blame your ears. Blame your brain. With age, chemical changes cause the brain to lose its ability to filter unwanted sound

RED ALERT

Watch out for anaemia. A recent study by the University of Vermont College of Medicine in the United States points out that senior citizens with anaemia are at a high risk of death. Anaemia is defined by the World Health Organisation as a condition when haemoglobin



concentration in the blood is less than 12 g/dl (grams per one tenth of a litre) for women and less than 13 g/dl for men. In the US, a little over 41 per cent of silvers are anaemic. The study was published in the November issue of the *Archives of Internal Medicine*.

GET OFF THE PILL

It is official: sleeping pills are bad for you. That's the conclusion of a long-term series of studies of 2,417 silvers taking prescribed or over-the counter sleeping pills. The studies were conducted between 1966 and 2003 by researchers from the Johns Hopkins University in the US. The team concluded that people taking sedatives for five consecutive nights showed clear signs of dizziness and loss of balance. In certain cases, the extent of disorientation was serious enough to cause falls or car crashes. Despite the benefits of pills, like improved quality and quantity of sleep, their advice is to quit pills, reduce caffeine, nicotine, and cocoa intake, and follow simple steps of sleep hygiene like using fresh bed sheets and pillow covers every other night. The study was published in the December issue of the British Medical Journal.



Harmony does not take responsibility for the validity of the research published in this section. Please consult your doctor before following any advice offered here

Get set for 2006

Health is power and yoga is the engine that provides it. **Shameem Akthar** lists 12 yogic practices to empower your coming year



January

In winter, the body's automatic response is to eat in order to create a protective layer of fat. Unless you can work it off, avoid over-eating. This meditation technique will help you beat the urge.

Inner Silence (antar mouna)

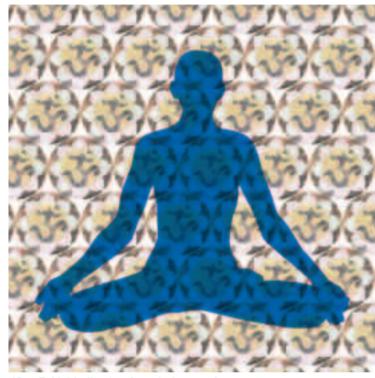
Sit straight-backed or lie down straight in a relaxed position. Shut your eyes and choose a thought. Then, imagine yourself destroying that thought as if rubbing it off from a blackboard or with an eraser. Do this five times. Then, watch the thoughts as they enter your mind-space, and imagine yourself erasing each one as it enters. Do this for five minutes daily. This will not just control your urge to eat but keep your mind free of all negative thoughts.

February

Winter will ease off into lovely spring. This is the ideal time to start any exercise programme, particularly yoga. Exercising now helps to shed the fat accumulated during winter. The immune system, after its downswing, is back in control. Start with a simple exercise programme, such as walking or simple yogic warm-ups that release energy.

Walking meditation and energy releasing (Pawan muktasana)

Ideally, this should be done early in the morning when the noise level is low. Choose a path conducive for meditation. Form a group of likeminded people, but resolve not to talk during the first half of the walk. During the walk, inhale for every four steps and exhale for the next four. You can change the ratio according to your comfort levels and match it with the length of each step. Do not over-exert yourself. This walking meditation can be tough but it will help control your mind and keep your focus on your body, thus powering the healing from deep within. On the way back, you can talk to your friends.



(Oct-Feb) Meditation for mind control

March

Intensify your practice. Your muscles are enjoying the attention and now are asking for a change. Pose them some challenges. If your exercise is gymbased, change your plan with your instructor's help.

Tree pose (tadasana)

Stand up straight with your feet shoulder-width apart. Inhale, raising on your toes, lifting your hands overhead. Hold for few seconds, breathing normally. Exhaling, lower your hands, and yourself. Do three times. As you advance in confidence, you may increase the duration of time in the final position. This pose works out the entire body and improves the posture, and also promotes mental focus and resolve. In case of ankle pain, avoid rising up on your toes. Instead stand straight, feet flat on ground, but stretch your body as far as it will go.

April

It's summer, a time when your resolve for any kind of exercise falters naturally. You feel lethargic. Therefore, the best time to work out is during brahma mahurta, the hour of creation, between 4.30 am and 6.30 am. Your exercise must include cooling practices like abdominal breathing, cool-down in corpse pose (shavasana), and yogic moves based around meditative poses such as the cross-legged easy pose (sukhasana), and psychic union (yoga mudra).

Hare Pose (shashankasana)

Sit on your heels. Raise your arms overhead, inhaling. Exhaling, lower your head to the floor, touching your forehead to the ground. Breathe naturally, holding the pose as long as possible. Your arms should also be on the floor, stretched straight out in front of the head. Hips should be resting on the back of your heels. Inhaling, return to starting position. Do this a few times. This pose cools the body and also manages anger and controls hunger, helping you lose weight. If you have a lower back problem, do not lean forward. Instead, place a thick bolster on your thighs, resting your head and arms on it. If you have ankle or knee pain, do the pose keeping your legs straight, leaning forward for the classic forward bend called the westward facing pose (paschimottanasana).

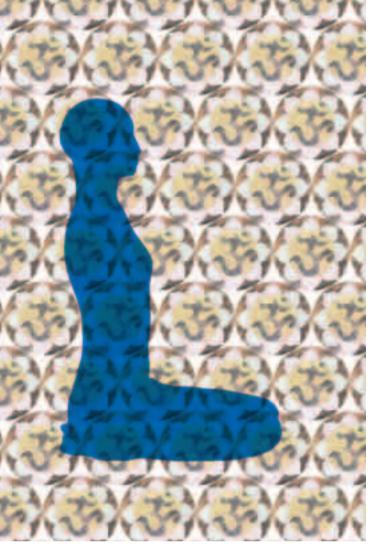
Mau

The heat is beginning to peak and your desire to exercise is at an all-time low. But in yoga, you can do moderately paced poses. Do simple yogic warmups such as joint or energy-releasing practices (the pawan muktasana series), and cooling breathing (pranayama) practices such as sheetari and sheetali (mouth-breathing). Most cooling practices in yoga also have an impact on your will power, firming up any sankalp (resolution) you have made.

Happy breath (Suku)

Sit cross-legged, with your eyes shut. Circle your mouth, as if saying 'O'. Inhale deeply through the mouth. Close your mouth and relax the tongue. Now, exhale through your nostrils. Do five times initially, progressing up to nine to 12 breaths eventually. Do this at the end of your workout. Avoid it if the atmosphere around you is very





Shashankasana for anger management and weight loss

polluted or if you have a cold or respiratory problems. *Suku* is said to beautify a person while cooling the appetite and controlling thirst.

June

The rains begin and you are faced with monsoon-related infections. You are healthy because yoga has firmed up your immune system. You can strengthen it further with practices that work on the immune gland or thymus such as cat stretch (*marjari*) and skull-cleansing breath (*kapalabhatti*).

Skull-cleansing breath (kapalabhatti)

Sit in a cross-legged position, with your eyes shut. Now, exhale gently repeatedly. Do these repeated exhalations 10 times. Rest, breathing normally. Do a total of three rounds. You can gradually increase exhalations up to 30. Remember not to scrunch your face. The effort must be only from your abdominal wall, while the face and shoulder remain relaxed. Avoid if you have heart problems, high blood pressure, digestive problems or epilepsy. Instead, you can do the deep abdominal breathing practice.

July

Everybody is beginning to tire of the rains. But if your health holds, you can actually enjoy the downpour. Improve your respiratory efficiency by paying attention to your *pranayama* practice. Only 10-15 minutes will keep you healthy and emotionally upbeat. Though you begin by doing it lying down, once you become proficient you can do it sitting up too. Just six weeks of this practice is believed to improve lung capacity, respiratory efficiency and circulatory health.

Abdominal breathing

Lie back, your legs folded at the knee, feet flat on the ground, close to your hips. Place your right hand on the stomach, the left on your side. Shut your eyes and relax, just watching the flow of breath —your abdomen rising as you inhale and dropping as you exhale. Do not try to control your breath, merely retain your awareness of the flow of breath. Do this for five minutes every day.

August

The monsoon wetness has spawned mosquitoes and infections. This is a time when your resolve to stick to yogic *sadhana* should not falter—it will boost your immunity. Your diet should include immune-boosters such as fresh fruits and vegetables and choose healthier alternatives, like substituting white rice with brown rice.

Fish pose (matsyasana)

This boosts immunity because it works out the thymus gland. Lie on your back, your hands along-side the body. Inhale, lifting your head off the floor, looking at your toes. Tilt your head back to drop the crown on the floor. The arch at the chest should be emphasised, while continuing deep breathing. In case you have neck pain, do a simpler version.Lie on a bolster, so that the chest is raised and arched.

September

This is an indeterminate season that swings between wetness and humidity. The winter nip is becoming apparent, hitting people with allergies. Regular and disciplined physical activity, a determined de-stress programme that includes meditation and chanting and a well-monitored detox programme can help you ward off this attack of allergies.

Bee hand gesture (Bhramara mudra)

This can be done several times during the day to strengthen the immune system. Press down your index finger to the base of your thumb. Press the thumb tip into the middle finger. Hold out the other two fingers (ring and little fingers). Hold the pose each time for at least three minutes. Repeat on the other hand.

October

As the hours of daylight shrink, the resistance towards sustaining morning walks or exercise programmes creates a moral tussle. But having dedicated most of the year to a disciplined routine, you refuse to succumb. Yoga has wisely reasoned that the beginning of winter is not a good time to introduce new practices. Instead, it advises you to stick to older practices, ensuring only that you don't skip them.

Right nostril breath (Surya bheda pranayama)

This activates the right nostril, which keeps you warmer and activates the stimulating part of your personality managed by the *pingala nadi* (right energy level). Here's how it's done: Inhale deeply from the right nostril. Exhale from the left deeply. Do five times initially. Avoid if you suffer from high blood pressure, ulcers or epilepsy.

November

Now that you are used to the chill in the air, sustain a warming practice, including regular rounds of sun salutations (*surya namaskar*) and *pranayama* such as *kapalabhatti* and *surya bheda*. A regular *pranayama* practice can help you detoxify your body and keep your metabolism, which turns sluggish in winter, efficient.

