

harmony

celebrate age

Silvers and the state

policies
problems
progress



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following the dream

The Harmony Initiative for Silver Citizens has begun. It's been an eventful and exciting journey. Building a committed team for the centre, website and magazine and embarking upon a learning process have put us all through our paces.

Often, we feel we should achieve perfection before starting any venture. I disagree. I think we should follow the dream, acknowledge our limitations, accept criticism head-on, and keep improving. Our dream turned to reality on June 12, the day we launched Harmony Interactive Centre, harmonyindia.org and the magazine, *Harmony*.

At the centre's first meet, we expected 25 people—over 200 turned up, from all corners of Mumbai. "You have called us silver citizens. That is motivation enough," said one lady. It made me realise that it is the small things that make the difference to people's lives.

So many things moved me that day. There was the lady who registered as a member and offered to sponsor one more person when a debate arose



about the fee structure. Four women followed her lead. One lady was ready to sell her house and donate the proceeds to the Harmony initiative if we could provide good living facilities for silvers. There was also the 80-odd-year-old lady who asked me who I was. She wanted to know whether I would be there everyday. People eager not just to be members, but to volunteer their time. Silvers willing to teach yoga, music, *papier mâché*...you name it.

It strengthens my conviction that all silvers need is a platform from which to jumpstart a national movement. The momentum is now with Generation A; they can create a force to work with the government for a rethink on vital issues like health, insurance and social security.

This sense of mission was reaffirmed at the launch of the magazine. The turnout was excellent, and the response heartwarming. People from all

walks of life are ready to take part and share their expertise, at the centre or through contributions to the magazine.

Feedback has started pouring in. People have started identifying themselves with *Harmony* and its content. One lady, who had undergone open-heart surgery recently, spoke to me and said that our article on life after bypass surgery had been a source of inspiration for her.

This is what *Harmony* is all about: what you want. And for it to reflect your needs, concerns and aspirations, you need to drive the project—through interaction, letters, emails. *Harmony* has no benchmarks, no precedents; we just followed our beliefs and plunged in. Help us swim past the finish line.

Tina Ambani

Managing Trustee of the Dhirubhai Ambani Memorial Trust: Tina Ambani

Harmony - Celebrate Age - July 2004 Volume 1 Issue 2

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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)

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editor's note

The social, legal and economic problems of silver citizens are the concerns of *Harmony*. Our cover feature is a step towards precipitating change at several levels. Meeta Bhatti and Rupam Khera's revealing report pinpoints key areas of concern. Bhatti and Khera swam through oceans of data, looked up forgotten documents and grappled with ministerspeak to arrive at a foregone conclusion: apathy reigns. "I found myself going through many blueprints with policies proposed as long as four years ago, doing little towards asset building for silvers," says Bhatti.

Clearly, key areas that have an impact on the lives of India's silvers require immediate attention. And we need your support to make our advocacy bid concrete. Write in, send us your suggestions, so that we can make this a national issue.

Are mutual funds a viable option to fixed deposits? Aarti Dua and Devangshu Dutta provide a perspective. Eviction is among the many concerns being examined in this issue. On a less chilly note, we present an image makeover. Ritu Nanda, who styled the shoot, says: "I've always believed less is more. Style, particularly as we age, should reflect one's persona."

Tips on overseas travel and technology and a focus on health tonics and herbs are the silver linings this issue.

—Anupa Mehta
Executive Editor

contributors



Mumbai-based photographer **Anchal Kejriwal** called the shots for

Harmony's fashion makeover. Kejriwal attended The Academy of Art College in San Francisco, specialising in fashion photography and black-and-white fine-art printmaking. Her passion: to spread awareness about black-and-white fine-art photography in India.



Sachin Kalbag deconstructs PCs and Internet technology

for *Harmony* readers. Kalbag is features editor of *Digit*, India's largest selling technology magazine. "Technology has only one reason to exist," he says. "To help common people like us."

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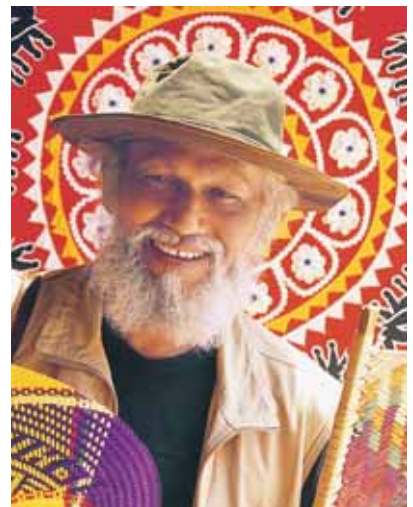
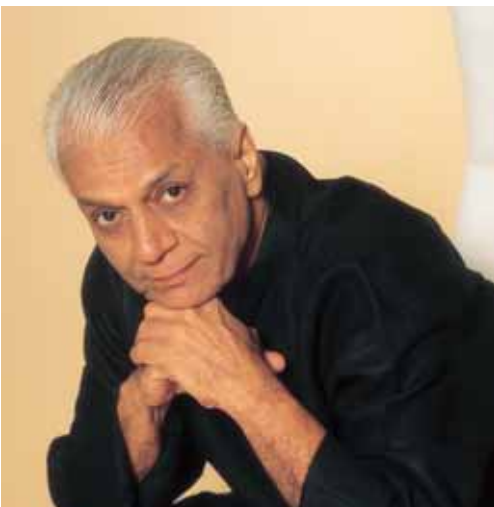


Photo: Kedar Nene



In support of *Harmony*

I am glad to see that *Harmony* magazine is drawing public attention to the plight and problems faced by senior citizens. This is the need of the day! I wish the magazine success.

I K Gujral

Former Prime Minister of India

I was deeply touched to learn that, under the aegis of Dhirubhai Ambani Memorial Trust, you have taken the initiative to publish a monthly English magazine, *Harmony*, for senior citizens. Your initiative is a tribute to the late Shri Dhirubhai, a visionary and doyen of Indian industry. Celebrating and respecting age have been an integral part of the Indian ethos. To us, age is synonymous with wisdom and experience. As we nurture our future in our youth, we must also cherish our past with our senior citizens.

On this occasion, through my message, I would like to draw

the attention of people to the present state of our senior artists, like Ustad Bismillah Khan. Established and well-known artists have, no doubt, a secure livelihood for their old age. But a large number of accompanying and supporting artists, who have devoted their lives to the arts, often have nothing in their later years when they are unable to perform. Such senior artists need our care. Society must respect and acknowledge their contribution. We may also consider creating a trust or fund for them. I would be privileged to lend all my support to an initiative in this direction. I wish you and your team every success in this noble endeavour.

Dr Najma Heptulla,

Deputy Chairperson, Rajya Sabha

I am happy that the Dhirubhai Ambani Foundation has decided to publish a monthly English magazine, *Harmony* – *Celebrate Age*, to provide information, services and support to meet the needs of the

elderly. While, rightly, much attention is given to the youth of our country, we neglect our senior citizens, often leaving them to fend for themselves in isolation, loneliness and without a sense of belonging. As Indian families increasingly go nuclear, a large number of our urban senior citizens live alone. The magazine, I understand, will address the concern of these senior citizens and help them celebrate their age with dignity.

Sheila Dikshit

Delhi Chief Minister

We are happy to learn that the Dhirubhai Ambani Memorial Trust has taken this initiative in support of senior citizens. Although ours is a comparatively 'young' nation, the number of older persons is increasing steadily. Old societal and familial support structures are being eroded and older people are being left to fend for themselves. On its part, the state alone is not in a position to cope with the increasing demands from senior citizens, and provide the services that they need, including old-age homes.

Corporate initiatives and public private partnerships can go a long way in alleviating their condition. Initiatives like yours would start a trend that others would hopefully emulate, and help seniors build support structures, and even pressure groups, necessary in a vibrant democracy like ours.

B S Baswan

Secretary to the Government of India, Ministry of Social Justice & Empowerment

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

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



It is great news that you have started *Harmony* magazine for the welfare of old-aged persons. We extend our congratulations and best wishes for its success.

Delphic Association of India

We were happy to receive the first copy of your magazine exclusively devoted to the cause of senior citizens. This inaugural issue was impressive since it showcased celebrities – like Asha Bhosle, Sudha and

Narayana Murthy and Deepak Chopra – and men and women who have shed defeatist mindsets about age and reinvented themselves to follow the call of the heart. *Harmony* will certainly bring about a change in the attitude of a large number of senior citizens, who now constitute a sizeable segment of the population.

P V Shah

President, Samadhan Senior Citizens' Club, Andheri, Mumbai



letter of the month

Let me congratulate and thank you for giving us, your silver citizens, a lovely, informative and inspiring magazine at an affordable price of Rs 20.

I am a silver citizen, 71 years young, and was happy to note that *Harmony* covers almost every topic of concern. Your invitation to readers to write in will encourage silver citizens to participate in the magazine and make it their own.

There are many private and public institutes doing real service in various fields. Detailed exposure of their activities will not only encourage them to give better service but also enable silver citizens to benefit and participate in their activities.

M V Ruparelia
Thane

The letter of the month will receive an annual subscription to Harmony

Clarification

In "Avian Ardour" in the June 2004 issue, we profiled Gautam Mukerjee and his passion for birds. Mukerjee would like to clarify that it is better to buy rare and expensive birds from breeders rather than the open market.

—Editors

Health, help and happiness

Thanks to a unique initiative, Bangalore's silver citizens now have home-delivered medical care, support and cheer, discovers **Charumathi Supraja**

Around ten years ago, a resident of Sadashivnagar, Bangalore, in his late 70s was alone at home when he forgetfully took two shots of insulin. It was an overdose. His neighbours called a private hospital, and he was saved. But the incident got Dr Radha Murthy, a resident doctor at the hospital, thinking on the need for a health service exclusively for silver citizens.

She teamed up with Premkumar Raja, an administrator in the same hospital, to start Nightingales Home Health Services (NHHS) in 1996. Over the past few years, NHHS has earned a tremendous amount of goodwill by providing emergency and routine medical care at home in Bangalore. And this close interaction with elders has resulted in the creation of a day care centre, an elders' helpline and an employment initiative for senior citizens. However, the service is as yet limited to certain areas of the city.

"Terminally ill patients are sometimes sent home by

doctors," says Dr Murthy, 51. They need support and care at home. We give them personalised care and don't separate them from their families the way the ICU does. She adds, "We also conduct routine tests at

investigations, emergency care and ambulance service.

Sensing the need to develop further facilities for senior citizens, Dr Murthy and Raja also set up the Nightingales



At Nightingales, we give senior citizens personalised care and don't separate them from their families the way the ICU does.

—Dr Radha Murthy

home and administer medicines on a 24-hour basis."

Registered patients are quite satisfied with the service. "My children are abroad and my husband and I live alone," says 64-year-old Meenakshi Doriswami. "After we enrolled as life members, our future seems more manageable."

Registration at NHHS is a simple process. A fee of Rs 2,000 covers a family of three (all three needn't be senior citizens) for four years. Doorstep services provided include doctor's visit, ECG and blood pressure check-ups, bedside nursing, lab

Medical Trust (NMT) in 1998, which runs a Day-Care and Elder's Enrichment Centre. Fifty-odd senior citizens gather at the centre everyday at different times—to talk, be heard, meet their peers, share jokes and information, present speeches, play games, exercise, and have a great time. "The people who come here are fiercely independent, intelligent and want to contribute to society," says 50-year-old Nirmala Venkatram, who manages the centre. A short-stay package and full day-care facility are both available. There are less women at the centre; "probably because women never retire," says

member Shalini Bhogle, 69, former professor of psychology and mother of cricket commentator Harsha Bhogle. "We started a women's hour in the centre when we found that some of the women are shy to speak." To become a member, individuals have to pay a one-time registration fee of Rs 1,500 and then Rs 150 monthly charges.

Sensing the need to develop further facilities for senior citizens, Dr Murthy and Raja also set up the Nightingales Medical Trust (NMT) in 1998, which runs a Day-Care and Elders' Enrichment Centre (started in 1999). P Srinivasan, 76, a former income tax commissioner, is a regular at the centre. "After retirement, there is a sudden vacuum in our lives," he says. "Even our egos take a beating because we were much in demand while working, not so anymore. What we need is

company, and the Enrichment Centre provides it. It is not your regular elders' home; we are all financially well-off here."

And for the not so well-off an Economic Security Initiative was started in 2003, which functions as a placement agency to help low-income seniors find part-time jobs.

Nightingales also teamed up with the Bangalore police to launch an elders' helpline in 2002. "We get calls from neglected, abused and lonely elders," says Dr Murthy. Along with the Bangalore Mahanagara Palike, Nightingales also manages Sandhya Kirana, a day-care facility for low-income senior citizens.

Advocacy is another part of Nightingales' agenda. Dr Murthy was on the National Task Force for Senior Citizens. "We want others to replicate our

Nightingales' services

- **Nightingales Home Health Services** Tel: 080-23548444/555/666.
- **Nightingales Medical Trust** Day Care and Elders' Enrichment Centre (080-23342929, 51280839) Economic Security Initiative Elders' Helpline (1090) Sandhya Kirana (080-51248448/49) Email: nhhs@bgl.vsnl.net.in

service models in places we cannot reach," says Raja. "We even train people to do this." The next goal: a comprehensive geriatric institute.

The philosophy behind all Nightingales' initiatives is simple: "We don't separate elders from their families like old-age homes," says Raja. "We are a viable alternative to such homes. Elders still need a family to go back to everyday." ■

Photos: E G K & Sons



NHHS workers come calling



Godspeed

Reaching God just got quicker. Amarnath pilgrims can now fly out from Srinagar in a chopper and hit the shrine in 40 minutes flat instead of an arduous three-day trek. The Jammu and Kashmir Tourism Development Corporation's (JKTDC) helicopter service takes off from Centaur Hotel in Srinagar. There's a two-hour halt for *darshan* at Amarnath after which passengers are flown back. The round trip costs Rs 20,000.

For more details, contact JKTDC in Srinagar (0194-577756, 544527), New Delhi (011-23345373), Mumbai (022-22189718), Kolkata (033-22285791), Hyderabad (040-24734806), Chennai (044-26235958) and Bangalore (080-22211186).

Net savvy

www.writeseniors.com

This free site lets you get pen pals from around the world; you only need to be over 55. Let the site match you up with a list of potential pen pals and just write away—or even chat online.



Quick pay

Now people in Pune don't have to suffer long queues to pay their electricity bills. 'Sevak', the Maharashtra State Electricity Board's (MSEB) self-service payment terminal, in association with Tata Infotech and Gayatri

Photo: Nitin Tawde



Pilgrims at the Amarnath cave

Infotech, makes bill payment a breeze. Pune has been chosen for the machine's test drive with the first Sevak already installed at MSEB's Rasta Peth office. Similar machines will be installed in a phased manner at MSEB billing centres across the city. With a user-friendly, touch-screen facility, bills can be paid in cash or by cheque with an instant receipt. Sevak can also identify and reject fake currency notes, and can be used for bill payments of other services.

Granny leave

Granny leave, a new concept, would give adults in the UK torn between their careers and nursing ailing parents the right to request part-time work or flexible hours, as parents of young children already can. Before going ahead with the proposal, which has been put forward by the Equal Opportunities Commission, Patricia Hewitt, UK Trade and Industry Secretary, has called for a major national debate over what modern families really want. Time, perhaps, for the Indian Government to think about *nana-nani* leave? ■

Fitness first

Fitness didn't feature on my priority list till recently. Even though my father introduced me to yoga in childhood, which made my body supple, I didn't follow a fixed regimen.

At school, we had hockey, football, boxing, swimming and athletics. I did join a coaching scheme in New Delhi when I was at university. Then, when I was working in Kolkata, and when I moved to filmdom, came the big slack. It's only in the past year that I have incorporated a fitness routine in my life.

Today, I employ a personal trainer, go to a gym, keep regular hours and eat sparingly. In my case, I underwent a series of episodes that damaged my body. Every time I would endeavour to do something to regain my strength, some other accident would occur and cause another setback. So fitness became an added priority.

The process of ageing can defeat you emotionally. You feel terribly lost, disconnected, and looked down upon. Particularly when you've been used to a

People ask me why I work so much. If you don't test your body and your brain, how will you know how much it can withstand? I like to test myself.

The crunch came when I looked at the rushes of a film. I hated what I saw: my face, my body, the excessive weight. Though I was playing a senior character, my appearance came as a shock. Actors depend on the way their faces and bodies look. One fine day, you are no longer the face that people want to see. It's a face that you yourself don't love.