Shivling posture (linga mudra)

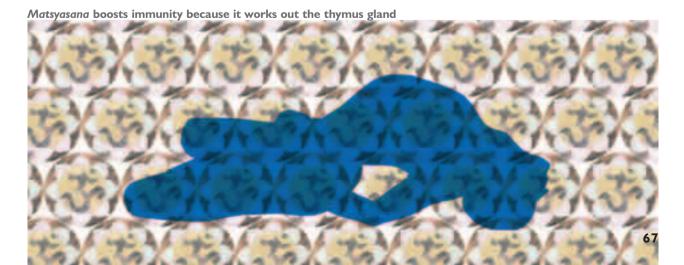
Join your palms, interlocking all the fingers. Hold up the thumb of the left hand, circling it with your right hand's index finger and thumb. This practice will keep your body warm, protecting you from phlegm-related problems. This *mudra* will also help boost your mood and help you burn fat. However, if you do this practice daily and hold the *mudra* for at least a few minutes, drink lots of fluids to avoid dehydration. Avoid it if you suffer from high blood pressure and ulcers. Instead, just hold the index finger to the thumb in the wisdom pose (*jnana mudra*) as an alternative.

December

It's the end of the year, and time to take stock. For some of us, this can be a critical period, even mildly depressing, aggravated by the dark, wintry mornings and cold in the air. There is even a term for this sadness, 'seasonal affective disorder'. But knowing the enemy means we can beat it! So beat depression with yogic chest-openers.

Half-camel (ardha ushtrasana)

Kneel down. Your torso should be straight. Put your right hand out in front, inhaling. Exhaling, tilt slightly back slowly. Now, without looking behind, dip your left hand to grasp the left heel. Keep breathing normally, enjoying the shoulder and chest opening up. Continue breathing normally as you hold the pose for a few seconds. Repeat on the other side. Keep your face looking ahead. If you suffer from knee pain, do a gentle back-bend, standing straight instead of kneeling for the *asana*. Now, inhale as you tilt back. This will help boost your mood, detoxify your body and strengthen the immunity system.



Higher love

True love is not a meek and persistent hope to receive, says Swami Chinmayananda

LOVE IS THE LINK THAT CONNECTS AND THE force that attracts. Love is the relationship that grows in joy and ecstasy between the lover and the

grows in joy and ecstasy between the lover and the beloved. It becomes a bond that holds them together in a permanent intimacy of joyous abandon.

But love is of two distinct types. Higher love is called *premabhakti* (devotion) and lower love is known as *sneha* (affection). When love is directed to a 'higher' object it is called *prema* and when it is directed to a 'lower' object of love it is called *sneha*.

Sneha is always for mutual benefit. There is in it a search for desire-satisfaction. There is togetherness in sneha, but for it to continue each will have to enrich the life of the other. For example, take the case of the expectant mother and her child. Even after coming out of the womb, we enter into such a relationship of mutual dependence with the world around. In a sneha relationship, there is a total dependence on those we love.

There are many who dread to take any responsibility and therefore come willingly under the protection of another. Such an individual depends upon other beings for his existence: his home, work, money, and his friends and relations. With these, he makes a prison for himself. This type of person as a spiritual student comes to depend upon his guru. Like a child who clings to his

Not only do these individuals maintain such a relationship toward parents and gurus, some of

them also have the same attitude toward God.

mother, he asks that all decisions be made for him.

"O Lord! I am nothing. Thou shalt lead me, guide me, help me." This is only the expression of *sneha* and not the calm glow of *prema*, the higher love.

In all these instances, the individual is not fully born. In the womb, as a growing foetus, we depend entirely upon the mother. Even after we are born, many of us still depend upon others for our existence.

This then is but a birth from the mother's womb to the world which becomes yet another larger womb.

To be born out of this dependence into the full freedom of personality is called the 'second birth', and true seekers of the Lord are therefore called 'twice-born'.

When we direct our love toward a higher, more inspired ideal, our minds expand, our faculties broaden, our vision deepens, and our efficiencies multiply. This type of love is called *prema*. When this love is directed toward the Lord, the divine Essence in man, it is called bhakti. When the same emotion of love goes toward external objects of pleasure things or beings—it brings us into a life of tensions and anxieties, sorrows and excitements. Then, the love degrades itself to be of the lower type, sneha.

This idea of giving is often misunderstood as a giving up of something—a painful

renunciation. But in Hindu culture, it is glorified as relinquishment (*tyaga*). To 'give' love, therefore, means to love everyone without expecting any gain or profit. The only demand of life is the privilege to love all.



To give love means to love everyone without expecting anything. The only demand of life is privilege to love all

Excerpts from The Art of Man Making; Rs 60; published by Central Chinmaya Mission Trust. The book is a complilation of 114 short talks on Bhagawad Gita by Swami Chinmayananda

Sure help at unsure moment.

PERSONAL ACCIDENT POLICY

Dangers on the road are waiting at every comer, at every turn. Beware I An accident can cripple your future and reduce your earning potential.

Take cover with Personal Accident Policy which covers against incapacities, injuries and hospitalisation expenses, subject to Policy conditions.

United India, one of India's largest general insurers, with over 1,200 branches, fully computerised and an annual premium income of nearly Rs. 3,000 crores, offers comprehensive general insurance cover for your health, home, office, shop & personal safety.



Support systems

Troubleshooting is on the agenda for **Dinesh C Sharma** as he tells the Purohits where to go when they need help with their new gadgets

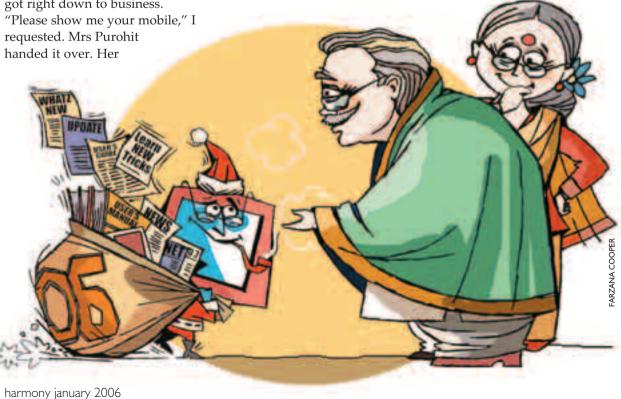
ast week, I was in Mumbai. I got in touch with the Purohits. I had called their mobile phone a couple of times but got a message that went, 'This number is unreachable.' Concerned, I got their landline number from our common friend Sachin Kalbag and dialled. When Mr Purohit heard my voice, he said, "So good to hear from you. All the numbers saved on my mobile have disappeared. We were hoping you'd call us and help."

That evening, I went over to their apartment. Waving away the usual offer of coffee and snacks, I got right down to business.

husband was right; their entire phone book was empty. "Did you press the 'Clear all settings' on the menu?" I asked them. "No," said Mr Purohit said. Mrs Purohit piped in, saying, "It happened on its own. We had just changed the SIM card and decided to SMS our new number to all our contacts. When we looked for them, they had gone."

Ah, I now guessed what the problem was. Another examination of their phone confirmed it. The Purohit's mobile had the option of storing phone numbers either on the phone itself or the

SIM card. The latter option had been enabled. Thus, when they changed their SIM card, the phone numbers went away with the old card. I asked for the old SIM card, which took 15 minutes for Mr Purohit to find it. I replaced the SIM card and copied all the numbers onto the mobile, changed back to the new SIM card and gave the phone back to the happy couple. "I have now changed the settings," I informed them. "From now, all numbers will be stored on the phone. So even if you change your SIM card again, the numbers won't go anywhere."



Mr Purohit had tried calling the customer care number of the manufacturer but was put on hold interminably. When he did get through, he was refered to the user manual. "Now, if we found the answers in the manual, why should we need any other help?" asked an agitated Mrs Purohit. "We keep facing small problems with all our gadgets. I wish there was an easier way to get help."

There is, I told them. On the Internet, you'll find websites of manufactures, which usually answer a list of 'frequently asked questions'. There are also a host of independent technology websites that focus on gadgets. "Hey, I've seen a programme like that on TV too," said Mr Purohit.

excellent example. The site has detailed product guides, product reviews and user discussion boards. The gadgets covered include laptops, mobile phones, digital cameras, DVD players, and computer components. And in the section 'Ask Techtree', you can post your questions for other users and technology experts.

"This sounds too professional," said Mrs Purohit, determined to play devil's advocate for the day. "It may not be good for beginners like us." I assured her otherwise. In fact, the website is an excellent resource for everybody. Readers post questions like, "I want to buy a digital camera; can you help me?" They mention the features they are looking for and

and didn't want to invite any more. I suggested that he could create a new email ID for such purposes—that way he could keep his personal email inbox clutter-free, yet register with websites and enjoy the benefits. He liked that. "Dinesh, tell me about other technology sites," he urged. I promised to email him a list when I was back home in Delhi (see Resources Page 94). "You can also find information about gadgets on web logs or blogs," I added. "Let me tell you what those are..." At this point, I was cut short by Mrs Purohit, who informed me, "Sachin told us all about blogs and blogging [Harmony, May 2005]. It's like an online diary." Mr Purohit impatiently added, "We know what they are, but where are these technology blogs?"

"You'll find them if you search

the Net," I replied. There are a huge number of blogs available on practically every gadget, and they dissect new products ruthlessly—some examples are www.gizmodo.com and www.lifehacker.com. "You can create your own blog where you enter the experiences you have with your gadgets and wait for

> "I wonder if men and women from all over the world will respond to my blog," he said excitedly. "They'll respond as long as you don't put your photograph on the site," responded Mrs Purohit caustically. As always, she had the last word.

feedback," I added. I could tell

that gleam in his eye.

Mr Purohit liked the idea; he had

On some websites visitors offer and seek advice on gadgets from other surfers

"They were talking about different digital cameras. Now where was that?" It must be Gadget Guru on NDTV Profit, I said. Usually, business channels have programmes that review new products. Viewers send in their questions, which are answered by experts. On Gadget Guru's website, www.ndtvprofit. com/gadgetguru, visitors give their feedback on gadgets-from projectors to mobile phones—and seek advice from others.

Television shows may not answer specific technical queries or talk about peripherals like a mouse, printer or software products, but a specialised technology website will. www.techtree.com is an

their budget, and other readers respond. Another website is www.zdnet india.com, where you get detailed reviews and test reports of new products as they hit the market.

"All this information for free?" wondered Mr Purohit, his turn to play sceptic. "Yes," I replied. "But usually such websites require you to register with them to ask questions and get replies." "See, I knew there was a catch," he fumed. "We'll have to give them our email address while registering and my mailbox will be flooded with useless newsletters." Evidently, Mr Purohit had suffered his share of spam (unsolicited and unwanted mail)

Dinesh C Sharma is a science and technology columnist based in New Delhi. He is a regular contributor to Cnet News.com (US) and The Lancet (UK)

Going it alone

Experts at www.naukri.com answer your queries and concerns on jobs after retirement





I am a 52-year-old housewife from Nagpur and the president of a local mahila mandal with 37 members. I would like to make our mahila mandal self-reliant, freeing us from

dependence on outside funds. Please suggest some options where members can contribute as well as earn at the same time.

There are no limits to the projects you can initiate. Options include basket weaving, agarbatti-making, tiffin-box chains or even starting a small mess. In fact, with good planning, your mahila mandal can go on to play a pivotal role in the community. All you need is quality work and the willingness to keep learning and sharing so that the focus on development and generating revenues is not lost. Many companies, as part of their corporate social responsibility (CSR) initiatives, will help you develop your plans and structure them to current needs and demands. There are also many government projects and United Nations development projects that could help you. For more information, check out websites such as www.tata.com/0_our_ commitment/community_initiatives/overview.htm, www.britishcouncil.org/india-governance-networkscsrnetwork.htm, www.goodnewsindia.com, and www.villageearth.org.



I am 59 years old and based in Indore. I am a post-graduate in computer science and I retired as professor from Lucknow University where I taught computers. Now, I

would like to continue teaching but I'm not sure whether to approach computer-training institutes for work or invest in an institute of my own. Please help me decide.

As yet, Indore is a non-IT city. It's difficult to say whether it's feasible to start your own institute. The first thing you must do is gauge the market. Make a slow start by working at an existing computer institute. Later, see if the institute approaches companies in the city with a proposal to impart computer training to employees. If and when you start your own computer institute, be sure to keep it small. Just focus on basic computer training, giving personal attention to every student. As the word spreads, you will start getting more students. And don't forget to read up on the latest updates. All the best!



My father is retiring this year and plans to shift to our native village near Karwar, Karnataka. He wants to start a poultry farm there. I am worried that things may not work

out as expected. How viable is the poultry industry and what are the risks involved? What permissions are required from the government to start a poultry farm? And are there any special government grants available?

There are two kinds of poultry farming: commercial farming and rural backyard farming. Poultry development in India has taken a quantum leap in the past three decades, but the growth has been largely restricted to commercial poultry. Rural backyard poultry, which contributes nearly 30 per cent to national egg production, has been a neglected sector so far. As it requires minimum infrastructure, it is generally practiced in rural and tribal areas. As for commercial poultry, you don't need any government permission to set up a farm. Your father can get a loan from banks with refinance facility from National Bank for Agriculture and Rural Development (NABARD). Also, United India Insurance Company provides various schemes for insuring birds in the farm. For more information you can also log on to these websites: www.nabard.org/roles/ms/ah/broiler.htm; http://dahd.nic.in/poultryconcept.htm; http://dahd.nic.in/bf1.htm; www.uiic.co.in/poultry.jsp

Tailoring a new start

Chandra Sinha designs a new life and career after losing her husband



Chandra Sinha exports saris and garments to foreign countries

ix years ago, when her husband Captain D C Sinha, a naval officer, passed away, Chandra Sinha was "a broken person". At the time, she lived in New Delhi and had a lucrative career in beauty and skincare. She started out as the principal of herbal queen Shahnaz Husain's Women's World, whom she met on a flight in the late 1970s. Besides teaching, she also ran a beauty parlour called Chandra's. "I couldn't bear the loss of my husband," she recalls. So she gave up her business in the capital and returned to her hometown Kolkata in 2001. The city helped

her reunite with a lot of her close friends. It was time to start life

convert this talent into a career. With Rs 25,000 from her husband's savings, she started her business, creating saris and other garments with *kantha* (simple, running stitches on fabrics) and Parsi embroidery (exquisite floral and animal motifs in satin stitches).

Sinha believes in quality rather than quantity. She operates from her rented workshop in Golf Green, South Kolkata, to make a profit of Rs 3.5-4 lakh a year. She exports garments to foreign countries like the US, Canada, UK, France and Middle East.

With her daughter and son both married and settled in Delhi, the 55-year-old has no financial obligations. Though she gets money after completion of projects, she does not forget her responsibility towards her 20 workers, women from poor

"My unit is not just for earning a living. It's also an attempt to empower women"

from scratch, personally and professionally. Moving from city to city with her husband throughout his career, Sinha had learnt skills, like candle and doll making, tailoring and embroidery.

In fact, garments were a passion and she loved making outfits for friends and family. Once she was back in Kolkata, she decided to families who she pays a minimum of Rs 3,000 a month. "My manufacturing unit is not just for earning a living," she says. "It's also an attempt to empower these women." For their part, they adore "aunty", who has helped them get a fresh start to their lives—just like her own.

— Ritusmita Biswas

Her rightful share

What are a widow's rights to her husband's property? Amitava Ganguly clarifies

Under Hindu personal law, what property rights does a widow have?

When a male Hindu dies without writing a will, the succession to his property is not automatic and all the direct descendents—his widow, his sons, daughters, mother and other specified heirs—have to apply for succession under Class I of the Schedule of the Hindu Succession Act, 1956. In the absence of a will, the wife takes her share as any other descendant and not as a

widow. It's important to note that a case of non-chastity against a Hindu widow is no ground under the Act for disqualification to succession of her husband's estate.

This rule is not applicable to a widow of the son or the grandson of the deceased. Unlike the widow of the deceased who has a right over the property, they are not entitled to the property if they remarry before the succession case opens before a court of law.

Is a widow entitled to a share of her husband's property if her husband embraces another religion like Islam? How does a Muslim widow inherit the property of her deceased husband?

There is an interesting twist here. If a Hindu man, with a Hindu wife and children, embraces Islam, and consequently marries a Muslim, his estate shall pass on to his Muslim widow and children upon his death, and not to his Hindu widow or children. Under Muslim law, no widow is excluded from succession. A childless Muslim widow is entitled to one-fourth of the property of the deceased husband, after meeting his

funeral and legal expenses and debts. However, a widow who has children or grandchildren is entitled to one-eighth of the deceased husband's property. If a Muslim man marries during an illness and subsequently dies of that medical condition without brief recovery or consummating the marriage, his widow has no right of inheritance. But if her ailing husband divorces her and afterwards,

he dies from that illness, the widow's right to a share of inheritance continues until she remarries.

Can a Christian or Parsi widow claim a right over her husband's property in the absence of a will?

A Section 33 of the Indian Succession Act governs the transfer of property in case of a Christian widow. If the total

> value of property is not more than Rs 5,000 and a person dies intestate (without a will) without direct descendants, his widow gets the entire property. But in cases

where the property is worth more and there are other direct descendents,

a Christian widow gets one-third of the property of her deceased husband. In the absence of any other direct descendents, she shares half the property with the deceased's kindred (relatives by blood); in absence of any kindred, she gets the entire property.

Under the Indian Succession Act, there are special provisions for a Parsi widow. She gets double the share of each daughter. She receives half the property if she didn't have a son or if that son died without getting married. However, if her son is deceased and left behind a widow, she inherits only one-third of the property.

Special Fares for Senior Citizens to USA, Canada, UK & Europe*



Contact our Toll Free Numbers 1600 227722 / 25489999 or your travel agent *Conditions apply



In unison

Harmony and other organisations to share resources



Representatives of senior organisations at the meeting

WHEN THE HARMONY INITIATIVE WAS

launched in June 2004, one of its stated aims was to bring all organisations working for silvers under a common umbrella. Now, more than a year and a half down the line, there is some concrete progress on that front.

The breakthrough came in August 2005, when *Harmony*, along with other organisations working for senior citizens, participated in a three-day event organised for silvers in Mumbai by the 'Corporate Social Responsibility Cell' of the Bombay Chamber of Commerce. At the event, several organisations including *Harmony* voiced the need for like-minded groups to network and share existing resources.

On 31 August 2005, representatives of 13 senior citizens' associations met again to discuss how they could communicate better and share their resources and experts—in health, finance and law. They decided that every month, beginning November 2005, one association would organise a seminar, workshop or simply, a get-together to promote the cause of silvers in the city. "The theme of the event will be need-based," says Vandana Bhadra, project in charge at Bombay Chambers of Commerce. "We will only help streamline the interaction."

To know more about the centre and its activities, call us at (022) 30976440/6441 or email centre.thakurdwar@harmonyindia.org

Though the plan didn't take off as scheduled in November (owing to organisational difficulties), things are now on track. The first session will take place on 28 January 2006, organised by Mahim Senior Citizens' Association, and will comprise talks on self-defence, self-reliance and gainful occupation. *Harmony*'s turn will come in February 2006 – in January, the team's efforts will be concentrated on the 5-km Silver Run at the Standard Chartered Mumbai Marathon (15th January), which will be attended by several senior citizens' associations.

While most NGOs working for the elderly still remain localised, this is a step towards solidarity at a basic level. There's another word for this unity: harmony.

IN JANUARY

HEALTH CAMPS

Jan 20: A day camp on bone density by Dr Vibha Kapadia

WORTH YOUR WHILE

Jan 18 onwards: Chess, carom and table tennis tournaments

Jan 25: 5.15 pm to 6.15 pm. Session on 'fun cooking' by Deepa Agarwal

INTERACTIVE SESSIONS

Jan 6: Mujhe Kuch Kehna Hai; 5.15 to 6.15 pm

Jan 20: 5.15 to 6.15 pm. A makeover session by beauty experts

SPECIAL EVENTS

Jan 15: *Harmony* sponsored 5 km Silver Run, as part of Mumbai Marathon 2006.

Jan 17: Dance Show with Sudha Chandran; Venue: Dinanath Mangeshkar Hall, Vile Parle (E)

Programmes are subject to last-minute change

Health, naturally

Home remedies to keep the allopath away

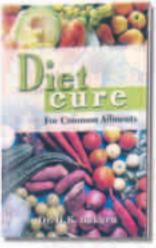
Journalist Manisha Jain lists the medicinal and curative properties of 26 common plants—like orange, carrot, spinach and figs—in *Plants for Good Health*. This easy-to-hold handbook tells you how apples and grapes increase your immunity to diseases and improve eyesight, and how black carrot juice keeps constipation at bay. Just stock your fridge with vegetables and fruits and do battle with coughs and colds, anaemia and ulcers. A home blender and Jain's list of recipes promise health, and hair, skin and eyes that shine.