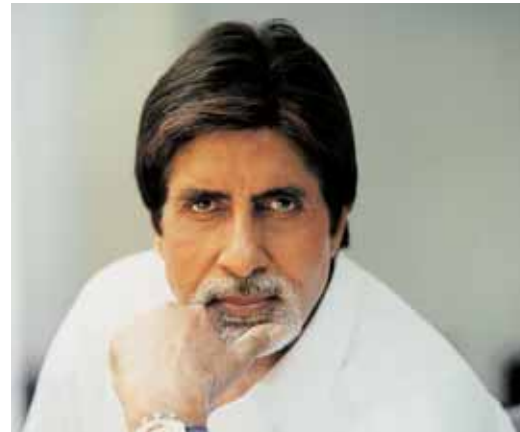
It struck me that I had to get back to maximum working conditions. A lot of water had flown under the bridge. I was doing TV, a very immediate medium, for the first time. There was also the realisation that, as the only senior person in the family, I now had the responsibility of looking after my own health and that of my children and my wife.

certain amount of attention. However, one must move on. My personal trainer points out, "At your age, you are not going to look like Salman Khan!" You can't reverse the ageing process. You can only accept the fact that there's only that much you can do. That makes life a lot happier.

People speak of ways of coping. I have never been to a counsellor or meditated. I gave up alcohol, cigarettes, *gutkha*, *paan*, sweets, meat and coffee and tea. It had nothing to do with anything or anyone. One must not depend on external stimulation.

You should get your entire metabolism checked, take charge of your system and learn to exert self-control. And, yes, keep away as much as possible from

Photo: Daboo Ratnani



medication. I take protein supplements to sustain my weight training. I also take chyawanprash with a spoon of honey along with a controlled lunch comprising just two *chapattis*, lots of vegetables and lots of *dal*. At night, just soup.

Going to the gym is now an addiction. Being fit has its plus points—you look and feel better. Wearing new clothes is equally uplifting. Whether it's a new toothpaste, a pair of shoes or even a little band on your wrist, it just breaks your routine.

You can't stop the process of ageing but you can stay apace with it. When people ask me why I work so much, I reply that if you don't test your body and your brain, how will you know how much it can withstand? I like to test myself.

Old age is but a new turn on the road of life. You can't say, "This is it. I'm not going to try anything new anymore." Then, you'll have reached the end of the road. My fitness regime has sharpened my faculties, made my reflexes finer. Stay fit, stand erect and keep walking. ■

Amitabh Bachchan, 62, is an actor and goodwill ambassador for UNICEF

Silvers
and the
state

What have you done for us lately?

That's the question India's silver citizens are asking.

Meeta Bhatti and Rupam Khara take a hard look at what the government has achieved so far, and what needs to be done

Longevity, we are told, has been the biggest achievement of the past few decades. For us in India, there's an ironical flipside to this observation. For, though we stand poised to house the world's second largest population of elderly people, we are ill-equipped to deal with their real time, day-to-day needs. Not surprisingly, a section of India's elderly population – estimated at 7.7 crore in 2001, and expected to touch almost 20 crore by 2030 – is abreast of the present situation, conversant with both statistics and sops – such as they are.

They may get separate queues and discounts on train and air

travel. But Indian silver citizens need more. Much more. Hit hard by the heavy-duty slash on interest rates, they want assured higher returns on their pension savings; better geriatric care; enhanced safety measures for those living alone; employment opportunities; and a uniform age of 60 years for all facilities and benefits. Moreover, while there's some movement for government employees, private sector employees and the rural and urban poor are left in the lurch.

The unfinished agenda

During its tenure, the National Democratic Alliance (NDA) government established several schemes, including the much-vaunted National Policy on

Older Persons (NPOP), aimed at various income groups. Launched in 1999, the NPOP is meant to provide benefits for senior citizens in the areas of financial security, healthcare, nutrition, shelter, education, welfare, and protection of life and property. However, it has yielded little in concrete terms.

Other prominent schemes floated by the NDA include Old Age Social Income and Security project (OASIS), LIC's Varishtha Bima Yojana, Dada Dadi Bonds and the National Initiative on Care for the Elderly (NICE).

OASIS, also launched in 1999, is meant to work as "a shield against poverty in old age".



Does
Anyone
Care?

60
&
Sidelined

Apart from detailed recommendations for improving the rate of returns and bringing about qualitative improvement in the customer service of Public Provident Fund (PPF) and the Employees Provident Fund (EPF), OASIS also recommended a new pension system, with defined benefits like gratuity and PF giving way to a defined contribution from government employees. Part action on this proposal has only been taken now.

LIC's Varishtha Bima Pension Yojana, the pension plan launched in 2003, meanwhile offers a 9 per cent assured return to silver citizens in the form of a monthly pension ranging between Rs 250 and Rs 2,000. While it has been a success, silvers can't help wonder about the delay in the promised April 1, 2004 launch of Dada Dadi Bonds, the investment certificates with 8.5 per cent promised returns announced in the NDA's mini-budget in January 2004. Even the taxability issue remains undecided.

On the geriatric care front, NICE was developed by the National Institute of Social Defense, an autonomous organisation under the

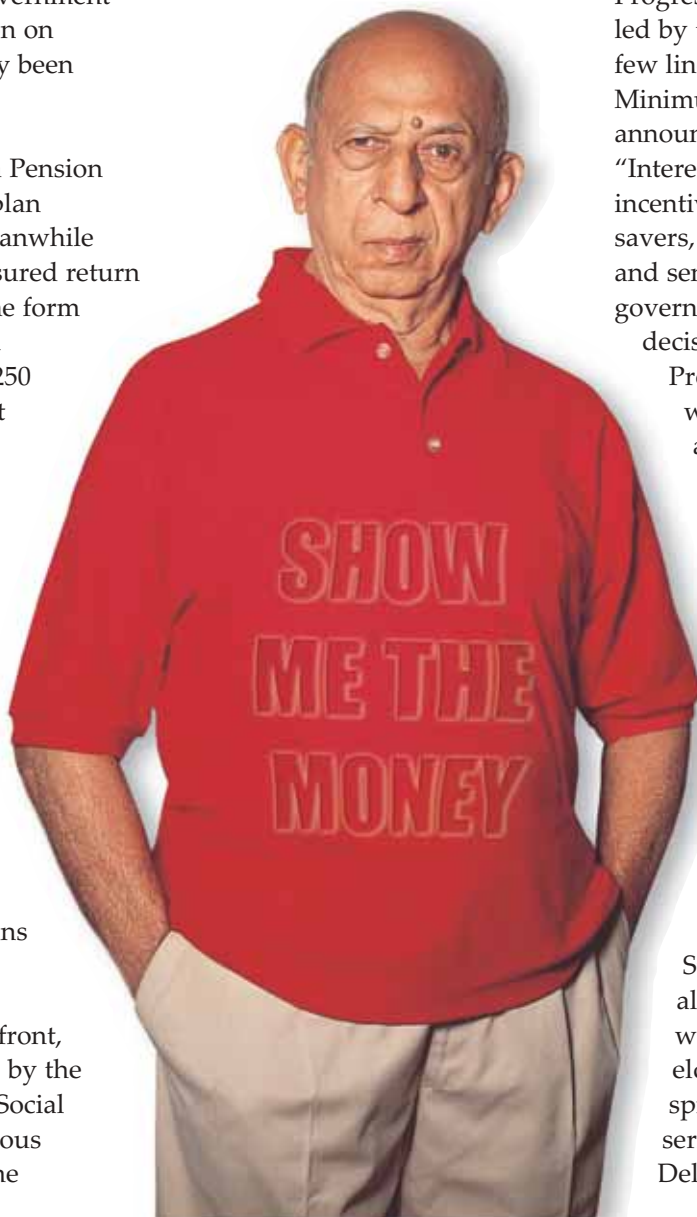
Ministry of Social Justice and Empowerment. To provide primary health services for the elderly in rural areas, it was launched in 2000, designated the National Year of Older Persons, with much fanfare but little follow through. The initiative's health is still touch and go.

Justice is another area that the NDA attempted to tackle. In November 1999, the Chief Justice of India had advised all High Courts in the country to accord priority to cases involving older persons to ensure their speedy disposal. The jury's still out on that one.

For its part, the United Progressive Alliance government led by the Congress wrote only a few lines in its Common Minimum Programme announced in May 2004: "Interest rates will provide incentives both to investors and savers, particularly pensioners and senior citizens. The UPA government will never take decisions on the Employers Provident Fund (EPF) without consultations with and approval of the EPF board."

The increasing demand to lower the age bar from 65 years to 60 for tax sops is welcome. However, the indication of 1 per cent higher interest on some saving schemes is simply not anything to write home about.

Staying home, alone, is also a worrying thought, with crimes against the elderly on an upward spiral. Proof of the seriousness of the issue: the Delhi Police's creation in



Call your agent for news on the new pension scheme. Mandatory for government employees from January 1, 2004, it's open for others too.

Checklist

Initiative	Aim	Status	We need...
National Policy on Older Persons (1999)	Benefits in finance, healthcare, nutrition, shelter, education and safety	Created the National Council for Older Persons (NCOP), which is now being reconstituted	A council that goes to the grassroots, shifting from talk to action
Finance			
National Old Age Pension Scheme (1995)	Guaranteed pension to the destitute	A measly Rs 75 to Rs 150, depending on the state	Pensions to match living costs, an effective distribution system
Old Age Social Income and Security or OASIS (2000)	“A shield against poverty”, improvement in provident fund services and a new pension scheme	A new pension scheme launched with six fund managers	To ensure reliability, considering market fluctuations
LIC's Varishtha Bima Yojana (2003)	Monthly pension of Rs 250 to Rs 2,000 after 9% returns	Success, thus far: As of March 31, 2004, 331,960 policies sold	Despite subsidies, to see it sustain itself
Dada Dadi Bonds (2004)	8.5% interest on savings through certificates	Not launched	Action, with its taxability issue decided
Health			
National Initiative on Care for the Elderly (2000)	Primary health services in rural areas	300 NGO functionaries trained in geriatric care	Training manuals for orientation about geriatrics, appropriate use of funds
Safety			
Mumbai Police community scheme (2001)	Safeguard the elderly	Developing database on silvers and conducting safety checks	To motivate silvers to come forward for registration and voice complaints
Delhi Police special cell (2004)	Safeguard the elderly through revival of help lines and domestic help verification	Just launched	To develop an atmosphere of trust

June of a special cell to look after the safety of senior citizens.

Here's a roster of schemes floated so far with a status of what's been done and what remains undone:

Take it easy policy

The mother of all policies has undoubtedly been the NPOP. It remains a wish list for its initiator, the Ministry of Social Justice and Empowerment. Let alone setting up grievance cells at the Centre and state levels as promised, it has failed to even generate awareness.

A section of NPOP's 2000-2005 action plan reads, "A National Senior Citizens' Welfare Fund will be set up at the Centre..." Yet the ministry concerned has declined its creation. "Let's not even talk of any more funds," says Rajwant Sandhu, joint secretary, Ministry of Social Justice and Empowerment. "People do not have faith in these funds, and rightly so." This candid confession from a government official is a welcome eye-opener.

All this non-starter plan did was something typically 'government': provide opportunity for another council, the National Council for Older Persons (NCOP). On its agenda was re-employment of skilled elderly; setting up State Councils; increased awareness through media campaigns; setting up 'ideal' old age homes; introduction of income-generation schemes for rural elderly; and provision of low-floor buses.

Yet another platform to entertain complaints, this national council's grievance cell was managed by Agewell Foundation, a New Delhi-based NGO. Called Aadhar, it received only 4,157 basic individual complaints in two years, till March 2002—far less than the council's estimate. Now, after facing operational differences with the ministry, Aadhar is an independent unit and hopes to improve its response mechanism.

Former member of the council P K Dave, also former lieutenant governor of Delhi, himself labels the national council as a "redundant outfit". He is now looking forward to its reconstitution – on the anvil is a fresh and trim council, with a smaller group of 'retired but not tired' citizens who can closely follow the progress of NPOP.

"We plan to take up the issue of the elderly with the district collectors of the participating states – Jammu and Kashmir, Rajasthan, Punjab, Haryana, Himachal Pradesh and Chandigarh – at our regional conference in Simla (in September-October)," says Sandhu.

As for the NPOP, the policy lacked a clearly defined research strategy. Its biggest drawback, experts say, is the absence of mediating institutions like family courts, consumer courts, special assistance cells for clearance of bills and lok adalats. "It needed decentralisation and delegation from the Centre to the states and on to panchayats," says Dave, elaborating that it

needed to move to the grassroots from inter-ministerial coordination—basically shifting from talk to action. "But there was no organised effort." Calling it "a lunch and lecture affair", he remembers how the meetings held by a former minister had members walking out in disgust.

Money must talk louder

Some positive news here—both in action, and debate that's likely to lead to action. The pension scheme recommended by OASIS four years ago is finally seeing the light of day. Justifying the proposal, Gautam Bhardwaj of the Invest India Economic Foundation, which drafted OASIS, labels all the previous Pay Commissions' policies and schemes "daft".

The new pension scheme is for government employees who have joined from January 1, 2004, whereby employees will have to contribute 10 per cent of their income to a fund managed by six players – ICICI, HDFC, Templeton, Principal, LIC and SBI. For those in villages, NGOs, post offices and 'e *chaupals*' (ITC's Internet-linked rural retail ventures) will act as facilitators. Being implemented by the Pension Fund Regulatory Development Authority, a record-keeping agency is expected to be in place by December 2004.

Running parallel would be the old school of banking on the interest from EPF and PPF savings. Reformists, however, recommend the Contributory Pension Fund to all those over the age of 50 and not yet

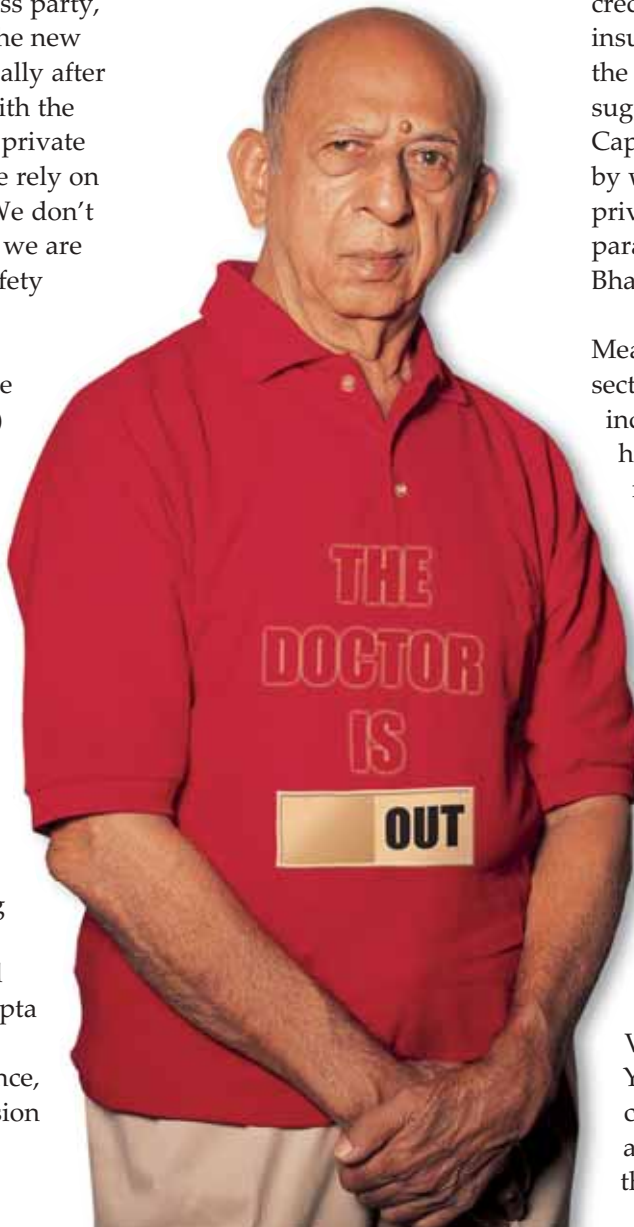
retired—both in the private and public sector—arguing that if the interest rates have come down to 9 per cent from 12 per cent on EPF in the past four years, then the system is “not so assured” after all.