Rupa; Rs 95; 55 pages

In Dadi Maa Ke Nuskhe for Aches & Pains, Swadesh Kohli tackles every type of inflammation—wrist, knee, neck, shoulder, jaws, heel and back. Tackle aches and pains in time, he urges, before they lead to permanent disability. His prescription: lead an active life, eat a balanced diet and avoid caffeine. There are lots of diet management tips and natural remedies too. For example, if you suffer from arthritis, squeeze half a lemon in a glass of water. Drink this eight to 10 times a day, as hot as you can stand it. Nita Mehta; Rs 89; 102 pages

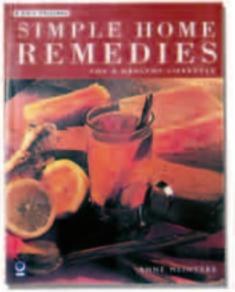
Association, has written 13 books on nature cures. One of them is *Diet Cure for Common Ailments*, which covers ailments like allergies, arthritis, asthma, backache, colitis, cataracts, glaucoma, constipation, blood pressure, obesity and prostate problems. Every chapter offers diet guidelines, exercise and yoga instructions and home remedies. The treatments suggested could take time, effort and self-discipline, acknowledges Bakhru. But what do you have to lose?

Jaico; Rs 175; 363 pages









In Simple Home Remedies for a Healthy Lifestyle, herbalist Anne McIntyre offers natural cures under three categories: "From the kitchen cupboard"; 'From the garden and hedgerow'; and "From the bathroom cabinet". The first section includes alcohol—for external use. The second is all about plants like rosemary, marigold and lavender to cure coughs, colds, sore throats and chest infections. And the third urges you to store tincture of iodine and castor oil in your bathroom cabinet as quick remedies for domestic accidents. Every page has a 'Folk Remedies from the Past' section that reminds you how people once survived without modern medicine.

Gaia; Rs 165; 95 pages

-Ruchi Shah

BOOKSHELF

BRIEFLY

Prison seems to have taken its toll on **Jeffrey Archer**'s writing. His typically gripping plot, full of twists and turns, is missing in **FALSE IMPRESSION** (Pan Books; Rs 251; 385 pages). What you have instead is a weak story about the connection between Van Gogh's Self Portrait with Bandaged Ear and the brutal murder of an old woman (the night before 9/11), with her earlobe cut off. Art dealer Anna Petrescu, presumed dead after the 9/11 attack—the one thing that is vividly depicted in the book—sets out to avenge the murder. She steals the Van Gogh, shields it from her boss, a fierce Romanian tycoon, and traverses the world, from Toronto to London, Hong Kong, Tokyo and Bucharest, to find some answers. If you manage to stay with the book till the end, you'll find out what they are.

The three years spent by **Po Bronson** studying multi-cultural and multi-generational families has been worth the effort. Collecting experiences from 700 people, **WHY DO I LOVE THESE PEOPLE?** (Harvill Secker; Rs 605; 381 pages) tells us 19 stories. For instance, you read about the mother trapped underwater at a river in Texas who has to bargain for her own life and her children's; the father and daughter who return to their tiny rice-growing village in China, hoping to rekindle their love for each other; the Indian woman who breaks free from her abusive father and forced marriage to gain her individuality. Each story is a triumph of hope through the most vulnerable realities. Surely Oprah is working to feature these families on her show.

Like Po Bronson, award-winning Norwegian journalist **Asne Seierstad** spent a great deal of time learning about the lives of ordinary people—the people of Serbia. **WITH THEIR BACKS TO THE WORLD** (Time Warner Books; Rs 249; 340 pages) is the literary equivalent of a rolling movie camera, panning on Titoists, rock stars, fugitives and poets, providing new insights into the Serbian mind and way of life. Seierstad makes no judgements, preferring to let the reader meet the subjects first-hand—that's the book's real achievement.

Former US president **Jimmy Carter** doesn't like what's happening to America. Drawing on his own experiences as a president and a Christian, he tells us why in **OUR ENDANGERED VALUES: AMERICA'S MORAL CRISIS** (Simon & Schuster; Rs 1,036; 212 pages). He is dismayed by the influence of fundamentalism both in religion and in politics and accuses the neoconservatives who guide the Bush administration of having "imperialistic goals". Post-9/11 human rights violations, gun control, nuclear proliferation, the death penalty, environmental degradation, women's rights—there's no subject Carter does not touch upon. The thing is, he doesn't do it spewing vitriol but with dignity and eloquence.





Spread the word

All good books deserve to be read. To

make sure they are read by as many people as possible, Asia's leading Englishlanguage publisher Penguin India launched its regional language publication division in 2005. For starters, four Hindi titles made their debut, including Khushwant Singh's bestselling *Paradise and Other Stories* as *Jannat Aur Anya Kahaniyan* and Anita Nair's *Ladies' Coupe* under the same name. The other two books were Namita Gokhale's *Shakuntala* and Arun Prakash's *Hamara Hissa* In 2006, more Indian languages including Marathi and Malayalam will be added to the list. In every language, there will be a mix of original titles and translations of Penguin India's English titles.

STRENGTHEN YOUR BODY. FEED YOUR MIND.



FREE ZANDU CHYAVANPRASH SPECIAL AVAILABLE WITH EVERY SUBSCRIPTION TO HARMONY.

Now there's even more reason to subscribe to Harmony, the magazine specially for people above 55. Where you'll find relevant articles on issues like health, cooking, fitness or even fashion. And meet people like yourself. Fill in the enclosed form today.

And enjoy this magazine for a long time to come.

celebrate age harmony



Subscribe to Harmony Magazine now and get



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

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

And the subscriber will also get Zandu Chyavanprash Special free with this offer.

Subscription	You Pay	You Get
2 years (24 issues)	Rs. 384	Zandu Chyavanprash Special 2 bottles of 450 gms. worth Rs. 210
1 year (12 issues)	Rs. 220	Zandu Chyavanprash Special 1 bottle of 450 gms. worth Rs. 105

Please fill in CAPITAL LETTERS and mail the form below with your Cheque / DD in this Business Reply Envelope. In case of Credit Card payment you may fax the form to 011-2368 4841.

Personal details: Mr/Mrs	3,			
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 LM	IL-A/C Harmony for	Rs		
(Add Rs. 10/- for non-Dell	hi cheques) or please	e charge to my (Credit Card.	
Card Number	Amex	Visa	Master Card	Diners
Card Member's Name				
Card Expiry Date		Month L	Year L	
Card Member's Signature				
Date of Birth	Date	Month	Year L	
I want to gift the subscri	ption to (Please do r	not fill if subscrib	ing for yourself):	
Mr/Mrs/Ms First N	lame			
Last Name				
Postal Code	Country			
Phone (Off.)		(Res.)		
E-mail				harmony
Website: www.harmonyindi	a.org For queries e-	mail us at: harmo	onycare@intoday.com	the magazine

SUBSCRIPTION TERMS & CONDITIONS: Rates and offer valid in India only. Allow 3-4 weeks for processing of your subscription. Free subscription gift will reach you within 8-10 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 dispatched. The free subscription gifts are covered by guarantee for manufacturing defect/quality/damage in transit as per standards laid down by the manufacturer. Add Rs. 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 the decision 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, Videocon Tower, 13th Floor, E1 Jhandewalan Extension, New Delhi

- 110055, Call: (011) 5102 0913. Fax: (011) 2368 4841. E-mail: harmonycare@intoday.com

NOTE: The 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.

he 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 website A Dhirubhai Ambani Memorial Trust Initiative

The first click of the mouse. www.harmonyindia.org

Hundred years of plenitude

Uma Vasudev believes in feeling young with the young and young with the old

THEY MAY SAY LIFE BEGINS AT 40 BUT 70 IS NOT that bad either. The key is to feel young with the young and young with the old. That way you establish a perfect equation with the aspiring ambitions of the former and the revealing memories of the latter. The secret of it all is to be a good listener. Then both the worlds open out to you, and I sometimes forget that I am no longer 30.

The real shock comes only when you meet your contemporaries—an old friend with wobbly legs and grey hair or yet another with long teeth. "God,

what's wrong with her teeth!" I exclaimed to a common friend and got my first lesson on awareness of age. She exclaimed, "Don't you know! The gums recede as you grow older so the teeth look bigger!" I went home and smiled at the mirror. Not too bad, I thought and let my smile linger.

That also set me thinking. Does one begin to look the way one feels? Or was I, in essence, like Dorian Gray, covering the reality within to defy the years? I went through brief trauma before I came to the conclusion that all three feelings are intertwined: if you look good, you feel good and then you do good. The binding factor that seemed to emerge from all this was the 'do good' factor.

It is amazing how economic development and health services have changed the concept of

longevity. In 1947 when India became free, the average life span was only 27 years. Now, 58 years later, it is 57 years. Earlier, 60 was not only considered to be a ripe old age but also symbolised the beginning of a gloomy life. The Punjabis have a

brutal way to describe this—they call it *sathiya jaana*, meaning going on to an imbalanced 60 years. But how would anyone describe the Bachchan phenomenon at 63? Sometimes I think that if there were a poll held on the choice between being 33 and young and being a Bachchan and 63, the majority would go for the latter!

We seem to be reliving the age-old Hindu concept of the four stages of life. Divided into 25 years each—from birth to intellectual maturity as a student, the next 25 years as a householder, from 50

to 75 years as a citizen with social responsibilities, and from 75 to 100, as a thinker on life and death.

As a writer, one is lucky. One is at all ages at all times, having to see through into the hearts of all, to gauge the feelings, discover the motives and empathise with the travails of a generation. You live a hundred lives with a hundred heartbeats. Where's the time to grow old? And yet, reality has a habit of being intrusive.

Amnaya, my nine-year-old grandson, came to me one day and said, "My exam results will be declared on the 20th of this month." I congratulated him. After a while, the subject of his exams came up again. "When will your teacher..." I began to ask Amnaya again only to remember he had already told me. "Oh yes, the 20th, of course," I trailed off.

"Naani!" he exclaimed. "You're like daadi. She too asked about the results and then remembered I'd already told her!"

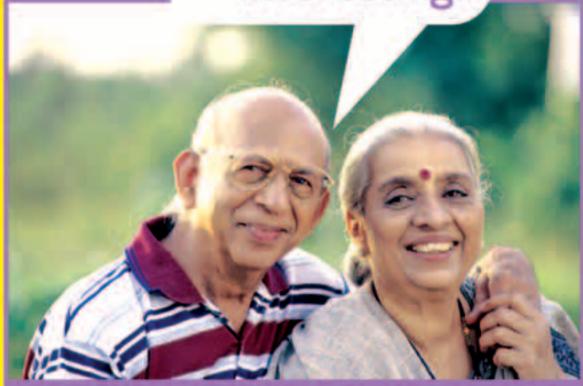
Oh dear, that seemed to be like the final judgment. -



As a writer, you live a hundred lives with a hundred heartbeats.
Where's the time to grow old?

Uma Vasudev is an author and art critic. She has written a biography of the former prime minister Indira Gandhi and her latest biography of flute maestro Pandit Hariprasad Chaurasia is titled Romance of the Bamboo Reed





THE GREATER BOMBAY CO-OP BANK LTD.

OFFERS 9%* INTEREST

ON DEPOSITS FOR SENIOR CITIZENS.

* For period above 3 years up to 5 years

THE GREATER BOMBAY CO-OPERATIVE BANK LTD. (SCHEDULED BANK)

Corp. office: "Baldota Bhavan", 3rd Floor, 117, Maharshi Karve Marg, Churchgate, Mumbai - 400 020, Ph. 22075315, 22076489, 22077709, Fax: 22076989. E-mail: gbcbho@bom7.vsnl.net.in/info@greaterbank.com Web: www.greaterbank.com

BRANCH	PHONE NO.	BRANCH	PMORE NO.	BRANCH	PHONE NO.
Andheri (E)	28370794, 28370772	Dahisar (E)	28281409, 28285991	Naigaon	24106850, 24123229 8
Bandra (W)	26420150, 26415737	Ghatkopar (E)	25128936, 25124906	Thane (W)	25372928, 25363703
Bandra (W)(Ext.)	26438849, 26438850	Goregaon (W)	28723793, 28765076	Vasai (W) 95	250-2340321, 2340839
Borivali (E)	28938559, 28905036	Kandivali (W)	28051086, 28051095	Versova	26342832, 26346248
Bhuleshwar	22408890, 22413642	Malad (W)	28807088, 28823163	Vile Parle (E)	26144977, 26191318
Dadar (E)	24112232, 24172071	Nerul (W)	27864009, 27711131	Wadala (W)	24125638, 24172248

Memorable moments

Amita Malik looks back on her childhood in Shillong and Guwahati

WE ALL HAVE HAPPY MEMORIES OF OUR

childhood. I grew up in Assam when Meghalaya was still part of it and Shillong was the capital. I have ties with Guwahati, where I grew up, and Shillong, where I did my schooling. Though my father was working as a professor in Guwahati, we had a beautiful house in Shillong with a garden filled with lilies and roses. We also had peaches and strawberries growing next to the vegetable garden from where we got baby potatoes, which we would roast in the evening at the drawing room fire place.

tree decorations were unusual, and typically northeastern—they were decorated with fresh oranges, straight from the orange gardens near Guwahati. Of course, there was the much-desired Christmas cake along with chicken patties from Guwahati's two famous bakers, Jammatullah and Sheikh Brothers. We all joined in singing Christmas carols with the boys after tea. The only sad memory is that of a boy called Bestwell Soames, who was a skilful violinist. He died after a failed tonsillitis operation. We still remember him, as a friend and a fine musician.

I still cherish the memories of Christmas and New Year celebrations in Guwahati. Schools in Shillong—St Edmund's for the boys and Loreto Convent for the girls—would close for winter. Both the schools, run by Irish religious orders, provided education of the highest quality. As a result, we know as much about Christian festivals as about Hindu, Muslim or any other festivals. It is not generally known that as a result of early Christian missionaries from Wales and Italy, two of the most famous musical centres in the world, Indians from the Northeast, many of them Christians, are among the best choral singers in the country. It's a pity that we only get to hear them on radio and Doordarshan (the private channels could not care less) around Christmas every year.



We would get baby potatoes from our vegetable garden and roast it over the fireplace in our drawing room

Among my father's students was Madhurjajit Singh, grandson of Manipur's last king Tikendrajit Singh. Tikendrajit Singh had to face the gallows because he stood his ground against the British. So whenever Madhurjajit walked the streets of Imphal, people would bow to him with respect. Years later, when I was on a visit to Ladakh, I was invited to a reception at the commissioner's house. I was surprised to hear a voice say, "Amy [my pet name], what are you doing here?" I responded with equal surprise, "Madhurjajit, what are you doing in Ladakh?" He replied, "I joined the Frontier Civil Service and now I am posted here." I had played tennis with him in college. He introduced his wife, a warm woman with long hair that almost touched the ground.

To return to Christmas in Guwahati, my father's students from the Northeast, including the Khasis, Garors and Lushais (now called Misos) were a delightful lot. Every year, they would invite us on 25 December to Christmas tea. Their hostel was a large bungalow on the banks of the magnificent Brahmaputra River. The Christmas Three years ago, I again caught up with Madhurjajit in Imphal. He's retired now but the warmth on his and his wife's face is still the same. We sat for a long time chatting and exchanging memories of my father, 'Sir' for him, and our happy student days in Guwahati. Because those were the days.



Unbelievable Offer ONE YEAR'S SUBSCRIPTION FOR



Rs. 120/-

350/-

IDEAL GIFT Gift Life Positive subscriptions

to family & friends for the new

year and earn a life time of

gratitude

HURRY!



VEAR	ISSUES	ACTUAL PRICE	SAVE PRICE	YOU PAY (%)
	ERGL	SH SUBSCRI	PTION	
LIFETIME	180	6,600	2,650	3,950
S YEARS	60	2,200	750	1,450
3 YEARS	36	1,320	370	950
T YEAR	11.	840	330	120
	OVER	SEAS SUBSCR	PTION	
2 YEARS	24	US S 112	US \$ 52.05	US S 59.95
1 YEAR	12	US 5 56	US \$ 16.05	US \$ 39.95

SUBSCRIPTION FORM FOR HARMONY READERS Recipient Name (Demokratia) Occupation Address £-mail Mahiw Signature

P.	AYMENT DETAILS
Cheque	DD No.
for fa	
Dated	
Bank	
Or char A/c No	ge my American Express Cord
Espiry	Oute
Date of	Birth
Signatu	

TERMS & CONDITIONS FOR DOMESTIC AND INTERNATIONAL

Figure after 4-6 weeks for processing your subscription request. • Magus Media Pvt. Ltd. reserves all rights to terminate or extend this offer or any part thereof at any time or to occupit or reject any or all forms received or their absolute discretion without essigning any reason. • All disputes will be subject to New Defts parallelision only.

HADUS MEDIA PVS LTD.

Payment by DEMAND DRAFT & MONEY ORDER only in favouring "MAGUS MEDIA PVT. LTD."



THE AVIATOR

"Before I fade into oblivion with old age, I want to put India on the world map of aviation," chairman emeritus of the Raymond group Dr Vijavpat Singhania told Harmony in November 2005. He kept his word. On 26 November 2005, the aviator-entrepreneur reached 64,997 ft in his multi-coloured hot-air balloon, breaking the world record of 64,997 ft set in June 1998 in Texas by Per Lindstrand. The balloon reportedly crashed near Nashik and the capsule Singhania ejected in suffered extensive damages. On 19 December, Singhania was sworn-in as the sheriff of Mumbai



GIFTING A LEGACY

When Bill Gates Sr. turned 80 on November 30, his son gave him the perfect gift: a lasting legacy. Microsoft founder Bill Gates, 50, announced an 80-year, \$33.3million scholarship programme at the University of Washington's School of Law, in his father's name. The law school is Gates Sr's alma mater. Five students will get a full scholarship each year in exchange for commitment to dedicate seven years to public service after graduation as a legal aid. "This is a country where the contribution of government and that of charitable agencies are indispensable," said Bill Gates Sr. "I couldn't be more thrilled." Good job, son.



WORLD LEADER

This is the seriously big league. According to the 2005 CEO Capital Study, conducted by public relations firm Burson-Marsteller and the Economist Intelligence Unit, chairman and chief mentor of Infosys N R Narayana Murthy, 59, is the eighth most admired business leader in the world. Murthy rates higher than CEOs such as NewsCorp's Rupert Murdoch, General Electric's Jeffery Immelt and HSBC's John Bond. Another Indian, Mittal Steel's Laxmi Mittal came in at No 15. Microsoft chairman Bill Gates tops the list. The study was conducted in 65 countries between May and July 2005.

BIRTHDAYS



Congress president Sonia Gandhi turned 60 on 9 December. She spent the day visiting earthquakehit areas of Jammu and Kashmir. Party men in Ludhiana grabbed the limelight by installing a lifesize wax statue of Gandhi.



Actress Sharmila Tagore, 59, shares her birthday with her one-time co-star Dharmendra. On 7 December, she spent the day on the sets of daughter Soha Ali Khan's new film titled Ahistha Ahistha.



Former prime minister A B Vajpayee turned 81 on 25 December. The BJP celebrated the day as Sankalp Diwas (Pledge Day).

Actor-turnedpolitician Dharmendra turned 70 on 7 December. He celebrated it quietly

with family and friends.



Liquor baron Vijay Mallya brought in his 50th birthday in customary style. American singer Lionel Richie was

among the list of invitees.

VISITORS

DEC 15-17 Who: Ted Turner, 67, founder of CNN and philanthropist

Agenda: To raise funds for

the United Nations Foundation, an independent entity he founded in 1998 with a donation of \$1 billion. The foundation supports projects in India.

Extracurricular activities: He got the 'CII Exemplary Social Entrepreneur Award' for humanitarian causes.



DEC 16-18 Who: Buddy Guy, 69, a blues guitarist who influenced legends like Jimi Hendrix, Eric Clapton, Jimmy Page and Stevie Ray Vaughan.

Agenda: To perform live at the NCPA, Nariman Point, Mumbai. Extracurricular activities: He spent a day meeting music buffs in the city, took a walk on Marine Drive and dined at some of the finest restaurants in Colaba and suburban Bandra.



DEC 4-7 Who: Bill Gates. 50, chairman and chief software architect of Microsoft **Agenda:** Plans

to invest \$1.7 billion in India on HIV/AIDS control, drug development for visceral leishmaniasis (kala azar) and setting up offices in 33 cities Extracurricular activities: He met children from Delhi slums, members of the transgender and sex

worker communities, and AIDS

patients at a hospital in Chennai.