Chandi Das Sinha, secretary, Indian National Trade Union Congress (INTUC), which is affiliated to the Congress party, is unconvinced about the new pension scheme, especially after the UTI meltdown. “With the frequent liquidation of private companies, how can we rely on them?” he wonders. “We don’t mind contributing, but we are concerned about the safety of the funds.”

“Since 93 per cent of the workforce (350 million) is beyond the scope of any social security benefits, we have sought a blueprint for this vulnerable section,” says Sinha. Gurudas Dasgupta, general secretary, All India Trade Union Congress, affiliated to Communist Party of India, goes a step further. He accuses the government of shirking its duties. Calling for a “cradle to grave” social security system, Dasgupta demands an unemployment allowance, adding, “The new pension scheme is a mockery.” Dasgupta’s views hold

import—the Left is a key ally of the UPA government.

However, Himanshu Rath, convenor of Agewell Foundation, considers this “a reactionary approach”. “Why should our money be a state responsibility?” he asks, adding, “Everyone should take charge of their own lives.”



This is a long-term approach. Despite a geographically unmanageable informal sector and financial illiteracy, Bhardwaj maintains that the scheme would be a success. While daily wage workers would be prevented from withdrawing their savings during ‘no work’ days, there would be a provision for micro-finance and emergency micro-credit loans, apart from health insurance, to steer them through the dry spell, he says. INTUC’s suggestion is a mix: a ‘Workers’ Capital Trust’, totally managed by workers in the public and private sectors. “It could act as a parallel economic investor,” Bhardwaj feels.

Meanwhile, the unorganised sector, comprising small-scale industries and the rural poor, has been coldly reduced to numbers—and not much at that. For a measly Rs 75 to Rs 150 monthly pension under the National Old Age Pension scheme, announced in 1995, the destitute elderly have to run from pillar to post.

To begin with, the figures—including Rs 100 to Rs 250 a month under the Sanjay Gandhi Niradhar Yojana and Rs 100 a month under the Indira Gandhi Bhumihiin Vudh Sheth Majdoor Sahayay Yojana—need to match the cost of living. NGOs feel the amount should be linked to the minimum wages fixed for

Have a Medclaim? Don't bother to ask for out-patient reimbursement. Your policy entitles you only for hospitalisation bills.

workers and should be at least 40 per cent of this wage rate. In case it is not viable to cover everyone under this scheme, a provision should be made for running income-generation or micro-credit projects.

Jayati Chandra, joint secretary (disabilities), Ministry of Social Justice and Empowerment, suggests reforming the pension distribution system. While some states are reverting to the tried and tested *dakiya* (postal) option, others are espousing diverse approaches. Uttar Pradesh, for instance, was planning to resort to 'open panchayats', and Goa has roped in insurance people for distribution. "The 'hows' are always a challenge," says Chandra. "Let's see how OASIS shapes up."

Easily said, but the consensus is that most policies are not masses-driven – if you pay the premium, you get the benefits. For those who can't pay – like the rural and urban poor– the 'hows' are not just a challenge, they are an impossibility.

The same is the case for insurance. Rath calls insurance policies "unfriendly for seniors" – they all lapse once an individual turns 70. According to him, companies shouldn't snap ties with their

members in this way. "Shouldn't they take the responsibility of long-term care?" he asks.

One relatively successful policy has been LIC's Varishtha Bima Yojana. But Major General S S Dhillon, Director, Helpage India,

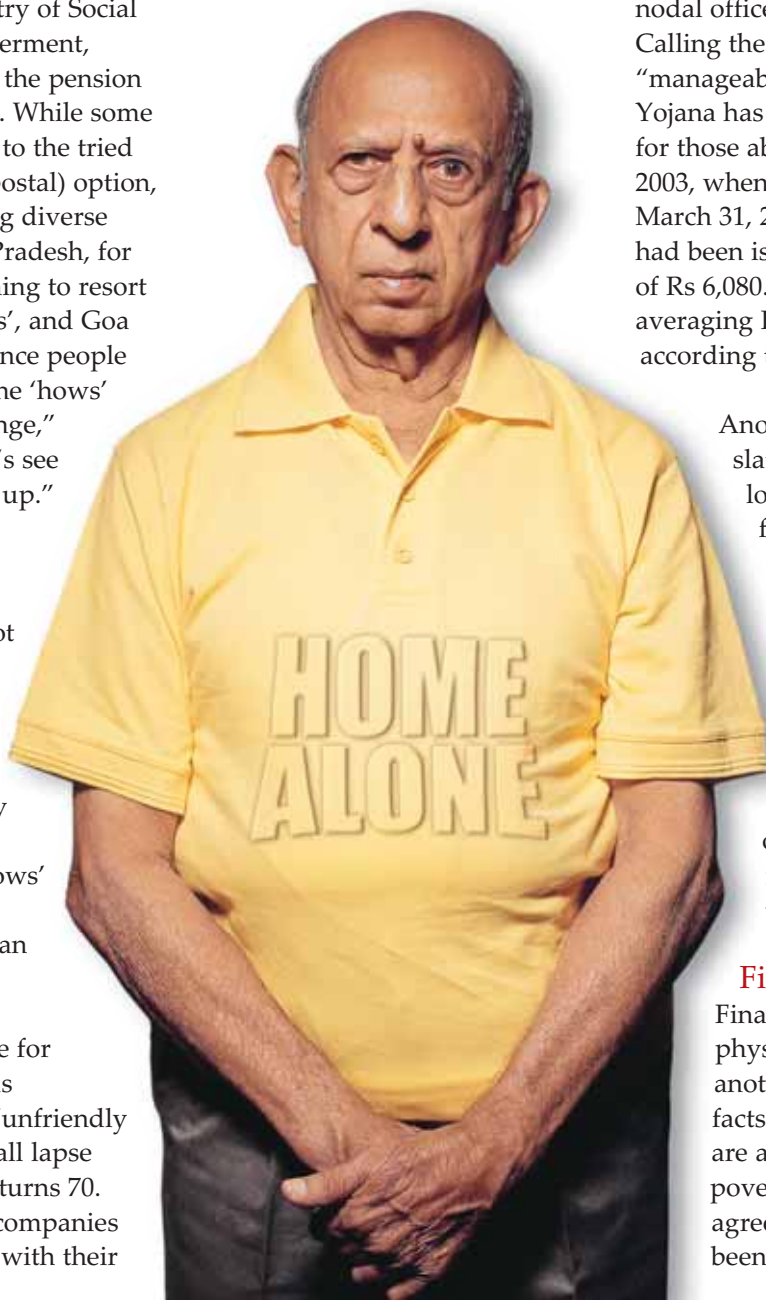
calls it "populist", and feels that policies like it are often not sustainable. Of the 9 per cent interest offered on the Yojana, 2 per cent, he says, is subsidised by the government.

G C Chaturvedi, joint secretary in the Finance Ministry, and nodal officer for LIC, disagrees. Calling the subsidy "manageable", he feels the Yojana has been a huge success for those above 55. From July 14, 2003, when it kicked off, to March 31, 2004, 331,960 policies had been issued and a premium of Rs 6,080.16 crore collected, averaging Rs 1.8 lakh per policy, according to Chaturvedi.

Another tick on the state's slate has been the lowering of the age bar for senior citizens from 65 years to 60 for tax sops. The Federation of Indian Chambers of Commerce and Industry (FICCI) is also calling for the restructuring of rates with increased returns in the upcoming budget.

Fixing poor health

Financial health aside, physical well-being is another concern. The facts: 52 million elderly are at or below the poverty line. Chaturvedi agrees that there have been glitches in Medclaim



The police is starting to listen: register yourself and your domestic help and move towards a safer life.

(premium-driven medical insurance) because of problems of verification relating to the identity cards issued to beneficiaries. He also admits that Mediclaim has been incurring 50 per cent losses annually.

There is no room for complacency in this sector. For, while LIC was the only company in the market earlier, today there are 29 private players. "Services are bound to improve as the government is aware of the concerns of the target group," says Chaturvedi. However, there is still one yawning gap. He admits that no insurance company covers outpatient-treatment reimbursement.

Another problem: while many hospitals have special provisions like separate registration counters and care-giving facilities for silvers, the need for a national institute of research, training and documentation on gerontological studies remains (see: *Dr A B Dey's opinion piece*).

The creation of primary health services for the elderly in rural areas remains a major concern; this was the rationale behind the development of NICE. But the initiative remains under a cloud for the present. Its managers have been accused of not putting in an organised effort. And sources even claim, off the record, that funds are being misappropriated.

This kind of talk makes Rafiq Ur Rahman, project director, NICE, unhappy. He claims that 300 NGO functionaries have taken NICE's six-month certificate

course in geriatric care. "Spice company MDH has approached us for trained personnel for their new geriatric care hospital," he says. "Besides, we are gearing up for the October 2005 launch of our two-year advanced course in geriatric care for non-medicos."

Call to arms

The geriatric care sector may well turn the corner. But elders need to live safe as well as healthy. Recent police initiatives in Mumbai to safeguard its silver citizens include the formation of senior citizen committees at the police station and beat *chowki* levels. The police have also tried to develop a database of senior citizens living in the city and conduct safety checks on them. But Javed Ahmed, joint commissioner of police (law and order), Mumbai, sounds helpless when he says, "The elderly living alone are not forthcoming with registering themselves and their domestic help with the local police stations."

In Delhi, the murder of 12 seniors till June this year has set the alarm bells ringing. After the recent double murder of 84-year-old Lt Gen (Ret) Harnam Singh Seth and his wife Roop, 80, Delhi Police has decided to create a special cell to look after the safety of senior citizens. Headed by Sudhir Yadav, additional commissioner of police (crime), it will coordinate and monitor all the nine police districts in Delhi. The Delhi government has also decided to revive its helplines – 1091 and 1291 – and streamline the verification of domestic help. Another recent development: the

National Human Rights Commission (NHRC) has identified elderly abuse, security, geriatric care and pension as the key areas for recommendations. While taking up pension-related cases is now routine, the security angle has led to the approval of a training module with help from the National Police Academy. However, it is uncharted territory for NHRC and the mechanisms are not in place yet.

Apart from safety, with third-party intervention in family disputes considered a social taboo, there has been a sharp rise in the number of property disputes involving the elderly (see: *Concern-Eviction*). Add to that, disputes over pension and insurance policies. For those waiting for legal recourse, the Bombay High Court has directed everyone concerned to take up old and pending cases from June 7, 2004. The news brought a sigh of relief for those over 60. So did the circular that brought down the cut-off age of senior citizens from 65 to 60 years.

Despite all these moves, though good—and overdue—the general rethink about support and safety for silvers is just a drop in the ocean.

It's time for justice for India's silver citizens, across the board. Clearly, they are now looking at what's in store for them in the Budget for 2004-05 in terms of concrete pension, health and safety proposals. There's been a lot of talk, many policies – now, they want accountability, and action. ■

Silverspeak



Low interest rates and high cost of drugs are among the most common concerns of silver citizens.



- Like in the US, why don't we have a system of social security in India?
- Why is there a ceiling on investments in policies that give you good pension returns?
- Why can't silver citizens be freed from the hassles of filing income-tax returns?
- I have spent my entire life looking after and investing in my children. Why is there no law that forces my children to look after me in my old age?

—Ashok Kumar Maheshwari, 66, former VP (exports), Garware's

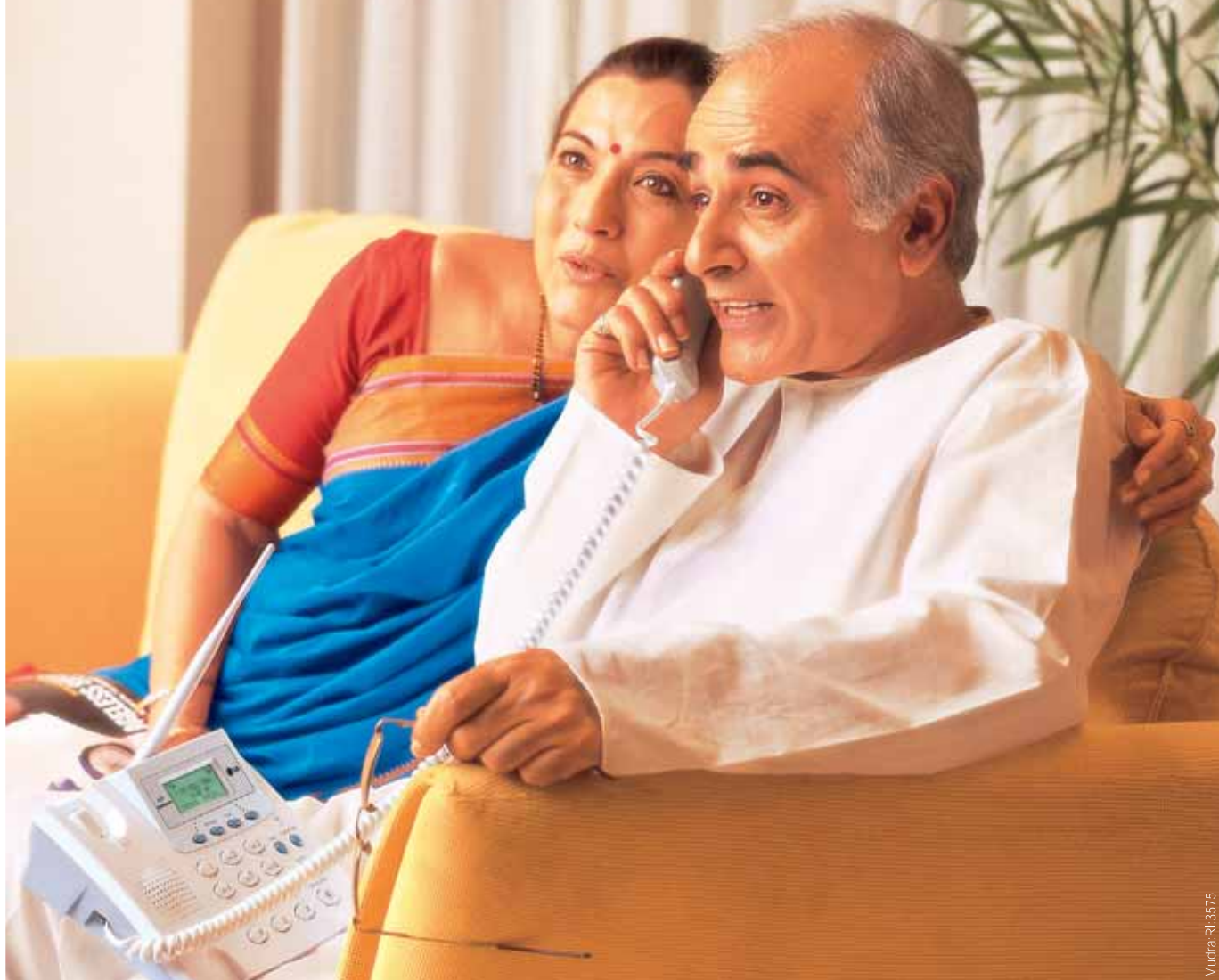
- Even a retired person may have some liabilities, like a pending marriage in the family. This is the time when one needs money. With low interest rates, such a responsibility becomes a burden. Can interest rates not be increased again?
- Why can't the government introduce a system where silvers can avail discounts on emergency drugs by showing an identity card?

—Suresh R Samel, 71, former assistant commissioner (sales tax)

- With little money to bank on, the slash in the interest rates has hurt us the most. Why can't the rates be increased again?
- In case of hospitalisation, there are too many technicalities in availing Mediclaim benefits. Why can't the hospital deal with the insurance company directly?
- Drug costs have gone up tremendously. Can there be no discounts on these?

—Surekha Dinkar, 63, former teacher, Maratha School, Mumbai

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Vital signs



Dr A B Dey is chief of geriatric services, All India Institute of Medical Sciences, New Delhi

Progressive biological decline is an inherent disadvantage of old age. Maintaining good health is the responsibility of each individual, but society and the state need to provide an environment that facilitates health. Currently in India, there is no strategy in place to develop such an environment for the care of the elderly.

With the elderly, we should aim to provide quality services close to home. Services should be complete in terms of consultation, services, drugs and rehabilitation. We need to set a goal of care—which may not necessarily mean cure—to strike a balance between what the patient aspires to and what the health system can provide.

A health care system for older people has to incorporate primary care in the community, specialised care by internists or geriatricians in secondary and tertiary care hospitals, and specific intervention by specialists in tertiary care hospitals. The process of care should be dynamic, where the

individual may move between the community and hospital in different stages of ill health.