IN PASSING



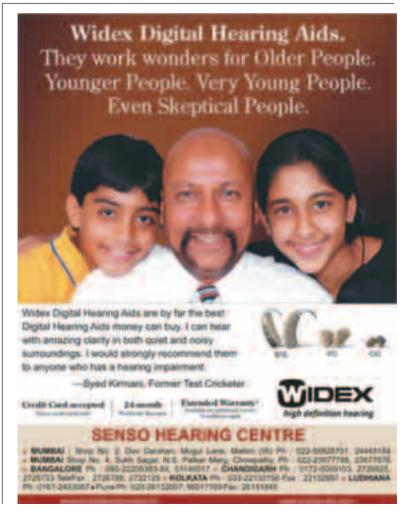
Umrao Singh was a recipient of the Victoria Cross, the highest award for bravery given by the British government, for repulsing the advancing Japanese army in 1944. The 85-year-old honorary captain from Jhajjar died in Delhi on 21 November.



Dorothy Law Nolte, 81, penned the poem Children Learn What They Live. After two decades of anonymous circulation, Nolte claimed rightful authorship of the poem in the 1970s. She died on 6 November in California.



His name was synonymous with mythology on the small screen. Ramanand Sagar, 87, who kept millions of people glued to serials like the Ramayana, passed away on 12 December in Mumbai.



HEADSTART

LAUGH LINES



A little old lady was selling seashells on a street corner. One day, a well-dressed man passed by her and she grabbed his arm. "How about some nice seashells?" she asked. "No, thank you," the man replied.

Suddenly, the woman clutched her throat and fell to the pavement. "What's wrong?" asked the man. "I think this might be it for me," the old woman wheezed. "Please buy some of my seashells." Deeply touched, the man handed over enough money for all the shells just before her eyes slid peacefully shut.

The next day, the man was walking down the street and saw the woman again vending her seashells. "Hey," he yelled to a police officer. "I thought she passed away yesterday." The officer smiled knowingly. "Ah, but you were conned," he replied. "You see, she sells seashells by the seizure."

Mr Arora recently went to a new doctor. After two visits and exhaustive lab tests, the doctor told him he was doing fairly well for his age. A little

concerned about that comment, Mr Arora couldn't resist asking him, "Do you think I'll live to be 80?" He asked, "Well, do you smoke tobacco or drink beer?" "Oh no," replied Mr Arora. "I've never done either."

Then he asked, "Do you eat red meat?" Mr Arora said, "No, I've heard that it isn't healthy." The doctor asked his next question: "Do you spend a lot of time in the sun, like playing golf from morning until evening?" Yet again, Mr Arora answered, "No." The doctor asked, "Do you gamble, drive fast cars, or fool around with sex?" "No," said Mr Arora, "I've never done any of those things." The doctor looked at him slowly, hesitated for a moment, then asked, "Then, why in the heck do you want to live to be 80?"

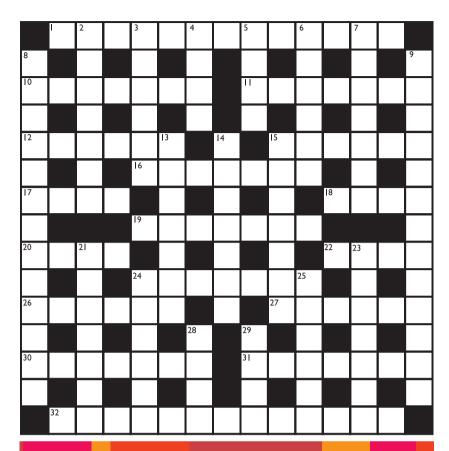
An elderly gentleman was on the operating table awaiting surgery and he insisted that his son, a renowned surgeon, perform the operation. As he was about to get the anaesthesia, he asked to speak to his son. "Yes, Dad, what is it?" His father replied, "Don't be nervous, son; do your best and just remember, if it doesn't go well, if something happens to me, your mother is going to come and live with you and your wife."

After dying in a car crash, three friends went to heaven. They were all asked the same question: "When you are in your casket, and friends and family are mourning over you, what would you like to hear them say about you?"

The first guy immediately responded, "I would like to hear them say that I was one of the great doctors of my time, and a great family man."

The second guy said, "I would like to hear that I was a wonderful husband and schoolteacher who made a huge difference in our children of tomorrow."

The last guy thought for a minute and replied, "I'd like to hear them say. 'Look, he's moving!"



EXCLUSIVE HARMONY CROSSWORD 16

By Raju Bharatan

ACROSS

- I The legendary Indian spinner? (7–6)
- **10** Botham is one, Bachchan another (3 3 1)
- II This peg or two down is what Shekhar Suman aims to bring Sherry (7)
- **12** Zee! Tina Sharma, if full of promise as a Sports Jockey, still is (2 4)
- 15 Mr & Mrs Tendulkar: past, present and future (6)
- **16** You are tart embracing half hourly (4 3)

- 17 Wonder where? (4)
- **18** Longing for money the world values (1 3)
- **19** Custodian Goa figuring in a lie (1 6)
- **20** Dick to follow if it is the classic movie (4)
- 22 Gutsy Arthur as a female? (4)
- **24** Not yell to withdraw tennis ace (7)
- **26** Suggesting a bad taste left in the mouth? (6)
- **27** How 'privileged' is this worker in India! (6)
- **30** So eccentric Shoaib Akhtar comes through as (7)
- 31 Knob suggesting 'Knock before

- you enter'? (3 4)
- **32** Role in which the cutie Hindi screen steno had to guard against getting 'typed' (3 5 5)

DOWN

- 2 One who aids in match-fixing? (7)
- **3** No record of First Information Report earlier? (1 5)
- **4** Those who determined whether Sourav stood or fell? (4)
- **5** Mere piya gaye Rangoon kiya hai wahaan se telephoon (4)
- **6** The TV picture is that he is yet to take batting root (3 3)
- **7** The talk of the town? (7)
- **8** Christine performing they just couldn't resist looking into (1 3-3 6)
- **9** First thing at which the cannibalstowaway sought to have a look on board the ship! (9 4)
- 13 Matchlessly firm was Indian Hockey's hold on it right up to the 1956 Melbourne Olympic Games! (3 4)
- **14** *Nainon mein preet hai, hoton pe geet hai (7)*
- **15** Scot air for Zimbabwe's last world-class off-spinner (7)
- **21** Indicating how thick the breakfast loaf is? *(*7*)*
- **23** Part of Karnataka making him go back into South Africa (7)
- **24** Foot in front of a straight one, smooth as smooth could be (6)
- **25** Sunil Gavaskar to Marshniel as distinct from Sachin (2 4)
- **28** British Library groan, so much hot air (4)
- **29** Kind of performers the Shilpa-Geoffrey twosome was on it (4)

For answers, see page 94

Raju Bharatan is the originator of the Sunday Cryptic in The Times Of India

NEW TIPS FOR BEGINNERS: A whole variety of clues goes into framing a cryptic puzzle. For instance, the anagram. The clue here could be: *Unresting opponent of authority (Unresting* being the 9 letters of *insurgent* rearranged). Another variety of clue is the palindrome—*DEIFIED*, when viewed backward or when viewed up in a Down clue, reads *DEIFIED* all the way. Next, there could be the clue (8-letter answer) reading: *Complete view of daughter sandwiched between parents—PANORAMA (PA/NORA/MA)*. The 8-letter solution to the clue, *The framework of our constitution*, is *SKELETON*. At times, what looks straight could prove tricky. For example, the clue, *How we stand*—has *UNITED* for its 6-letter answer. The clue, *How we fall*, has *DIVIDED* for its 7-letter answer. The clue, *Walls have them yet they hear not*, has *EARS* for its answer. Next, *pertinacity* could split into *Pert in a city, face to face* into *facet of ace*. For *ANISEED*, the clue could be: *Carminative I see inside and outside—AN(I SEE)D*. The possibilities are endless.

HEADSTART

SAY IT OUT LOUD

I never drink water because of the disgusting things that fish do in it.

— American writer and entertainer W C Fields (1880-1946)

An alcoholic is someone you don't like who drinks as much as you do.

-Welsh poet Dylan Thomas (1914-1953)

I have taken more out of alcohol than alcohol has taken out of me.

- British statesman Sir Winston Churchill (1874-1965)

Alcohol is nicissary f'r a man so that now an' thin he can have a good opinion iv himsilf, ondisturbed be th' facts.

—American journalist and humorist Peter Finley

SUDOKU FOR YOU

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

Get with the Sudoku rage. Choose a number from 1 to 9, and place it in the grid. Every digit from 1 to 9 must appear once, and only once, in each of the columns, rows and in each of the sets of nine boxes. *For answers see page 94*

MEMORISE IT

OZYMANDIAS

I met a traveller from an antique land Who said: "Two vast and trunkless legs of stone Stand in the desert. . . . Near them, on the sand, Half sunk, a shattered visage lies, whose frown, And wrinkled lip, and sneer of cold command, Tell that its sculptor well those passions read Which yet survive, stamped on these lifeless things, The hand that mocked them, and the heart that fed; And on the pedestal these words appear: 'My name is Ozymandias, King of Kings, Look on my Works, ye Mighty, and despair!' Nothing beside remains. Round the decay Of that colossal Wreck, boundless and bare

The lone and level sands stretch far away."

Percy Bysshe Shelley



Percy Bysshe Shelley (1792-1822) was the husband of Mary Shelley (writer of *Frankenstein*) and a contemporary and friend of Lord Byron. He is widely regarded as the finest poet of the Romantic period and one of the greatest English poets of all time. A philosopher and atheist, expelled from Oxford University for the publication of a pamphlet entitled *The Necessity of Atheism*, Shelley led an itinerant life and died in 1822, drowned. *Ozymandias* was written in 1818, the same year he started on his most famous work, *Prometheus Unbound*.

WHERE ELSE WOULD YOU FIND SOMEONE ABOVE 55 YEARS WHO'S PERFECTLY IN TUNE WITH YOU?

HARMONY, OBVIOUSLY.

Cooking. Reading. Fitness. Whatever your interests are, you're sure to find a silver citizen who shares your passion. Thanks to One-On-One, our personal classified section. You can post your messages in our columns absolutely free (for a limited period only). For more details, please refer to the form on the next page.