We need to introduce the discipline of geriatric medicine in the health service at all levels. While multiple disciplines are involved in caring for the elderly, the overall responsibility of care must remain with the geriatrician or the internist.

Training is the need of the hour. The curriculum in medical schools needs to include geriatric care concepts. In addition, the concept of day-care centres and

Indira Gandhi National Open University's announcement of one-year geriatric care courses, launched in 2003. Today, there are around 25 geriatric clinics across India.

The National Institute of Social Defense conducts various 'care-giver' and 'care-manager' programmes; the first diploma course kicked off last year. Its soon-to-come M Sc Geriatrics, open to non-medicos too, is one of its kind globally. And several medical colleges with a focus on geriatrics are coming up in Andhra Pradesh, Kerala and

We need to set a goal of care – not necessarily cure – to strike a balance between what the patient aspires to and what the health system can provide.

long-stay centres has not caught on in India yet. We need to create such facilities.

There have been several encouraging developments of late. In the early '80s, Mumbai's KEM Hospital began some low-profile services. In the mid 80s, Chennai's Christian Medical College set up a geriatrics department—in 1997, it even initiated an MD in geriatric medicine, still not recognised by the Medical Council of India. In 1997-1998, the government initiated training programmes in 100 medical colleges. This was followed by

Tamil Nadu. Delhi and Rajasthan are also exploring the possibilities. Within five years, every medical college could well have a geriatric medicine department. But these programmes will require constant monitoring and review to stay effective.

Despite impressive gains in longevity, we still have some of the worst statistics on the global human development index. It's time for hospitals to see geriatric care as an opportunity, not a burden. It's time for the institutions of civil society to get proactive. It's time to heal. ■

बूंद बूंद में विश्वास



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Circle of love

Never have children, only grandchildren.

—Gore Vidal, American novelist

Magical stories told and retold, age-old recipes to quieten that niggling sweet tooth, unfailing replies to never-ending questions, proud recall of daily achievements, and holidays without the parents. These are but a few simple yet universal joys of grandparenting. Throw in a shower of light and love. The result: pure chemistry of unmatched flavour. As Alex Haley, author of *Roots*, puts it, "Nobody can do for little children what grandparents do. Grandparents sort of sprinkle stardust over the lives of little children."

The strangest things happen when people become grandparents. Men who are stern and authoritative at work, who may have been strict fathers, become mellow and indulgent. Women who have been strict disciplinarians all their lives, who never spared the rod, now rush in to spoil the child. They loosen up, discovering the child within them through the offspring of their children.

Amrish Puri at home is no scary actor with big eyes, but a cuddly granddaddy with a big heart. Finance minister P Chidambaram is lavish with his love. Industrialist Rama Prasad Goenka is helpless in front of his grandchildren's demands. Art scholar Saryu Doshi and her husband Vinod, of Premier Automobiles, find time with their grandchild as fulfilling as their careers. While sculptor-painter Satish Gujral feels grandparenting is high art.

Amrish Puri

It is hard to imagine 71-year-old actor Amrish Puri, the evil Mogambo of *Mr India*, as a doting grandfather. His son Rajeev and daughter Namrata have two children each: Sachi (16) and Harsh (13), and Krish (13) and Shantanu (7). To them, he is their lovable *Dadu*. "My characterisations in films have not taken a toll on our relationship," says Puri with his trademark devilish grin. He first turned grandfather at the age of 55. "At that time, I wondered if I had already become old enough to be a grandparent!" he

smiles. Today, he says his grandchildren have brought joy into his home.

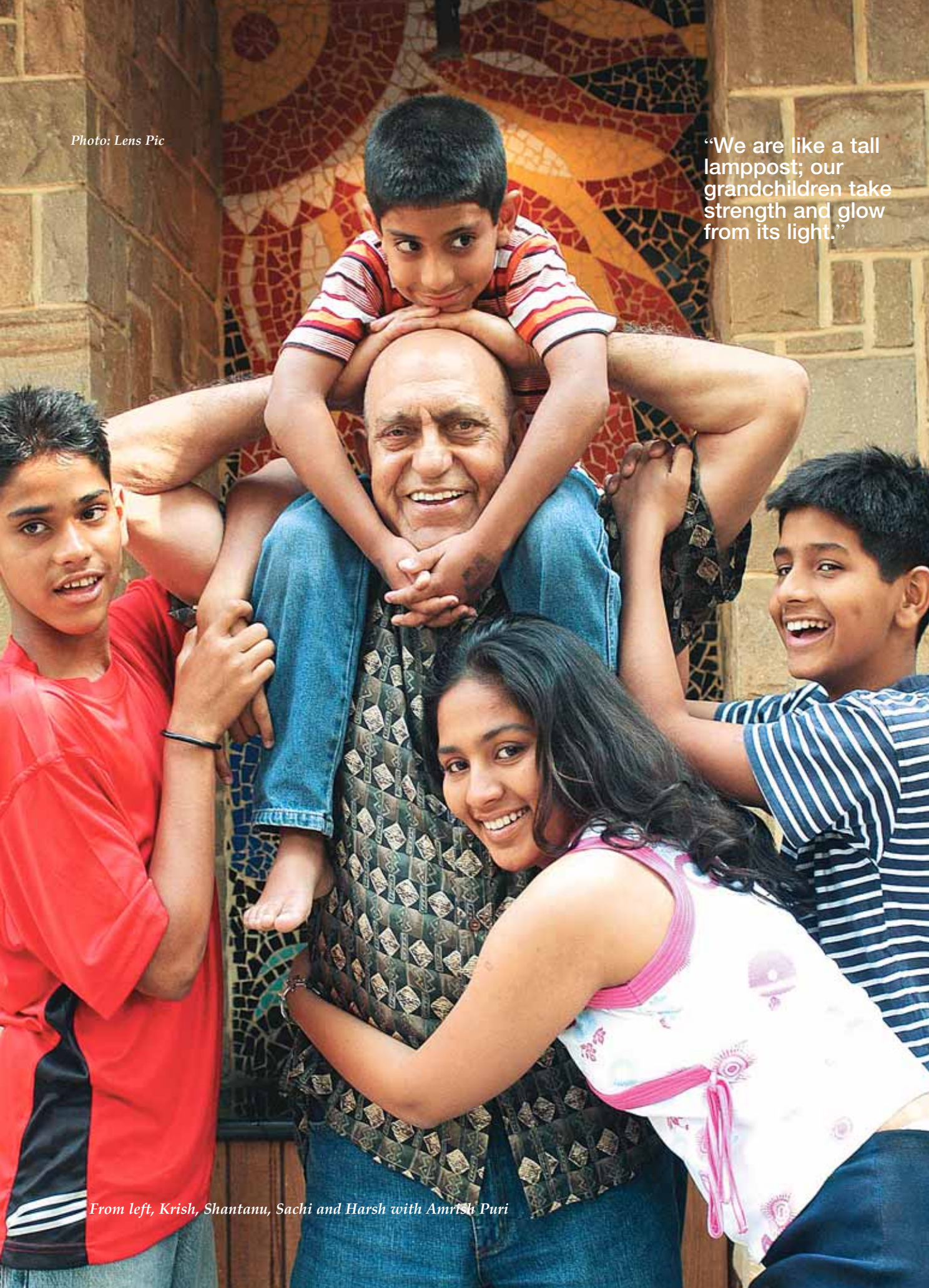
"With your own children you have the responsibilities of bringing them up, providing for the family and building your career," he says. "In doing all that, you miss out on the development of the little ones, all the important moments. But as grandparents, things are completely different. You can sit back and see them grow, observe every new step they take, and take pride in their achievements."

Despite his busy schedule, he makes sure he chalks out time for his grandchildren. He watches TV with them and answers all their questions, while they regale him with their achievements at school. "The relationship of a *dada* (paternal grandfather) and a *pota* (grandson) is sometimes stronger than that of a son and father," he says. "Children are able to express their desires more easily to grandparents. It is very important for children to have grandparents around them to grow in a grand way!"

—Jasmine Shah Varma, Mumbai

Photo: Lens Pic

“We are like a tall
lamppost; our
grandchildren take
strength and glow
from its light.”



From left, Krish, Shantanu, Sachi and Harsh with Amrish Puri

Photo: Ranjan Jovan

“My granddaughter has changed my life; her presence heightens the pleasure of homecoming.”



P Chidambaram

“I always wanted a granddaughter!” says P Chidambaram, 59, finance minister. “She was born just in time to welcome the new century on December 17, 2000,” he says of his only grandchild, Aditi Nalini Chidambaram.

“I live in Delhi, but every time I travel south for work I stop by Chennai to see Aditi,” he says. “The first time I carried her, I felt so protective; she was so delicate. I haven’t got over that feeling. Even now, I sometimes pick her up to see if she has put on weight.”

Aditi continues to amaze him. “She knows things I couldn’t dream of knowing at her age,” says the finance minister with pride. “Handling the TV remote, the mobile, playing CDs. Every time I see her, her vocabulary has improved. Each time, she is more aware of the people around her and how they fit into her life. We talk endlessly about her school, her friends. She insists I tell her bedtime stories where she is the heroine and overcomes enemies like tigers and lions.”

“All of us have a different dream for her,” he adds. “Her mother wants her to be a dancer, her grandmother wants her to be a lawyer, and she wants to be a model. All I wish is that she grows up to be an independent person who can hold her own anywhere in the world—a global citizen.”

—Himal Ruparel, Chennai

From left, Nalini Chidambaram, Aditi and P Chidambaram

Photo: Shamik Banerjee



"I would have missed out on the pleasures of parenthood if I hadn't become a grandfather!"

Sashwat with R P Goenka

Rama Prasad Goenka

Sitting in his elegant drawing room in Kolkata, R P Goenka, patriarch and chairman emeritus of the RPG group, is in philosophical mode.

"I am almost 74," he says with a smile. "When my children were growing up, I was busy trying to expand my business. I had little time for them. I retired from work about five years ago. I now have all the time on my hands to spend with my grandchildren." He has six of them.

In Kolkata with him are the two children of his son Sanjeev: Sashwat, 13, a Class VIII student at St Xavier's and Avarna, 18, who has just got admission to the University of Philadelphia. Harsh, his other son, has two children, Anant, 22, an MBA from the Wharton School of the University of Pennsylvania (U Penn), now training with HLL in Mumbai, and daughter, Vasundhara, 20, still at Wharton.

R P Goenka's daughter Yashodara is also a mother of

two: Nitya, 26, married and settled in Kolkata, and son, Ansu, 20, who works with Eveready Batteries.

The doting grandfather spends time with his grandchildren over breakfast outings, quiet dinners at home and watching cricket on TV. "I am very possessive about them," he smiles. He's also protective. "If one of them even has a cold or a slight fever, I want to call the best specialist in town!"

—Gitanjali Prasad, Kolkata

Saryu & Vinod Doshi

Vinod Doshi, 72, chairman of the Premier Automobile Industry, and Saryu Doshi, 71, honorary director, National Gallery of Modern Art, Mumbai, are booked on weekends. They spend them with grandson Sahir, 11.

The Doshis and their grandchild's relationship is a fascinating interplay of discipline and participation in his playtime. For instance, Sahir and his granny tell each other

stories about the adventures of Nanu, a hippopotamus; a character they have created. Sometimes he has mock debates with his grandfather where the two take opposing sides of an issue, for the sake of healthy arguments!

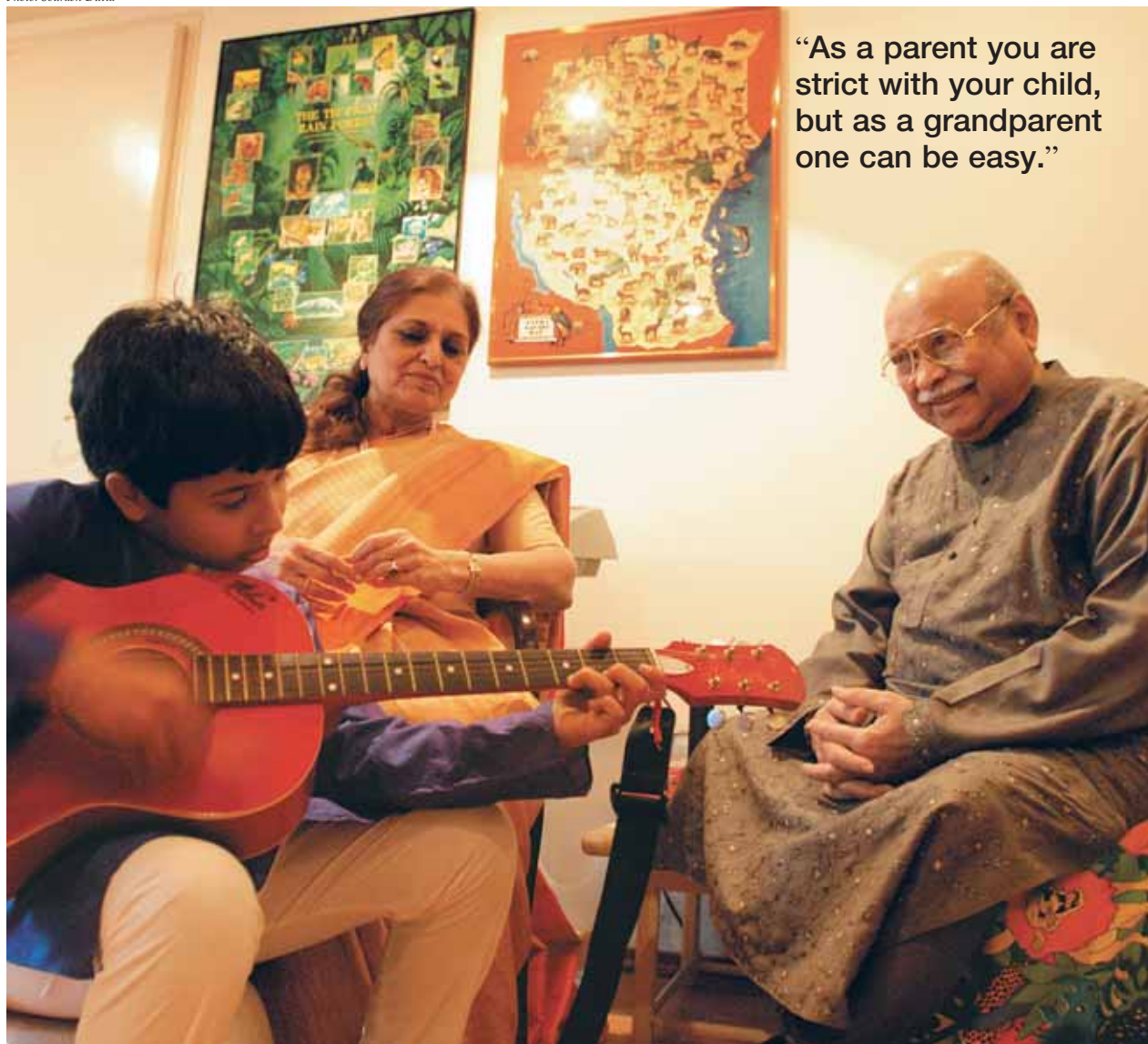
The Doshis like to spend as much time as they can with Sahir, and try and make it qualitative and educational for him. For them, like many others, grandparenting is a second shot at parenting, minus day-to-day

responsibilities. "To have a child in the house after such a long gap is a great feeling," smiles Vinod Doshi.

His grandparents are always there to cheer Sahir from the sidelines at his tennis and guitar lessons, and when he's playing cricket, or swimming. And if he insists that his pet dog Spock be given the status of second grandchild, the Doshis humour him. Like grandparents do.

—Jasmine Shah Varma, Mumbai

Photo: Sourabh Dutta



"As a parent you are strict with your child, but as a grandparent one can be easy."

From left, Sahir, Saryu and Vinod Doshi

Satish Gujral

"Life would be so empty without my grandchildren," says New Delhi-based sculptor-painter Satish Gujral, 78, who dotes on his six grandchildren—two each from his three children; jewellery designer Alpana, architect Mohit and interior designer Raseel. "When I first became a grandfather, it was even more special than becoming a father."

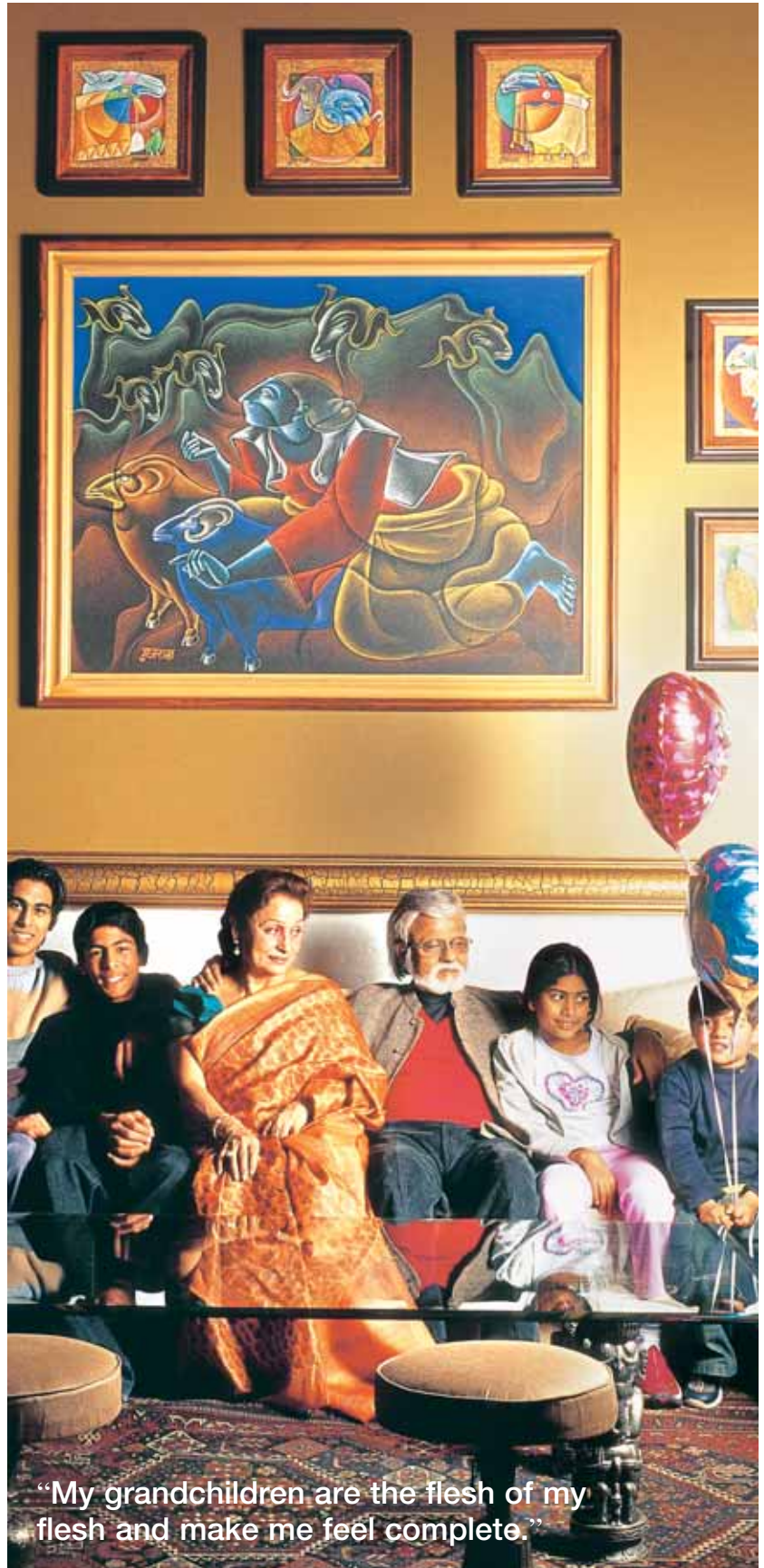
Gujral's grandchildren range from age three to 20. "Since all my children are based in Delhi and my eldest daughter stays with us, there is a lot of interaction," he says. "Except for my two grandsons studying abroad, the whole family gets together regularly over meals."

His hearing problem has never been a hurdle. "Since the family always took it in their stride, the little ones learnt to communicate with me," shares Gujral. "They were more excited than me when I got my cochlea-implant done five years ago. That I got so rattled by the sound and fury of the world and got it removed after two years is a different story!"

How do they respond to his art? "For them, the completion of every painting of mine is a significant event," he smiles. "I have many dreams for them but I would never like to impose myself on them. I just hope they carry forward my legacy of being a maverick and become creative forces, not mere money-making machines."

—Rupam Khera, New Delhi

Photo: Idris Ahmed



"My grandchildren are the flesh of my flesh and make me feel complete."

From left, Vivan, Armaan, Kiran and Satish Gujral, Alya and Imam

Love's the good word

Forty-four years of togetherness and Sabira and Chotu Merchant's romance blazes on, says **Kshama Rao**

There should be differences of opinion in a marriage," declares Sabira Merchant, 61. "Otherwise what's the point?" After almost 44 years of togetherness, Sabira and husband Chotu, 67, say tolerance and understanding make their marriage work.

Both the Merchants have their own, very full lives. Sabira is best remembered for the 70s TV show, *What's the Good Word*. Today, she is a noted stage personality, and an authority in the fields of communication, etiquette and personality development. Chotu is a Mumbai-based industrialist who deals in

specialised glass packaging for the pharmaceutical and cosmetic industry.

"On the one hand, I feel it's been my entire lifetime, my marriage to Chotu," smiles Sabira. "On the other, it all seems like yesterday." Chotu looks back on their journey together with fondness. "Saby and I grew up together," he says. "She was 17-and-a-half and I was 23-and-a-half when we got married."

Instant chemistry

"My father wanted me to 'see' boys and I agreed to meet Chotu," says Sabira. The couple met at the Bombay Gymkhana and dad came along as chaperone. Chotu had to ask his permission to take her for a walk. "She had worn a simple, cotton sari," he says with a

smile. "I loved her eyes the most, and she thought I was cross-eyed! Saby was petite; in fact, all my earlier girlfriends had been petite. Her knowledge, beauty, the way she spoke, it attracted me."

The attraction was mutual. "I was sexually attracted to him," says Sabira with a glint in her eye, much to her husband's discomfiture. "I still find him very attractive. The moment I went home, I told my father it had to be him. I remember we first spoke about our families, then our likes and dislikes, about this chummy group of friends I'd hang out with. There was



The Merchants over the years



nothing 'domesticated' about the way I spoke to him. I must have come across as this independent, feminist girl." Chotu didn't mind.

Present perfect

"It was her birthday soon after we started dating," remembers Chotu. There were no malls around then. "It was 8 pm and I had to wish her. My sister

When we met, I was very sexually attracted to Chotu. I told my mom it had to be him.

—Sabira Merchant

gave me a silver mirror and comb she had used just a couple of times. We rubbed it clean and gift-wrapped it." Later, he confessed it was a used comb lest Sabira found his sister's hair in it! The gifts only got better—like giving her 50 roses on her 50th birthday, or buying her a new dress and teasing her, telling her it was for someone else. He's the romantic while



I'm the practical one," says Sabira candidly. "My head rules my heart."

You're the one

Chotu loves her the way she is. "Why change her?" he asks. "Our relationship has always been very fluid. That's the way it should be." Over the years, the couple have come to terms with their differences. "I have changed so much of myself to accommodate her needs," says Chotu. "When I was younger, I would play cards with the boys till midnight and find Saby in bed, reading a book, waiting up for me. I felt bad that this young woman, the mother of my children, was looking after their needs all day long, and then waiting for

One needs to accept each other's flaws. Even 44 months together would be a strain otherwise.

—Chotu Merchant

me to come home." He gave up his cards, and hasn't missed them one bit. "One needs to accept each other's flaws and learn to live with them", is Chotu's take. "Even 44 months together would be a strain otherwise!"

Crisis management

"We have gone through several crises," says Chotu. These include Sabira undergoing surgery, the loss of loved ones, and their son's bad marriage. But they survived it all, "only because we have each other". "My Saby can handle any

problem, any crisis," he says, every inch the proud husband. "She can hold her own in any sphere of life. She started learning about my business, understanding financial matters. She can hold court with my bankers and accountants. She tells me she won't be able to take my absence; but I'm sure when the time comes, she would tackle even that."

Sabira's not so sure. "It's very difficult to imagine life without him," she says. "Partners in marriage are like twins; their lives become intertwined after spending so many years together. It's like you become one. When you wince in pain, you don't have to tell him what's bothering you. He understands it. Even your unspoken words are understood." That's chemistry. ■



Photo: Sourabh Dutta

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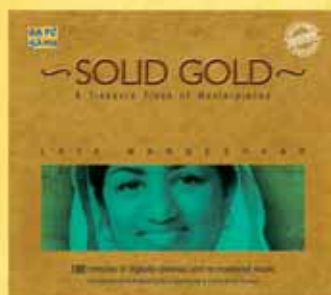
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The honourable chairman

From handlooms to hotels, Captain C P Krishnan Nair has seen it all at 82, discovers Arati Rajan Menon



Captain Nair in his element at the Mumbai Leela

At The Leela in Mumbai, everyone calls him Honourable Chairman. But today, Captain C P Krishnan Nair, 82, in yellow T-shirt and shorts, just off the squash court, is more an eager child as he shows off his new Nokia phone. "A relative sent it from Dubai," he tells you with obvious enthusiasm. "See, I can take pictures of you, me, everybody. And save them as memories."

They come rushing back anyway when he sits down to talk, now nattily dressed in a Madras check shirt and bright blue suit. He is anything but reticent as he rattles off some seriously impressive names. First off is his "hero", Subhash Chandra Bose. "He was ill at the Tripura session of the Congress and I was privileged to be one of those who looked after him," Nair says with obvious pride. He spent quality time with Frontier Gandhi Khan Abdul Gaffar Khan and his family. "I travelled the whole North West Frontier Province with them," he remembers. "They were so surprised that a South Indian boy could enjoy non-vegetarian food."

There's warmth when he says of Sheikh Abdullah, "He had a rough exterior but was a loving person." And a hint of condescension when he talks about Swami Chinmayananda: "I told him to go to Rishikesh and expand his spiritual horizons; he used to be very boisterous." His fondest words, though, are reserved for V P Menon, Lord Mountbatten's advisor during the transfer of power. "We were from the same native place and he became my mentor," he says, and his eyes mist over. "He looked out for me when I was a young lad."

Today, that young lad is chairman of The Leela Palaces and Resorts, which owns properties in Mumbai, Bangalore and Goa, and runs Leela Lace, a leading garment export house.



And just like his handy little Nokia, he keeps all his memories safe, and close to his heart. The past is just a heartbeat away.

Early battles

Born in Cannanore, Kerala in 1922, Nair faced discrimination early on two counts: one because of British colonialism, and the other because of the caste divide. When he was just eight, he embraced Advaita, the principle of non-duality. His worldly-wise family didn't quite understand such abstract notions, but they accepted him the way he was. "I believed in the futility of worldly life; I was very utopian at the time," he says, surrounded by the opulence of the Leela, still absentmindedly playing with his phone.

He entered the real world with a bang when communist leader A K Gopalan came to his school to set up a student union, the first one in Malabar. Just 12 at the time, Nair was made the secretary. "All 900 students actually 'struck work' till we

leveraged some changes from our tyrannical headmaster like better teaching methods," he remembers. Gopalan also introduced the young Nair to the freedom movement. "We were often put in the lock-up despite being children," he says wryly. A fierce nationalistic spirit emerged, as did a deep reverence for Bose: "If he were

at the helm, India would have been the No. 1 nation in the world today."

Idealism aside, Nair was pragmatic when it mattered. His antipathy towards the British didn't stop him from taking a job as civilian wireless operator in 1942. "I was at a crossroads in my life," he admits. It led to a transfer to Abbottabad in the North West Frontier (in present-day Pakistan), and then on to Delhi. He was introduced to V P Menon—and to the concept of "constructive work", like setting up cooperative societies and ration stores and striving for rural development. Nair was content, for a time.

His life took a dramatic turn when Leela—his wife, that is—entered it in 1949. The chairman switches on like a lightbulb as he says, "Her father, who was in the handloom business, chose me because he felt I had the gumption to stand up to anybody." He was in the army at the time. Prompted by Leela, he resigned his commission in 1950 and joined her family business.

It was a smart move. "I introduced the tweedy look and the bleeding Madras check to Indian handlooms," he claims, pointing to his own shirt. "Our exports started booming." On a broader level, he helped create the All India Handloom Board to provide assistance to weavers. "We asked the government to levy a cess of 1 paise on every mill fabric woven to plough back into the industry and modernise it." Result: Rs 300 crore in the coffers of the industry. "We

changed the face of the industry," he says.

Rooms with a view

Nair's star, and stock, rose high over the years. But it wasn't enough. In his 60s, rather than hanging up his socks, he decided to build a hotel. Why? "I had stayed in the best European hotels. I wanted to make one." Just like that.

Nair was resolute while Leela the voice of reason: someone in the family needed to learn the ropes. Elder son Vivek, already doing a management course at the Fashion Institute of Technology, New York, switched over to hotel management at Cornell University. And the Mumbai Leela was up and running in 1986. It has since been joined by The Leela, Goa, recently awarded the prized British Imperial Mark for excellence, and The Leela Palace Bangalore, chosen soon after its opening in 2001 by *Forbes* as among the eight best business hotels of the world.

But there are no full stops on Nair's to-do list. His pet project—to build a hotel in hometown Cannanore—is pending. "We will first build an airport there, then the hotel."

Meanwhile, the proposed Leela in New Delhi, where Nair has invested a large amount, has run into a snag. "Bureaucracy is the biggest bane of India," he says. A rare flash of anger lights up his eyes. "But I'll never give up."

This relentlessness is well known at the Leela. "Even during the



Photos: Lens Pic

The world according to Nair

worst crisis, the chairman says 'this too shall pass'," says R Venkatachalam, director (finance) and chief financial officer, Leela Palaces and Resorts. "His energy keeps us all motivated."

Sherry and Shankar

This energy and yen to excel remain intense—Nair starts his day at 5 am with his morning walk, has a workout at 6 am and is on his desk at 9 am sharp. He puts in a seven-hour day even today, punctuated by a siesta. After hours, he takes time out to

toast life with a glass of sherry or red wine, relaxing to Norah Jones or Anoushka Shankar. "I used to listen to Pandit Ravi Shankar, but now it's his daughters. You have to keep up, no?" he asks with a grin.

Helping Nair stay with the game are sons Vivek and Dinesh. Both Mumbai-based, they are hands-on at Leela Lace and the Leela hotels. And Madhu, Dinesh's wife, handles the interiors and aesthetics for the group. Nair's muse, though, is unquestionably Leela. "I enjoy myself completely with her," he says shyly. And though he likes NDTV and BBC, he is content watching Malayalam serials with her on Asianet.

As if on cue, the phone rings—his wife is calling about lunch. "Naan varate," he says softly in Malayalam. I'm on my way. The Nokia is put away, and the interview wrapped up in a hurry. The chairman knows who's boss. ■

Nairspeak

- If Subhash Chandra Bose were at the helm, India would have been No. 1 in the world.
- I stayed in the best European hotels. I wanted to build one.
- Bureaucracy is the biggest bane of India. But I'll never give up.

Regaining lost ground

Shelter and security are basic rights that silver citizens are often deprived of through connivance, coercion or plain circumstance. **Rupam Khera** explores avenues of help and redressal

Life hasn't been easy for Marie Gomes. Survival, the Mumbaikar knows better than anyone else, cannot be taken for granted. A conscientious security staff member with a private firm, the 50-year-old found herself being thrown out one morning in 1975 for "no apparent reason". Not one to take things lying down, she decided to take the company to court with the meagre funds that she had. The effort paid off and four years later, the Labour Court at Tardeo ordered that she be reinstated with full back wages.

Happy only to prove a point, Gomes subsequently quit the company and took up odd tailoring jobs to sustain herself. With much difficulty, she was pulling along when another blow, more severe and unexpected, struck her in 1983: her nephew swindled her out of her own house in Khotwadi, Khiranagar, in Santacruz. This time, she had no money to seek legal recourse. So she watched helplessly as she was evicted

and her property sold. With no roof over her head, she eventually became part of a local home for the old and dying under the aegis of the Missionaries of Charity where she helps out with sick inmates even today.

Move to stay

It is a grim story. But one that can be rewritten. Gomes,

It is heartening to note that of the 800 disputes settled by the Delhi Legal Service Authority's *lok adalat* in the first two months of 2004, 15 to 20 per cent involved silvers.

perhaps, does not realise that all is still not lost. Help could be just round the corner. It is true that like her, there are thousands who have long been masters of their destiny but suddenly begin to lose hold, with the ground, quite literally, slipping from beneath their feet. Although shelter and security comprise their basic rights, they are

grossly violated. Through connivance, coercion or plain circumstance, they find their cherished bonds being rudely severed, resulting in ugly property, financial and other related tangles.