No. of Words



			Age E-M	ait:			
		Signature					
Tick o	chosen category						
Пъ	ravel		Services		Pet & Animals		
Πн	lobbies & Interests		Health & Sports		Jewellery & Watches		
D'E	ntertainment & Events		Computers		Exchange		
Books & Music			Antiques & Collections		Others		
Please	e fill in the space provided below						
1089	e illi ili tije space provided below						
_							
-							
Term	ns and conditions						
	The transfer of the first of the second of t			Talka V 2500			
t. A	dvertisers are required to read and appro			sement befo	re sending the form.		
t. Ad	dvertisers are required to read and appro- ne Publishers reserve the right to decline.	chang	ge or reschedule any advertisement.		deir Delminist The Suburbs (Class		
L Ad	dvertisers are required to read and appro- ne Publishers reserve the right to decline, dvertisements are accepted in good faith	chang and th	ge or reschedule any advertisement, se Publishers accept no responsibilit	y whatsoev	er regarding the bonafides of the		
I. Ad P. Tr B. Ad	dvertisers are required to read and appro- ne Publishers reserve the right to decline, dvertisements are accepted in good faith dvertisers, not the contents of the adverti-	chang and th	ge or reschedule any advertisement, se Publishers accept no responsibilit	y whatsoev	er regarding the bonafides of the		
t. Ad 2. Th 3. Ad ad	dvertisers are required to read and appro- ne Publishers reserve the right to decline, dvertisements are accepted in good faith dvertisers, not the contents of the adverti dvertisements published.	chang and the	ge or reschedule any advertisement, ne Publishers accept no responsibilit ts. No interviews shall be granted o	y whatsoev r correspon	er regarding the bonafides of the dence entered into regarding ar		
t. Ad 2. Tr 3. Ad ad	dvertisers are required to read and appro- ne Publishers reserve the right to decline, dvertisements are accepted in good faith dvertisers, not the contents of the adverti- dvertisements published.	chang and th	ge or reschedule any advertisement, ne Publishers accept no responsibilit ts. No interviews shall be granted or	y whatsoev r correspon	er regarding the bonafides of the dence entered into regarding ar		
t. Ad 2. Tr 3. Ad ad ac t. Ur	dvertisers are required to read and appro- ne Publishers reserve the right to decline, dvertisements are accepted in good failth dvertisements published . Index no circumstances will we be liable for the above conditions and any other conditions.	chang and the settlen or any ione st	ge or reschedule any advertisement, se Publishers accept no responsibilit ts. No interviews shall be granted or loss to the Advertiser for any error or ipulated by us will govern the accep	y whatsoev r correspon	er regarding the bonafides of the dence entered into regarding ar		
t. Ad 2. Tr 3. Ad ad ad t. Ur 5. Tr 5. Or	dvertisers are required to read and appro- ne Publishers reserve the right to decline, dvertisements are accepted in good faith dvertisers, not the contents of the adverti- dvertisements published . Index no circumstances will we be liable for the above conditions and any other conditions only only only is a free readers service only	chang and the settlen or any ione st for bor	ge or reschedule any advertisement, ne Publishers accept no responsibilities. No interviews shall be granted or loss to the Advertiser for any error or ipulated by us will govern the acceptable readers of Harmony.	y whatsoev r correspon r omission to stance and s	er regarding the bonafides of the dence entered into regarding are by us. publication of any advertisement		
t. Ac 2. Tr 3. Ac ac ac 5. Tr 5. Oc	dvertisers are required to read and appro- ne Publishers reserve the right to decline, dvertisements are accepted in good faith dvertisers, not the contents of the adverti- dvertisements published in order no circumstances will we be liable to be above conditions and any other condi- ne-on-One is a free readers service only lease fill up the enclosed form along with	chang and the settlen or any ions at for born all the	pe or reschedule any advertisement, ne Publishers accept no responsibilities. No interviews shall be granted or loss to the Advertiser for any error or ipulated by us will govern the acceptable readers of Harmony, necessary details and mall it to "On-	y whatsoev r correspon r omission to stance and s	er regarding the bonafides of the dence entered into regarding are by us. publication of any advertisement		
t. Ad 2. Tr 3. Ad ad ac t. Ur 5. Tr 5. Or 7. Pt	dvertisers are required to read and appro- ne Publishers reserve the right to decline, dvertisements are accepted in good faith dvertisers, not the contents of the adverti- dvertisements published . Index no circumstances will we be liable for the above conditions and any other conditions only only only is a free readers service only	chang and the settlen or any some at for born all the lumbar	pe or reschedule any advertisement, ne Publishers accept no responsibilities. No interviews shall be granted or loss to the Advertiser for any error or ipulated by us will govern the accep- ratide readers of Harmony, necessary details and mall it to: "On 1 - 400 021.	y whatsoev r correspon r omission to stance and s	er regarding the bonafides of the dence entered into regarding are by us. publication of any advertisement		
t. Ad 2. Tr 3. Ad ac 4. Ur 5. Tr 5. Or 7. Pt	dvertisers are required to read and appro- ne Publishers reserve the right to decline, dvertisements are accepted in good faith dvertisers, not the contents of the adverti- dvertisements published in order no circumstances will we be liable to the above conditions and any other conditi- ne-on-One is a free readers service only lease fill up the enclosed form along with aker Chambers IV, 222, Nariman Point, M	chang and the settlen or any ions at for bor will the fumbal oss/de	pe or reschedule any advertisement, ne Publishers accept no responsibilities. No interviews shall be granted or loss to the Advertiser for any error or ipulated by us will govern the accep- natide readers of Harmony, necessary details and mall it to: "On 1 - 400 021, lays in transit for the forms.	y whatsoev r correspon r omission to stance and s	er regarding the bonafides of the dence entered into regarding are by us. publication of any advertisement		
1. Ad 2. Tr 3. Ad 4. Ur 5. Tr 6. Or 7. Pi M. 8. Hr 9. Tr	dvertisers are required to read and appro- ne Publishers reserve the right to decline, dvertisements are accepted in good faith dvertisements published or discumstances will we be liable to the above conditions and any other conditions ne-on-One is a free readers service only lease fill up the enclosed form along wen- aiver Chambers IV, 222, Nariman Point, Marmony shall not be responsible for any le	chang and the settlen or any ioms at for born all the lumbal oso/del on tirs	pe or reschedule any advertisement, ne Publishers accept no responsibilities. No interviews shall be granted or loss to the Advertiser for any error or ipulated by us will govern the accept rafide readers of Harmony, necessary details and mall it to: "On - 400 021, lays in transit for the forms, at cum first serve basis.	y whatsoev r correspon r omission to stance and s	er regarding the bonafides of the dence entered into regarding are by us. publication of any advertisement		
1. Ad 2. Tr 3. Ad ad 4. Ur 5. Tr 6. Or 7. Pt M 8. Hr 9. Tr 10. No 11. Hr	dvertisers are required to read and appro- ne Publishers reserve the right to decline, dvertisements are accepted in good faith dvertisements published in nder no circumstances will we be liable to re above conditions and any other conditions and any other conditions and any other conditions ease fill up the enclosed form along with sever Chambers IV, 222, Nariman Point, Marmony shall not be responsible for any lease offer is open for a limited period and is a correspondence shall be entertained re- armony reserves the right to modify/chan	chang and the sertien or any ions at for born all the jumbal oscider on first gardin ge the	pe or reschedule any advertisement, ne Publishers accept no responsibilities. No interviews shall be granted or loss to the Advertiser for any error or inpulated by us will govern the accept satide readers of Harmony, necessary details and mall it to "On 1 400 021, lays in transit for the forms, at cum first serve basis, ing non-publication of One-on-One, One-on-One received at their end.	y whatsoev r correspon r omission to stance and s	er regarding the bonafides of the dence entered into regarding are by us. publication of any advertisement		
1. Ad 2. Tr 3. Ad ad 5. Tr 6. Or 7. Pi 8. Hi 9. Tr 10. No 11. Hi 11. M	dvertisers are required to read and appro- ne Publishers reserve the right to decline, dvertisements are accepted in good faith dvertisements published in nder no circumstances will we be liable to re above conditions and any other conditions and any other conditions and any other conditions ease fill up the enclosed form along with sever Chambers IV, 222, Nariman Point, Marmony shall not be responsible for any lease offer is open for a limited period and is a correspondence shall be entertained re- armony reserves the right to modify/chan aximum number of words allowed per Or-	chang and the sertien or any ions at for born all the jumbal pselder on tirs gardin ge the se-on-C	pe or reschedule any advertisement, ne Publishers accept no responsibilities. No interviews shall be granted or loss to the Advertiser for any error or included by us will govern the accept satide readers of Harmony, necessary details and mall it to: "On 1 - 400 021, lays in transit for the forms, at cum first serve basis, ng non-publication of One-on-One, One-on-One received at their end, one is 30.	y whatsoev r correspon r omission t stance and s e-on-One;	er regarding the bonafides of the dence entered into regarding ar- by us. publication of any advertisement Harmony-The Magazine, 4th Fk		
1. Ac 2. Tr 3. Ac 4. Ur 5. Tr 6. Or 7. Pt 8. Hi 9. Tr 10. No 11. Hi 11. Al	dvertisers are required to read and appro- ne Publishers reserve the right to decline, dvertisements are accepted in good faith dvertisements published in nder no circumstances will we be liable for the above conditions and any other conditions are severe only it ease fill up the enclosed form along with along the above to a first properties of the conditions are along the armony shall not be responsible for any le the offer is open for a limited period and is to correspondence shall be entertained re armony reserves the right to modify/chain aximum number of words allowed per Or I forms should be sent by ordinary post of	chang and the settlen or any ions at for born all the lumbar oss/del on first gardin ge the se-on-C mly. No	pe or reschedule any advertisement, ne Publishers accept no responsibilities. No interviews shall be granted or loss to the Advertiser for any error or included by us will govern the accept satide readers of Harmony, necessary details and mall it to: "On 1 - 400 021, lays in transit for the forms, at cum first serve basis, ng non-publication of One-on-One, One-on-One received at their end, one is 30.	y whatsoev r correspon r omission t stance and s e-on-One;	er regarding the bonafides of the dence entered into regarding are by us. publication of any advertisement Harmony-The Magazine, 4th Fid		
1. Ac 2. Tr 3. Ac 4. Ur 5. Or 7. Pi 8. Hi 9. Tr 10. No 11. Hi 12. M 13. Al 14. Or	dvertisers are required to read and appro- ne Publishers reserve the right to decline, dvertisements are accepted in good faith dvertisements published in nder no circumstances will we be liable to re above conditions and any other conditions and any other conditions and any other conditions ease fill up the enclosed form along with sever Chambers IV, 222, Nariman Point, Marmony shall not be responsible for any lease offer is open for a limited period and is a correspondence shall be entertained re- armony reserves the right to modify/chan aximum number of words allowed per Or-	chang and the settlen or any some at for born all the lumbal oss/del on first gardin ge the le-on-C mly. No ed.	pe or reschedule any advertisement, se Publishers accept no responsibilities. No interviews shall be granted or loss to the Advertiser for any error or inpulated by us will govern the accept satide readers of Harmony, necessary details and mall it to "On 400 021, lays in transit for the forms, at cum first serve basis, ing non-publication of One-on-One, One-on-One received at their end, one is 30.	y whatsoever correspond or correspond transcend or correspond or corresp	er regarding the bonafides of the dence entered into regarding ar- by us. publication of any advertisement Harmony-The Magazine, 4th Fk		

Heading

Advt. No.