But there is a way out. And showing them the path is a host of NGOs like the Agewell Foundation, Dignity Foundation and HelpAge India, apart from the *lok adalats*, which function under the National Legal Services Authority (*see box*). Far from the long-drawn, expensive and emotionally draining process of litigation, these organisations prefer to mediate or arbitrate and bring about an out-of-court reconciliation between the affected parties. Based on the concept of alternate dispute resolution or ADR, it is a speedy, free-of-cost and effective mechanism to dispense justice that is often binding by law.

Say it like it is

As things stand, the response to such services from silver citizens may not exactly be

Laws and acts supporting silvers

- **Section 125 (1d) of the Code of Criminal Procedure 1973:** recognises the right of parents, without any means, to be supported by their children having sufficient means.
 - **Social Security for Senior Citizens Act, 2003:** provides social security and assures enjoyment of life, healthcare and protection against exploitation and abuse; also provides interest-free housing loans of up to Rs 1 lakh.
 - **The Destitute and Needy Senior Citizens (Care, Protection and Welfare) Act, 2003:** provides for care of destitute senior citizens by their kith and kin and the government, and police protection.
 - **Parents' Maintenance Bill (Himachal Pradesh and Maharashtra):** provides for maintenance for parents ignored by their children.
 - **The Hindu Adoptions and Maintenance Act, 1956:** gives parents without any means the right to be supported by their children with sufficient means.
 - **The Infirm and Destitute Persons (Maintenance and Rehabilitation) Act, 2002:** provides for maintenance and rehabilitation by the state of persons suffering from old age, ailment, physical deformity or mental imbalance and those who are destitute.
- (See: Legal Ease-On the Home Front, for more details)*

overwhelming due to a number of reasons, including lack of awareness, social stigma or just a sense of complacency. Yet, in Delhi, it is heartening to note that of the 800 disputes settled by the Delhi Legal Service Authority's *lok adalat*—it runs a helpline and 20 other legal aid

centres—in the first two months of 2004, 15 to 20 per cent involved silver citizens.

Significantly, many such cases have to do with two issues: shelter and security. Although

legislations like Section 125 (1) (d) of the Code of Criminal Procedure 1973, Hindu Adoption and Maintenance Act, and the Social Security for Senior Citizens Act 2003 (*see box*) ensure adequate protection on paper, the picture is quite the contrary in reality.

Photo: Bajirao Pawar



Avenues of support

- **Agewell Foundation:** M-8A, Lajpat Nagar - II, New Delhi. Tel: 011-26323564, 29833565. Helplines: 011-29836486, 29840484 (10 am-5 pm)
Services offered: counselling and assistance, legal and otherwise
- **Delhi Police helpline:** 1091/1291 (24 hours)
Services offered: Counselling and assistance of all kinds
- **HelpAge India:** C-14, Qutab Institutional Area, New Delhi. Tel: 011-51688955-59
Chapters:
Bhopal: 0755-2772736
Bangalore: 080-22213107
Chennai: 044-25222149
Chandigarh: 0172-2665074
Kolkata: 032-22165913
Ahmedabad: 0792-6860758
Mumbai: 022-26370754
Nagpur: 0172-2759639
Pune: 952026681511
Jaipur: 0412740625
Services offered: Welfare, assistance and awareness programmes for the elderly
- **Lok adalat:** Delhi Legal Services Authority (DLSA), Room No.1, Patiala House, New Delhi. Tel: 011-23383014, 23387267. Helplines: 011-23070345, 23073132 (10 am-5 pm).
Services offered: Settlement of disputes at the pre-litigation stage, under the Arbitration Act, and through counselling and legal aid

Sheela, 67, is quick to elaborate. A widow with three sons and two daughters, she had to face the ignominy of being verbally abused and driven out of her apartment by her own sons who were squabbling among themselves for a share of the property which continued to be in her husband's name even after his death. Sheela, who had heard of Dignity Foundation, knocked at its doors in Mumbai for help. The NGO promptly registered a case and ensured that she was given her due and was back living in the flat.

Action is the solution

Not everyone is as determined as Sheela. As Himanshu Rath,

says Rath, they are content to unburden their hearts with counselling. Rarely are they prepared to follow it up with action.

The answers may not always be simple which could also explain the reluctance. In Bangalore, for instance, Devi, 76, was at her wits' end when her son, who could not afford her upkeep, was harassing her to sell her only security—a 1,500 sq ft house in her name. A social-worker friend suggested that she sell it and buy a room at a decent home for the aged so that she would be well looked after, but Devi was aghast. She struggled on by herself until her death two years ago.

One solution is to give resident welfare organisations the powers to serve as *adalats* to resolve shelter and security-related problems through community pressure.

coordinator of Agewell Foundation, a consortium of over 1,500 NGOs, points out, the elderly in India largely shy away from third-party involvement to settle what are essentially personal or family disputes. They are a step away from a solution, but prefer living with the problem for fear of what people would say.

Agewell, which has tie-ups with senior lawyers and judges besides a battery of trained counsellors who are backed by the administration and the police, receives around 150 to 200 distress calls a day. A good percentage of them may be from silver citizens but quite often,

Under the circumstances, Major General S S Sandhu, former director-general of HelpAge India and a consultant on ageing concerns, says resident welfare organisations should be given the powers to serve as *adalats* to resolve the shelter and security-related problems of the aged through community pressure.

Such views to further strengthen silver citizens' social security and support systems are encouraging. The point is that Indian silver citizens are not as alone as they think. They need to understand that help is available. And that it is perfectly okay to take it. ■



first aid

Cross the digital divide...40

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Photo: Lens Pic

The Purohits get a PC

In the first of a series introducing PCs and the Internet from scratch, **Sachin Kalbag** follows a friendly neighbourhood couple on their quest for a computer

The Purohits, a retired couple in my neighbourhood, had a problem. They wanted to stay in constant touch with their son and daughter-in-law, both software developers in California. Despite international call rates being hiked by up to 60 per cent, the telephone bills were still exorbitant. They decided to get smart, and bought a PC.

Now, this didn't surprise anyone who knows them. In their 60s, the Purohits are supremely fit, go for brisk walks every morning, read everything that comes their way, and are always looking for new challenges. Just the other day, they went to a bowling alley because their 12-year-old grandson is a regular at some local bowling place in the US. Shopping for the PC got them just as excited, or so they told me when we met late evening for our customary after-dinner stroll.

PC ABC

The store owner had to first explain to them what the different parts of the PC were. Since the Purohits were both schoolteachers in suburban Mumbai, they said they had hardly been exposed to computers in their career. But they were eager students and, apparently, at the end of the

discussion, the owner invited them to dinner at his place.

Later, Mr Purohit eagerly recounted to me that the PC, in its simplest form, has four major components:

- The Central Processing Unit or the CPU, the brain of the PC. Everything that happens in the PC, happens in the CPU
- The Monitor or the screen, the face of the PC
- The Keyboard to help you type
- The Mouse to help you navigate your cursor or pointer on the screen

"Then, the shop owner showed us CD-ROMs," Mr Purohit said. "And speakers, too." I listened intently.

Juggling jargon

Mr Purohit was in his element, talking about terms like gigahertz, RAM, hard disk, microprocessor and, the most curious of all, the motherboard. He said his head was in a spin.

I told him these were terms he needn't be afraid of; together, they make up the configuration of the PC. RAM, for instance, stands for Random Access Memory, a device that picks up

the exact information that you want stored in the computer. The hard disk is where all the data is stored.

Now, imagine the computer like a building's water system: the reservoir is the hard disk, where all the water is stored, whereas the various pipes are like the RAM. Each time you want water, you open the tap, and pipes flow the water to wherever you want. The microprocessor is much like the engine that drives the water into the tank—an engine that powers the entire PC. Gigahertz refers to the speed of the microprocessor. Usually, the higher the gigahertz specified, the greater the speed. The motherboard, on the other hand, is the place where the fundamental parts of the computer are stored.

Buying power

Mrs Purohit asked the inevitable question. "So, shouldn't we buy the best PC with the best configuration?"

"Well, yes and no," I replied. "Yes, because obviously you should buy the best PC, and no because the best configuration may not be the best for your needs. For instance, if your fundamental need is to only use the Internet to speak to your son

and daughter-in-law, you may not need a huge amount of data storage capacity, or even RAM."

First, define your needs. The rest is easy. For the Purohits, I thought a mid-level configuration PC with a 2-gigahertz processor, 256 MB RAM and a 40 GB hard disk would be ideal since a majority of their time would be spent chatting and checking their email. Such a PC would easily be available for Rs 20,000-22,000 in the 'assembled market', whereas a branded one would cost around Rs 30,000.

Brand equity

Now, should you buy a branded PC or settle for an assembled one built piece by piece by an engineer in your locality? The difference in price is around 10 per cent. And both have their advantages and disadvantages.

When I told the Purohits this, they asked me put it all on paper —Gosh! These two love details. So, I wrote:

Branded PCs

Advantages

*Fairly reliable
Quality assurance
Experienced tech support
Legal software
Extended warranties available*

Disadvantages

*Cost more
Lack of configuration choice
Time taken to attend to your problem may be high
Software is expensive, increases product price
Extended warranties come at a price*

Assembled PCs

Advantages

*Extremely cost-efficient
You know the assembler
You can customise any configuration
Assemblers do not have to pay taxes
Assemblers are usually prompt in service*

Disadvantages

*Assemblers may not have the requisite knowledge
He may not have the adequate skills
Most assemblers use pirated software, a crime*

Quality assurance may not be maintained

Different warranties for different parts, although research shows that some assembled component warranties may be better than branded PCs

Mrs Purohit was still confused. I told her not to be. "If you are looking to save money, assembled PCs may well be the answer," I said. "But if you are looking for a low-risk investment, buying a branded PC would be better."

Budget boost

After the mini-budget passed by the former NDA government in January, the prices of branded PCs have fallen drastically. These days, reliable PCs are priced anywhere between Rs 20,000 and Rs 75,000, depending on the brand and the configuration. This pattern will remain constant.

Most banks these days provide personal loans easily. The only hitch is high interest rates, and the fact that some banks refuse loans to senior citizens. Be that as it may, a PC is a great investment, one that few would regret.

Epilogue

The Purohits have just bought a branded PC for Rs 42,000 with a modem for the Internet, and speakers to listen to favourite singer Talat Mahmood.

I miss them at our post-dinner walk. ■

Next month, the Purohits explore the possibilities of the Internet



Illustration: Farzana Cooper

The big break

Breaking fixed deposits to invest in mutual funds was a tough decision that some retired people took in the new economy. Aarti Dua meets the bravehearts

Paramveer Pandit, 59, is trying to come up with the right word to explain the sheer absurdity of somebody like him investing in 'the market', a term he utters in a pitch usually reserved for unmentionables. "I am...a...calm man," he says finally, still bewildered at how it all happened. Then, laughing at the incongruity of it all, he lets loose on the adjectives. "Someone like me! Who has always been cautious and analytical, I would never have gone near shares and all that, you know." And today, despite his neat success with mutual funds, in some corner of his heart Pandit still wishes he never had had to give up his old gods of money.

But by mid 2003, the year of his involuntary retirement from a government job, he was left with no choice. It had become absolutely clear that the past 35 years of dedicated monthly offerings to fixed-deposit accounts and various assured-returns schemes were not going to see him and his wife through the rest of their lives as planned.

The apple falls

Till 1997-98, one-year fixed deposits in India had earned as

much as 12.5 per cent. But in 1999, a downward spiral in interest rates began that finally ended at the current 5.5 per cent — a 56 per cent drop that



crashed the lives of many middle-class people who had built the foundations of their retired lives on high interest rates. Similarly, corporate bonds, which had paid as much as 14-18 per cent till four to five years earlier, were no longer a viable option with investors losing money even in well-known companies like Morepen and Sun Earth Ceramics. "I had thought that with fixed deposit and bond rates of between 12 and 14 per cent, I could easily invest my superannuation and maintain our lifestyle," says Pandit.

For him and his wife, it was a slow, inexorable tightening that began when they gave up the first of their three traditional annual holidays. "That is when we first thought that our old age was going to be very bad, that there might be a time I wouldn't even be able to feed myself." Unwilling to depend on his children—a son and daughter—both married and settled, "I then decided to start exploring other investment avenues".

Mutual disagreement

From that point up to his first 'market' investment, six months of intense research followed interspersed by bullets of warnings fired by his wife. "She was very scared that I would lose all my money," he laughs. If economic liberalisation had reduced interest rates, Pandit saw that it had also reformed the capital markets. And the mutual fund revolution meant that he had access to experts for his investment decisions. He decided to zero in.

But the decision to take the plunge was still not easy with his entire family "allergic to the word 'shares'". Pandit too took his time and kept studying the sector. Fund houses, schemes, all were put under the microscope.

Then he finally made his first, small, investment—no, not in debt schemes but straight into equity. “Unlike direct investment in shares, with equity mutual funds all your decisions are made by experts. So the risk is far less.” The initial returns encouraged him and he gradually increased the amounts. Today, he has invested around 50 per cent of his PPF in mutual funds and he’s back to his three holidays a year—the last one was in Singapore.

A necessary gamble

Like Pandit, more and more silver citizens are exploring the mutual fund option today. In a sense they are not new to the concept of mutual funds, having invested in Unit Trust of India (UTI) over the years, though this was largely an assured return scheme. But the later problems at UTI and the poor experience with early private sector funds like Morgan Stanley initially put people off. Today, however, the low interest rates and the investment caps on the few fixed income schemes that exist are wearing old prejudices thin.

For instance, an individual cannot invest more than Rs 3 lakh in a post-office scheme. In comparison: “The biggest advantage of mutual funds is that they offer liquidity and tax-free returns,” says Harish Sabharwal, vice-president, western region, Bajaj Capital. (Dividends on equity funds are tax-free while there is a 12.8 per cent distribution tax on dividends on debt schemes.)



Photos: Bajirao Pawar



From top, Shyamji Sharma and Suresh Bhagwat did research before investing

Of course, most silver citizens don’t have as high an exposure as Pandit. Rather, most of them use the option only after they have secured their monthly income through safer means—a route even investment

consultants advise for most senior citizens. Despite his success, Pandit concurs. “I would not advise anybody to invest directly in shares. And even in mutual funds. Only if they have money to spare.”

Shyamji Sharma, 64, agrees wholeheartedly with this approach. In 1997, he retired as deputy general manager from Rashtriya Chemical Fertilisers. In 1998, he made his first mutual fund investment. And though it





Vasant Nirgudkar is wary of MFs

paid off, he is still not convinced about mutual funds. "It looks like a gamble to me," he says suspiciously. He is now vice-chairman of the Maharashtra chapter of the National Safety Council and applies generous security procedures to his money. Only 10 per cent of his capital is in mutual funds, and only after he has earned a minimum income of Rs 25,000 per month does Sharma put the surplus in mutual funds. The fact that he hasn't made substantial returns from these investments is another reason why he is still wary.

Like Sharma, Sudha Joshi, 68, has used mutual funds to diversify her family's investments. She retired 10 years ago and lives with her three sisters and a brother in a Mumbai suburban house where

she manages all their finances. Barring one sister, Pramila, who worked in the private sector, all the other siblings were government employees. All their investments were in assured return schemes and they also had pensions. But when Pramila retired five years ago, she had no pension.

Since the family's monthly income was fairly secure, Joshi decided to explore the mutual fund route. She had handy advice from her nephew who teaches in a management school. Then, "I began tracking fund managers, since I feel they hold the key," she says. The reputation of the fund house and scheme rankings were some of the other parameters she tracked.



In the past few years, Joshi says she's gained confidence in her judgment. And although the good dividends paid by mutual funds in 2003 helped her to tide over medical expenses like a cataract operation and dental work, not all her investments have paid off.

Bank of reserve

So, not everyone is gung-ho about mutual fund investments. Investors like Vasant Nirgudkar, 65, question the need to invest

through mutual funds when they "generally do well when the markets are up but don't perform when they are down even though the fund manager has all the expertise". Hence, he only uses the instruments when he has exhausted his investment limits on assured-return schemes.

Others are wary because they have burnt their fingers. Says C L Sharma, 70, who retired as finance manager of Rashtriya Chemical Fertilisers: "I am very apprehensive as I have lost money in mutual funds due to the equity markets going into a tailspin in 2001. Now, I prefer to invest in fixed deposits." And even though he recovered most of his capital, he says mutual funds are only for those who have enough money to bear the risk. Not for people like him, "whose funds are limited", he says.

There are other concerns too. Issues like late trading and dividend stripping erode confidence. Many investors feel that mutual funds need to be more transparent for greater credibility. Senior citizens may be willing to give mutual funds a chance but, fittingly, they recognise that these are a good way to diversify their portfolios for occasional windfalls rather than something that will become a reliable and regular source of income. ■

Note: Some of the names in this article have been changed. Turn to page 46 for a beginners' guide to investing in mutual funds

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Fund fundamentals

Between high risks and low returns, there lies a safe middle ground called mutual funds. **Devangshu Dutta** on why, when and how to get there

The safer an investment, the lower the return it will fetch. Or, to put it another way, if you want high returns, you must take bigger risks. If you think about it, this has to be true. Otherwise, nobody would be prepared to put his or her money into something that's obviously risky.

For instance, there's very little risk involved in putting your money into bank fixed deposits (FDs). Equally, there's very little to be earned in the way of returns. Especially after taxes.

Life and debt

If you wish to earn higher returns on your hard-earned cash, you'll have to take more in the way of risks (*see: Money-Taking the Plunge*). There are several options. Perhaps the best in terms of flexibility and

relative safety is a mutual fund (MF) scheme dealing in debt.



Let's examine the risks first. There is some chance that your capital will be eroded. There will be periods when you earn even less than from bank FDs. Given these risks, why would you want to switch from

FDs to MFs? Two reasons: You can earn significantly more over the long-term, without incurring very large risks of losing capital. Second, MFs are completely liquid unlike some FDs; if you don't like the look of the investment, you can exit without paying a penalty for walking out.

MF basics

Before we get into the relationship between risk and return in a debt mutual, it's useful to know how MFs work. An MF collects money from thousands of individual (and corporate) investors and invests it in a carefully chosen portfolio

of instruments. The managers of an MF trade those instruments, buying and selling them in the debt market. The gains or losses are calculated on a daily basis.

For the sake of convenience, MFs split up the corpus of money held into units of Rs 10 each.

That is, an investment of Rs 5,000 will buy you 500 units. Gains and losses are also split into units. So, if an investment of Rs 5,000 has led to gains of Rs 1,500, each unit in the scheme will cost Rs 13 (Rs 6,500/500). If there have been losses of Rs 1,500, the units will be worth Rs 7 (3,500/500).

The value per unit is known as the net asset value or NAV. An NAV offers a quick, convenient means of assessing the profits in an MF scheme.

If the NAV is more than Rs 10, the scheme is making profits; otherwise, it's making losses. Units are bought or sold by the MF at the last NAV. So, an investment can be liquidated immediately without foregoing profits.

MFs also pay out profits in the form of regular dividends. When a mutual pays a dividend, the investor receives the cash in hand and the NAV drops by a corresponding amount. Let us say that a mutual with an NAV of Rs 13 decides to pay Rs 2 as dividend. The investors receive Rs 2 per unit and the NAV dips to Rs 11.



Fixed or floating?

The key question: how can an MF that trades in market debt make more (or less) money than an FD that pays market interest rates? Interest rates change—and every time the rate changes so does the value of debt. A clever MF manager exploits these changes to make profits.

Let us take an example. A bank is offering 10 per cent return on a one-year deposit. Let us assume somebody invests at that rate. The interest rate is then hiked to 11 per cent after, say, one month. And existing FD holders lose money. Some will

be prepared to pay a penalty to

prematurely withdraw and reinvest at the new, higher rate.

Let's look at the reverse situation: after one month, the

interest rate drops to, say, 9 per cent. Now, the FD holders who invested at the earlier higher rate will rub their hands in glee whereas those who have new funds to invest will be left cursing. Situations like this occur constantly across the multiple arenas of debt. In particular, Government Treasury Bill rates fluctuate daily. So do the prices of various corporate bonds and of inter-bank loans. Debt MFs can play these markets, while individual

investors don't have access to these instruments.

In broad terms, MFs gain the most when interest rates fall. An existing individual FD holder is locked in and lacks the flexibility to cash out his holdings at a premium. But the funds can do that and immediately book profits on their previously held portfolios of loans.

However, when interest rates rise, MFs don't make much money. Their portfolios of previous loans lose value. But they do have the flexibility to invest new funds at higher rates. Again, an individual lacks that flexibility.

There's a third possibility: interest rates don't change. In these circumstances, debt mutuals often still make more money than FD holders because they can trade very small daily fluctuations in T-bill and inter-bank rates.

In addition, mutuals can also take advantage of floating rate instruments in a way that individual investors cannot. There are also speciality mutuals, which concentrate on creating portfolios of floating rate instruments.

Tide of money

A prudent individual would avoid putting all his savings into debt mutuals because of the higher risks involved in circumstances where interest rates rise. But it makes sense to keep some money in debt mutuals.



Just how much depends on personal circumstances, and the timeframe. The longer the timeframe, the higher the gains from investing in debt mutuals rather than FDs. Do you need absolutely steady returns on a quarterly or monthly basis? In that case, you have to forego potentially higher returns and concentrate on FDs. Do you have floating rate loans to pay off (such as a car-financing or housing loan)? In that case, consider protecting against larger outflows by keeping some money in a floating rate fund. ■

—Devangshu Dutta is a New Delhi-based investment consultant and financial columnist

What is 60?

The number of push-ups you have to do this week.

The number of movies you have to catch up on.

The number of bad jokes you cracked last month.

The number of times you told your grandson
to get away from the TV set and get a life.

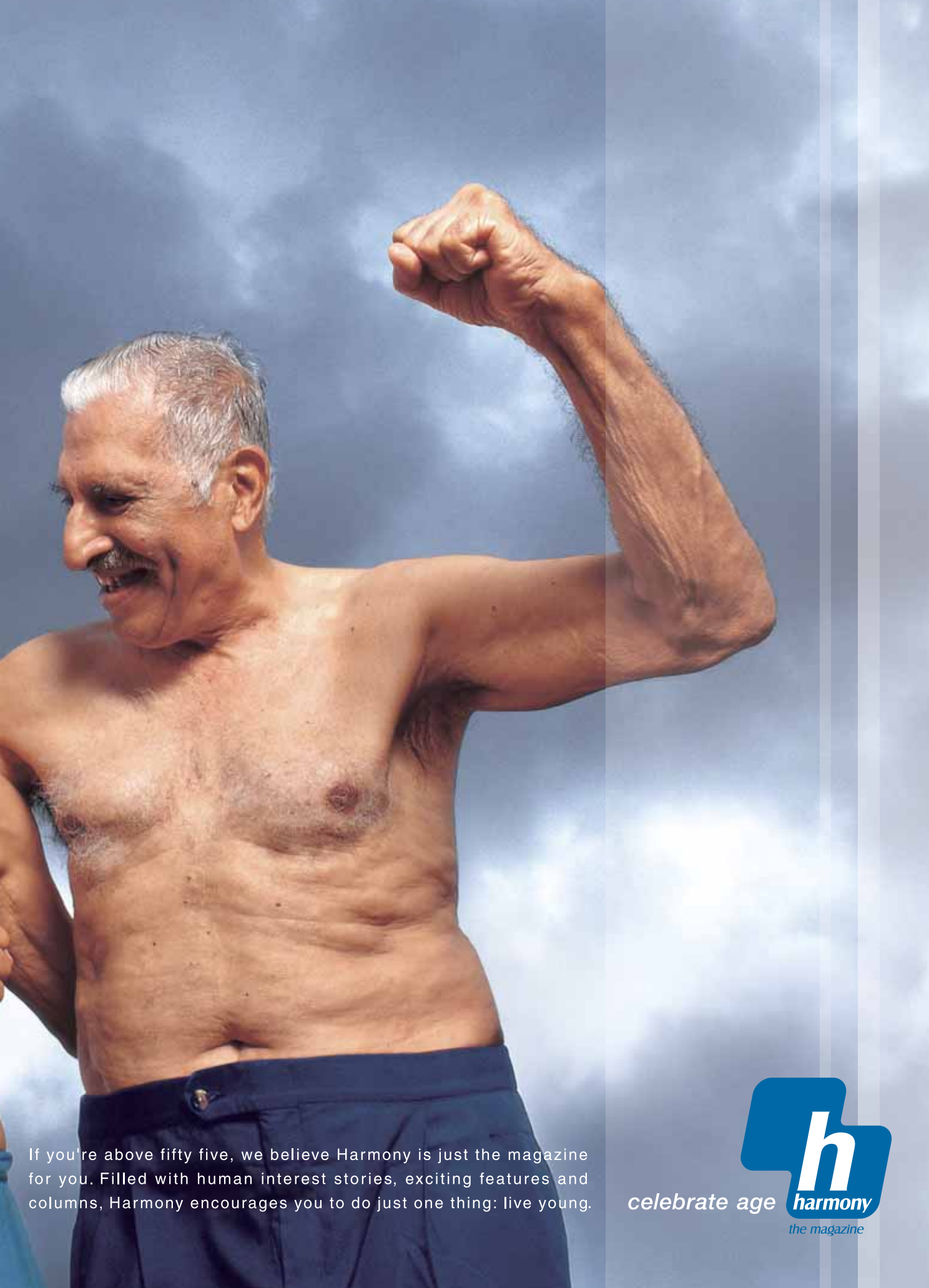
The number of places you have to travel to.

What it's not, is your age.

At least not in your head.

Or in your heart.





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celebrate age **harmony**
the magazine

On the home front

Are silver citizens protected with regard to eviction and maintenance? **Legalpundits** has the answers

Senior citizens often fall victim to forceable eviction by family members. However, a host of bills, codes and acts exist to help them.

Act now

According to Section 125 (1) (d) of the **Code of Criminal Procedure 1973**, and Section 20(3) of the **Hindu Adoption & Maintenance Act, 1956**, it is the right of parents, without any means, to be supported by their children with sufficient means.

The **Social Security for Senior Citizens Act, 2003**, provides social security and assures peaceful enjoyment of life, healthcare and protection against exploitation and abuse. It also provides interest-free housing loans of up to Rs 1 lakh for senior citizens (defined as those above 60).

A special provision in the **Indian Penal Code** has been considered to protect older persons from domestic abuse and to establish adequate machinery to hear related cases. There has also been a move to restore the rights of occupancy of older persons under tenancy legislation.

The **Destitute and Needy Senior Citizens Act, 2003** provides for proper care of destitute senior citizens by their kith and kin (sons, daughters and other successors) and the Government, and police protection. Here, 'destitute' is defined as a person who is infirm due to age or a chronic ailment and who has no adequate means of livelihood. Those who fail to comply shall forfeit their right to succeed the senior citizen in any manner after his or her death.

The Himachal Pradesh Assembly passed a **Parents' Maintenance Bill** in 1996, wherein parents above 60 ignored by their children are eligible for maintenance. It is waiting for the President's assent. A similar Bill is on the anvil in Maharashtra.

Property matters

In Delhi, the unit area method of calculating property tax introduced recently provides rebates for senior citizens. If you are 65 plus and own property, you can get a rebate of 30 per cent off the tax due, up to 100 sq m. However, this rebate will not be available for more than one residential building in Delhi.

The concept of 'reverse mortgage' also works in favour of seniors. Thus after the death of the senior citizen, the lender will be able to dispose of the property. Such loans generally require no repayment for as long as the 'principal resident' lives in the house. The loan must be fully repaid when the last living borrower dies, sells the house, or permanently moves away. This enables seniors to earn a steady income by pledging their homes.

According to the **National Policy on Older Persons, 1999**, the taxation system has to be reviewed to provide relief from payment of higher income tax. This relief is also available to children who support their aged parents. The policy also provides that housing schemes for the lower income sector should allocate 10 per cent to seniors.

Moreover, alternative housing is available to low-income seniors who are unable to live with their families. These homes are permitted under the **Homes for the Aged Act**. Presently, cooperative societies are being formed to allot accommodation in colonies for seniors.

The Law Ministry has instructed that all cases pending with the District Judge pertaining to those over 60 involving property, inheritance, pension, rent and tenancy may be transferred to the Fast Track Courts earmarked for senior citizens. Time, perhaps, to jumpstart justice. ■

Contact: www.legalpundits.com
(Harmony takes no responsibility for advice offered in this column)

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A hundred smiles

The response to the first Harmony Interactive Centre in Mumbai has been tremendous, with members playing an active role

If a frown adds a whole decade to your face, a smile wipes off two. Running a knife through a birthday cake for the first time in 76 years, Kantaben's toothless grin triggered off 99 others at the Harmony Interactive Centre in Girgaum. Putting a bounce in everyone's step were students from Dominic Savio, an orphanage in Mumbai's suburb Andheri, their trumpets bellowing '...happy long life to you'. No wonder some of them grumbled that the centre didn't open earlier in the year, in time for them to celebrate their anniversaries as well.

Wishes came pouring in for Kantaben, centre



Having resigned to being identified with either babysitting their grandchildren or taking walks in the community park, silvers in the area now crave for evenings at the centre. They have, in fact, taken to it like duck to water. Meeting fellow silvers, going on nature trails, a game of carom, learning about legal and financial aspects, yoga classes and talks on keeping fit are some of the high points.

Fresh on the agenda, with maximum takers, was the blast of a birthday party. Sharing the day, the last Saturday of June, were nine silvers. Saroj Purohit



Age no bar for celebration

was one of them; she also brought her son Uday along. "Her beaten-down approach has gone," said Uday. "She's become a recycled teenager in the eight days that she has been coming here." While Mama Purohit proudly announced that at 61 she looked not a year over 50, Kantaben spoke about the new sari that she bought specially for the occasion.

Suresh Samel celebrated his 71 years. Happy that he registered before the centre sealed its membership at 100, he calls the two-floor space a relief from his one-room neighbourhood tenement. And there were others, also blowing candles for the first time.

The centre's on a roll. With several enrolment requests pouring in everyday, members are bringing along friends,



The six lucky members

making inquiries about the registration process. Such is the interest generated that timings have been extended from 6 pm to 7.30 pm—the centre opens at 10.30 am. Especially heartening is the fact that members have begun playing an active role in organising programmes and taking charge of day-to-day activities.

It's a medley of sorts. Some of them are happy to sit by the window in the library, going

Silvers enjoying a game of carrom

through newspapers. The others like being social. From watching the Marathi play *Moruchi Maushi* to films like *Munnabhai MBBS*, they have graduated to thinking about presenting a play themselves. We overheard a gentleman saying, "I heartily disliked the term pensioner. And then there was an improvement and we were referred to as senior citizens. It's so much nicer to be called silvers. Active and creative silvers."

Harmony's team of social workers is already planning frequent health talks, and

Photos: Bajirao Pawar



This month

Yoga classes

Every alternate day of the month, from 10 to 11 am for men, and 4 to 5 pm for women

Movie

July 13 and July 27

Special talks

Healthy ageing, with tips on coping with memory loss, biological imbalance and concerns like increasing irritability

Diet and nutrition, by Vibha Kapadia. The recipe of the month is **dhansak**

Activities

Handicrafts, also attended by members of Ghatkopar Senior Citizens Association

Common birthday celebration

July 31

financial and legal sessions by experts. Jitendra Bhatt and his wife manage the centre's canteen; from this month, cakes for birthday celebrations will be made in-house. The centre is also a platform for silvers to promote themselves for a second career. One of them holds a Masters degree in Social Work, while the other is a regular member of a Mahila Mandal—she is an expert at 37 different activities, from sewing to pickle making.

At 100, the centre's overbooked, and there's already a demand to keep it open on Sundays. ■

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

Tough transitions

Dealing with loss, dependence and poor health can be hard. Dr Anjali Chhabria offers solutions

Q. I am a 70-year-old man and live with my son's family. My health has deteriorated and the family is finding it difficult to take care of me. There are constant fights since both my son and his wife are working. Lately, they have brought up the option of an old-age home or centre. I know they are saying it for my own good, but the thought of a home scares me. Will they abandon me?

A. Most of us fear change. However, considering the tension at home, it may well benefit you and your family. Look at the move as a new opportunity. You can go home on weekends or ask your family to come visit you. Talk to them openly about your fear of being abandoned. Check in for a month at the centre and if you're comfortable, make the shift. If not, look for other options like getting some help exclusively for yourself. Your family should not feel burdened but whatever decision you make, it should be your own.

Q. I am 50 years old and my husband died six months ago. I had given all the financial

papers to my son-in-law since I wasn't aware enough to deal with them. However, he makes most of my decisions for me now and I find it hard to handle that. At times, I also fear he may take away whatever I have.