Discover instant dryness with TENA

TENA, the world's No. 1 in incontinence care products launches TENA Slip Super - unisex incontinence pads, for the first time in India. TENA has the 'Instant Dry Layer' that ensures superior absorbency and excellent surface dryness. With TENA's instant dryness, you can say goodbye to wetness, skin irritation and discomfort.

The World's No.1 in Incontinence Care Products

For a free sample e-mail to sample@tenaindia.com

Available at all leading chemists and retail stores

Urinary Incontinence is loss of bladder contro

ONE -on-ONE Personal Classifieds



I am a 62-year-old retired PSU officer settled in Vishakhapatnam. My hobbies are collecting Indian stamps and coins. I have some unreleased sets from RBI and a rare gold bank note from UK. Contact B M K B Rao at (0891)-2559978; email: bmkbrao9@rediffmail.com

We are running a support group on Parkinson's in Pune to help patients and their families cope with the ailment. For more details:

Contact Mr Shende at 020-24224159; email: smshende@vsnl.com or Mr Patwardhan at 020-24331436.

I am 70 plus and live alone in a three-bedroom flat in New Delhi after my wife's death. I am engaged in social work with the Indian Spinal Injuries Centre, Vasant Kunj. I would love to work with the children and the needy. I like listening to ghazals and collect interesting newspaper clips. I am also interested in keeping a paying guest.

Contact Rajinder Kumar Jayswal at 011-26122611.

I am a 75-year-old consultant physician based in Agra. I would like to make pen friends with broadminded men and women.

Contact Dr S S Lal at 05921-250951; Mobile: 09837006851.

I am 66 years old based in Varanasi. I am not keeping well. I would love to discuss common health-related problems with a group of likeminded seniors and help them lead a better life. Contact Dr M S Agrawal, 9/3, Kabir Nagar, Durga Kund, Varanasi-221005; Mobile: 09415201513

93

HOME OF HOPE

Khailshankar Durlabhji
Avedna Ashram. The ashram, founded by Rashmikant
Durlabhji, is for the terminally ill cancer patients. For more details or information you can write to the ashram on: Bhawani Singh Road, Jaipur-302015 or call: 0141-2566865



SUPPORT SYSTEMS

Some useful technology sites

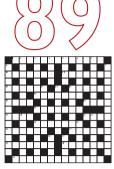
- www.techtree.com: User-friendly site containing product watch, reviews, discussion boards, product guides and price studies
- www.zdnetindia.com: Detailed reports and reviews of new gadgets on the international and Indian markets
- www.cnet.com: Product reviews, features and updates on the latest picks in the market, special offers from manufacturers, how-to guides for buyers and users of new models, technical information (like bandwidth metre, cell phone radiation chart) and shopping tools (brands, shop-by-price)
- www.help.com: A useful link from cnet.com. This includes online courses with instructors, CDbased interactive tech training, and detailed advice from moderators at community tech forums
- www.pcworld.com: A comprehensive site with news, reviews, how-to, downloads, product finder, etc.



EXCLUSIVE HARMONY CROSSWORD 16

ACROSS:

1Mahatma Gandhi (*charkha spinner*); 10 The Big B; 11 Patiala (peg); 12 On Test; 15 Tenses (*Tens/es — Tens* standing for *The Tendulkars*, Anjali & Sachin); 16 Thou art: 'You are' it means, *T(hou)art: Tart* embracing *hou*



(half hourly); 17 Agra (reference to The Taj wonder city); 18 A yen; 19 A GOALIE: A(GOA)LIE, goalie means custodian; 20 Moby (Dick), the classic movie; 22 (Arthur) Ashe: A/she; 24 Lleyton (Hewitt) (Not yell becomes Lleyton withdrawing (reversing in reading); 26 reeked; 27 social (worker); 30 oddball; 31 The boss (also means knob); 32 The Other Woman

DOWN: 2 abetter (a better); 3 A FIRST (a/FIR/st); 4 mobs; 5 Gope (reference to this comedian's duet with Nigar in the 1949 *Patanga* with music by C Ramchandra); 6 not set; 7 hearsay; 8 a two-way mirror; 9 Passenger List; 13 The Gold; 14 Suraiya (Shakeel Badayuni wording of the number referred to sums up the piquant persona of this Singing Star in the 1950 *Dastan* with music by Naushad); 15 (John) Traicos (*Scot air* its 7 letters rearranged); 21 breadth (bread/th); 23 SHIMOGA (*S/him/og/A: him go* back in *SA* (*South Africa*); 24 *legato: leg/at/O* (leg at ball: *foot in front of a straight one*); 28 BLAH (*BL* for *British Library; AH* for *groan*); 29 STAR (Sports)

SOLUTIONS TO SUDOKU



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



The comfort of 100% debt. With an opportunity to grow.

Introducing

Reliance____

Fixed Tenor Fund

(Plan A)

A Close-Ended Scheme

Hurry! Investments accepted during NFO only.

100% Debt Fund
 Maturity period of 23 months from the date of allotment
 No entry load

NFO Closes 15th December 2005

Sale of units at Rs. 10 per unit.

Call 30301111 www.reliancemutual.com Or contact your financial advisor



Investments in debt include investments in Money Market Instruments.

Risk Factors: Investment Objective: The primary investment objective of the Plan is to seek to generate regular returns and growth of capital by investing in a diversified portfolio of Central and State Government securities and other fixed income/debt securities normally maturing in line with the time profile of the plan with the objective of limiting inferest rate volatility, Investment Pattern: 0-100% - Government Securities issued by Central & or State Govt & other fixed income! debt securities including Money Market Instruments & securitised debt. Load Structure: Entry Load: Nil. Exit Load: 3.00% if redeemed before completion of 12 months. 2.50% if redeemed between 12 months-1 day & before completion of 23 months. Minimum Application Amount: Rs. 5,000 per option and in multiples of Re. 1 thereafter, Sponsor: Reliance Capital Limited, Trustee: Reliance Capital Trustee Co. Limited, Investment Manager: Reliance Capital Asset Management Limited. Statutory Details: The Sponsor, the Trustee and the Investment Manager are incorporated under the Companies Act 1956. Terms of Issue: The AMC will calculate and publish the first NAV of the scheme not later than 30 days from the closure of the New Fund Offer. Subsequently the NAVs will be calculated and disclosed at the close of every business day. Recemption of units on all working days with applicable exit loads. General Risk Factors: - Mutual Funds and securities investments are subject to market risks and there is no assurance or guarantee that the objectives of the Plan will be achieved. - As with any investment in securities, the NAV of the units issued under the Plan can go up or down depending on the factors and forces affecting the capital markets. • Past performance of the Sponsor AMC/ Mutual Fund is not indicative of the future performance of the Plan - Reliance Fixed Tenor Fund is only the name of the Scheme and do not in any manner indicate either the quality of the Scheme; its future prospects or returns. • The Sponsor is not responsible or liable for any loss resulting from the operation of the Scheme beyond their initial contribution. of Rs. 1 lakh towards the setting up of the Mutual Fund and such other accretions and additions to the corpus. • The Mutual Fund is not guaranteeing or assuring any dividend/ bonus. The Mutual Fund is also not assuring that it will make periodical dividend/ bonus distributions, though it has every intention of doing so. All dividend/ bonus distributions are subject to the investment performance of the Scheme. For details of scheme features apart from those mentioned above and scheme specific risk factors, please refer to the provisions of the offer document. Offer Document and Key Information Memorandum cum Application Forms are available at AMC office/ Investor Service centres/AMC website / Distributors. Please read the offer document of the scheme carefully before investing.



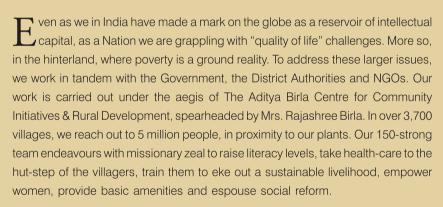
Photo: GOPAL SUNGER; Text: TEENA BARUAH

"A bird has no hands or legs to protect itself. So why don't we look after them? I never received any education but I know how fragile our ecology is. Five years ago, when our farm animals died, the entire village reeked of the stench of the carcasses. There were no jackals or vultures to do the cleaning. Today, we wake up hearing the songs of the koel and have butterflies dancing over our crops. It is the best gift I can give my grandson."

Seventy-four-year old **Gisu Singh** is better known as panchi baba (bird man) in Nagar Gaon, Tonk district, Rajasthan. Over the past 10 years, he has helped to convert 68 acres of barren land into a bird sanctuary. The catalyst: one morning, he saw a cat pouncing on a pigeon. This act of violence upset Singh and he decided to build a wired bird pen next to the temple. He went door-to-door in six villages and managed to collect Rs 4 lakh over a period of 10 years. He also encouraged villagers to plant neem, peepal and banyan trees around the deserted village shrine, 8 km from Nagar Gaon. Then he built bunkers to harvest water and a pump room, and dug a well to ensure the birds don't go thirsty. Following Singh's advice, villagers routinely gift bird feed to the sanctuary and the panchayat now directs petty criminals to donate 10 kg of grain for the birds. His efforts have regenerated the ecosystem.

MAKING A DIFFERENCE =





Developing model villages forms part of our strategy. This entails ensuring self-reliance in all aspects, and helping village development reach a stage wherein communities take over and we move on to replicate the model village project in other parts of the country. In the first phase we have zeroed in on 200 villages across the country. In a phased manner we aspire to cover all the villages we work in.

Slowly and silently our Group is trying to change the face of villages. From abject poverty to meeting the necessities of life. From dependence to freedom. From backwardness to progress, in more ways than one.

There is a palpable difference. Tens of thousands of villagers now seem self-assured, confident and happy at being able to move towards a sustainable livelihood. There is a new found dignity among them. For us, this is a way of living our values. A way of transcending the conventional barriers of business to send out a message that "we care".



My Hew Year resolutions

No late night parties



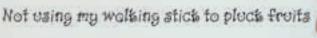
No bunking morning exercises



No fighting for sweets



No stealing ice cream at midnight





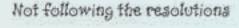
from neighbour's tree

Not trying to wear my grandson's



monkey cap

And above all



just like in my past 65 years.



Jone people stoy poons foresea.