A. You are obviously uncomfortable with your lack of control even though the money is yours. However, you have also trusted your son-in-law enough to deal with your finances. Tell him how you are feeling and suggest that he make you a part of any financial decisions taken. If you are still uncomfortable, hire a financial adviser to help you.

Q. I am a 75-year-old married man. I often have physical problems such as a bad stomach, an eye problem or pain in my chest. But my wife dismisses my problems, saying I'm making them up. How do I deal with this?

A. Often, as we age, the body behaves erratically and our physical concerns multiply. First of all, take a routine check-up to see if there is an actual illness. Sometimes we suffer from

psychosomatic conditions or depression where emotions are translated as physical pain and become worse if left unattended. Address those issues of your life that are giving you pain. Talk to your wife about what you expect from her, but remember that she has her own health to deal with. Start physical exercise, or join a yoga class. If the problem still persists, take the help of a psychiatrist.

Q. I am 65, and my husband passed away last year. I feel very lonely and irritable. I cry a lot, don't feel like eating, sleep little and have lost interest in life. Sometimes I even feel responsible for my husband's death.

A. It is extremely difficult to deal with the death of your partner. There are so many memories, good and bad. One may also feel guilty about differences that may have cropped up prior to the death. You will always miss him and grieve for him. But, in your case, I think you are suffering from clinical depression. You need to see a psychiatrist. Also, talk to someone; get rid of the needless guilt. Look around. Does your family need you? Can you help your friends, or do some charity work? Find new reasons to live. ■

Dr Anjali Chhabria is a Mumbai-based consultant psychiatrist and psychotherapist.



For advice, mail us or email at contact.mag@harmonyindia.org or fax at (022) 22852217



body & soul



A spoonful of health...56

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Walk away from knee pain...70

Black magic



A spoonful of chyawanprash could be your ticket to combating disease and beating age, says Roshni Bajaj

Chyawanprash has had two memorable poster boys in its long history of at least 2,000 years. The first was Chyawan Rishi who smacked his lips and endorsed it as a Viagra of yore so enthusiastically that the tonic took his name. And more recently, it was Amitabh Bachchan, who graciously snubbed gravity at Dabur's request and acrobatically endorsed its branded version with the vitality of a man half his age. Centuries apart, both men essentially had the same message: Eat chyawanprash, beat age.

A family of substance

Kanubhai Shah, 82, resident of Napean Sea Road, Mumbai, is not aware of either campaign but has the same opinion for anyone who cares to ask him about the black, gooey, jam-like substance he has each morning. "I have great energy. I have never been to the doctor; no health problems. I work more than 10 hours a day. I do all my work myself..." he is

unstoppable on all that chyawanprash allows him to do. Like Canada's power sector, he faces only one unique problem today: what to do with all this extra energy?

It was 25 years ago that Shah first read about chyawanprash in a Gujarati periodical. Every winter since, Bina, his indulgent daughter-in-law, has been

cooking the 49 ingredients of this complex recipe into a mini power meal. Some boxes are sealed and sent to her three daughters in the United States. Her husband and her father-in-law spoon off the rest each morning, continuing an ancient Indian household tradition that has remained a staple for centuries. Like generations of housewives before her, Bina is very clear on the benefits of chyawanprash, "It improves resistance and I like it for my family because it is a completely natural product with no preservatives."

Traditionally, it has been marketed as a men's tonic, especially for those above a certain age who still need to go out and work, but its magic is universal. Shraddha, Bina's youngest daughter, uses it to combat exam stress. "It helps me study late at nights. Last time, mom forgot to send it and so I had to call to remind her," she says.

Even doctors recommend chyawanprash as a tonic for both



the young and the old, irrespective of health profiles. Dr Nageshwar Rao, assistant professor at the National Institute of Ayurveda, Jaipur, says, "Chyawanprash enhances the immune system, irrespective of age." And Dr Ratan Kumar, chief medical officer, Municipal Corporation of Delhi's Panchkarma Hospital, calls it

specialises in maintaining vigour and vitality throughout life.

The key ingredient among the 49 plants, fruits, roots, herbs and minerals that go into chyawanprash is *amla* (Indian gooseberry)—now famous as the world's richest source of Vitamin C. *Amla* also has a generous helping of calcium,

elixir. But its wonders lie in the synergy of this mix.

Shades of black

As a health prop, chyawanprash is used to alleviate smoking-related problems and weak immunity. It also has a calming effect on nervous energy and stress. Today, many branded versions are sold as the ideal

Doctors call chyawanprash an ideal tonic for resistance-building and rejuvenation, something that keeps colds, acidity, weakness and aches away.

"the ideal tonic for resistance-building and rejuvenation; something that keeps coughs and colds, acidity, fatigue, weakness and aches away". It's perfect for everyone, adds Kumar, except for diabetics—the quantity of sugar added makes it "a strict no-no" for them. Allopathy also gives a stamp of approval to chyawanprash. Dr Pradip Parikh, consulting general physician at Jaslok and Breach Candy hospitals, Mumbai, takes the tonic himself. "If you are feeling a little low, I would advise chyawanprash instead of a vitamin pill," he says.

The c of health

Today the market for chyawanprash is around Rs 250 crore and expanding rapidly. As a health tonic, it has proved itself ageless. Chyawanprash is Ayurveda's most famous *rasayana*, which literally means 'to move towards life's essence' but is loosely translated as 'ultimate tonic'. Such tonics are considered so vital in Ayurveda that *rasayana* is one of the system's eight branches and it

phosphorous, iron, carotene, carbohydrates, thiamine and riboflavin. In studies around the world, the fruit has proven useful in the treatment of anaemia, diabetes, chronic respiratory disorders, colds, flu, high blood pressure and cholesterol. It also stimulates the immune system of patients suffering from some kinds of cancer. Clinical research suggests that it enables cells to regenerate, and that it increases lean body mass. And its biggest attribute is that its nutrients don't get lost while cooking.

If a recipe is faithful to the original *Charak Samhita*, the bible, so to speak, of Ayurveda, *amla* should form at least 30 per cent of chyawanprash. In Vedic times, the ripest lemon-sized fruits were fried in ghee and made into a dark paste. This was combined with honey, boiled herbs like *bel*, *bala*, *pippali* as well as dried, fragrant powders like *elaichi* (cardamom), *lavang* (clove) and *dalchini* (cinnamon). The slightly granular, jammy, and delicious, tangy-spicy-sweet paste makes an unlikely looking

Shopping for health

Along with known brands such as Dabur, Zandu, Baidyanath and Himalaya, you can also buy chyawanprash at...

Aimil Pharmaceuticals, Delhi:
011-25705472. Rs 150 per kg (with 250 gm extra thrown in)

Chanchal Suri, New Delhi:
011-25732480

Jadhavji Lallubhai & Co, Mumbai: 022-22409396.
Rs 169 per kg. Delivery nationwide

Kottakal Arya Vaidya Sala: Chennai: 044-26411226
New Delhi: 011-24621790, 24628006

Kolkata: 033-24630661, 24630734

Secunderabad: 040-27722226. Rs 99 for 500 gm

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Surat: 0261-2427422
Ahmedabad: 079-22133438
Rs 170-300 per kg.
Delivery nationwide

Sivananda Ayurveda Kendra, New Delhi: 011-26480869, 26453962

Venkatesh Charitable Aushadhalay, Mumbai:
022-22086977. Rs 175 per kg

The story of chyawanprash



Like many good things, chyawanprash has a legend behind it. One day, King Sharyati and his daughter Sukanya went hunting.



As they were riding in the forest, Sukanya spotted a strange mound of earth that seemed to glint. Curious, she jabbed it with a stick.



Suddenly, a rishi rose from it. Furious at being poked in the eyes, he began to curse them. Afraid, the king offered his daughter in marriage.



Looking at her beauty, the rishi relented and agreed. But living with a young wife had its own demands...



In a fix, Chyawan Rishi approached the physician Ashwini Kumar, who prepared an energising mix of herbs and spices for him.

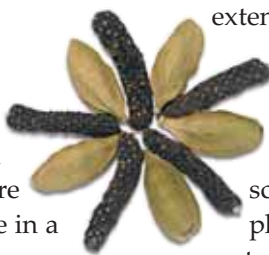


His entire appearance changed; he and Sukanya went on to live happily for many years. And chyawanprash lived forever.

ancient rejuvenator for modern stresses. *Vaids*, or Ayurvedic physicians, however, profess more integrity to the original recipe because they make smaller batches. Larger batches may lead to the temptation of adding pumpkin or sweet potato as bulking agents.

There are also specialised versions of chyawanprash for specific needs which are not always easily available in a wider market. Dr Hansa Chandrashekhar Thakkur comes from a family that been making and selling the tonic for 90 years in Kalbadevi, Mumbai. Looking a few decades younger than her

71 years, she says four varieties of the tonic are prepared at the Thakkurs' Sind Pharmacy. Their regular chyawanprash contains 64 ingredients, 49 from the *Charak Samhita* and 15 added from their extensive research.



Thakkur oversees the preparation of chyawanprash from scratch. At her pharmacy, pearls—a great mental tonic that keeps down the levels of tension—are soaked in rosewater for a month, as prescribed in Ayurveda. The other special ingredients that go into some,

more expensive versions also include gold (great for lungs and the brain), silver (helps with joint problems) and saffron (good for the skin and aids fertility).

There is a lot more that chyawanprash can do than just keep away the common cold. If you are not on it, do some research, speak to your doctor and buy your first bottle of black magic. It can solve a lot of your problems. And as with Kanubhai Shah, perhaps, they will be replaced only by excess energy for which he now has the ideal solution: a 45-minute brisk power-walk every morning. ■

Beauty myths

When *Harmony* decided to do a makeover of two people over 55, we discovered some strange ideas floating around about personal appearances. So, together with stylist Ritu Nanda, makeup artist Hitesh Jadhav and photographer Anchal Kejriwal, we decided to call the bluff on beauty as they worked with our models Lalu Makhija, 64, and Shenaaz Daruwala, 55. Here's what we discovered:

- Like the NDA realised this year, feel-good is not a perfume that can be sprayed around. It needs a trigger. Confidence and pride don't come from the mirror, but they can be diminished by it. Use your mirror as a visual coffee shot each morning.
- Caring about appearances is not just a mating device. The

way we look offers the first clue to the world about our personality—it's our first means of communication. So, it's crucial we speak this language fairly well throughout life.

- There are some who say, "Beauty is only skin deep." Well, it's meant to be. What will you ever do with a good-looking liver? As for 'inner beauty', mind and body cannot exist without each other, so that division is false. They both deserve equal attention.

By the middle of the makeover, both Lalu and Shenaaz were casting surprised looks into the mirror. Nothing drastic had seemingly happened and yet suddenly they were both feeling good enough to stand a little bit taller than usual. The trick was

in Ritu's simple makeover philosophy: "I think fashion and styling are not about transformation but about enhancing people's true personality. The 'before' and 'after' cannot be divorced from each other." Like most people their age, Lalu and Shenaaz were also very comfortable with themselves, "unlike younger people who tend to be very self-critical", said Ritu.

This fit in perfectly with her approach. The idea throughout was to keep the makeover simple but effective and this determined the choice of clothes and the minimal makeup. The conclusion, then, was that a makeover can work for anybody, because it is simply about being yourself.

—Anuradha Kumar



Lalu Makhija and Shenaaz Daruwala get set for a style makeover

For Shenaaz's daywear look, we picked up a casually elegant linen outfit with attractive mother-of-pearl buttons around the neck and sleeves. At first, Shenaaz was suspicious about having her hair straightened. "Can't I have curls?" she asked. But by the end of it, as she waved her sleeves around for the camera, she had changed her mind. "I think I should go out on a date tonight."



Lalu has definite opinions about most things. “Wives should always behave like girlfriends”, “Hindi movies should be seen on the first day of the release” and “I look best in black”, are some of his core beliefs. But somehow he had no definite opinion on his beige *kurta*. Hitesh, like Shenaaz, loved Lalu’s smile but also suggested monthly facials for his dehydrated skin. “Many men his age come to our parlour,” he shrugged.

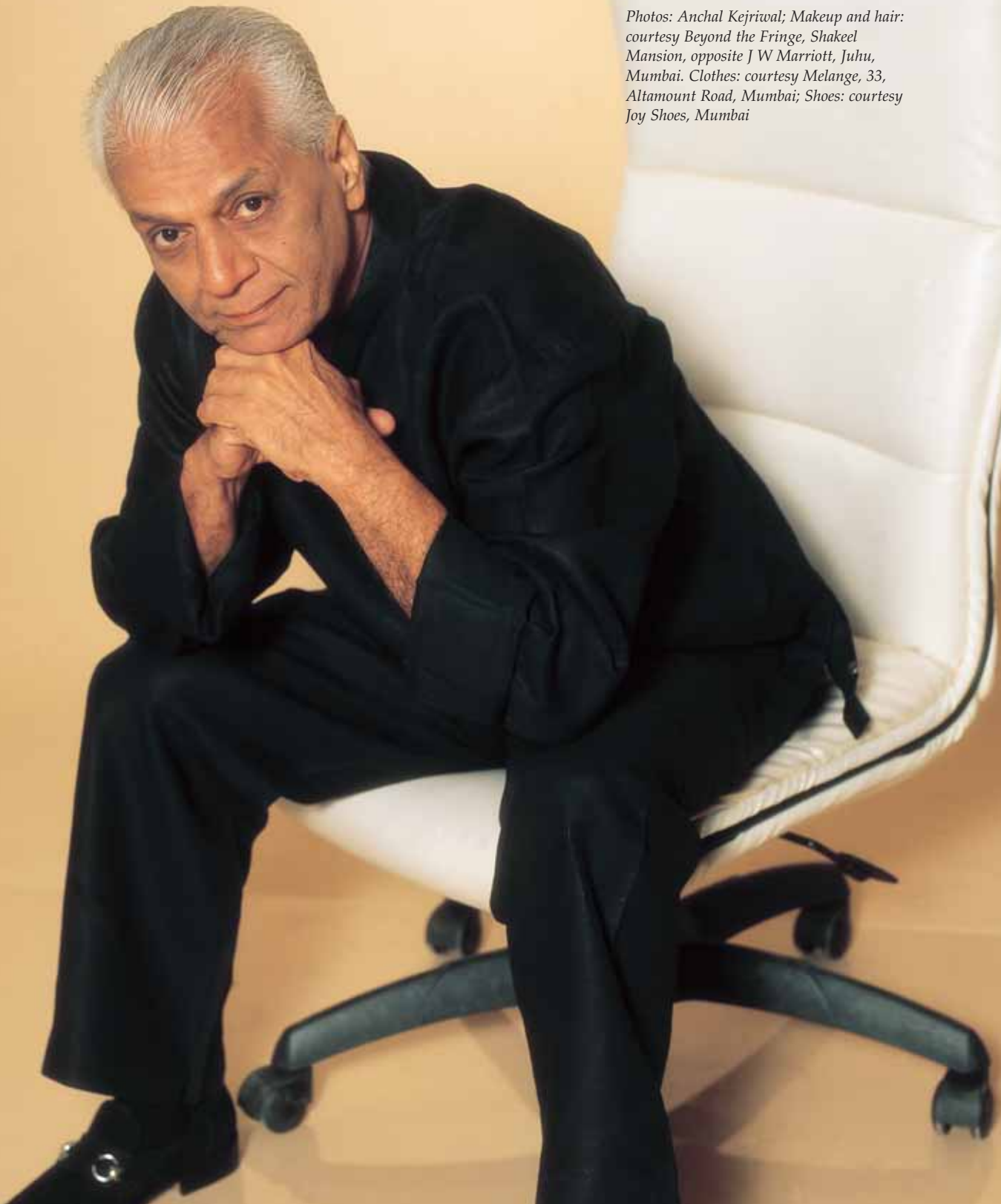




It's been a long time since Shenaaz has seen herself so dressed up. She has an autistic son who takes up most of her time. "Every year, my mother usually calls to remind me that it's my birthday," she laughed. Ritu chose the fuchsia pants and red jacket to offset the earlier beige, plus "red looks good on most Indians". Hitesh applied minimal makeup—golden eye shadow and red lipstick. "Shenaaz has great skin so there isn't much we need to do," he said.

The first thing Lalu said when he appeared from the changing room was, “Can I keep this outfit?” His hair has been gelled back, he looks great—and definitely feels great. Somebody mentions that he’s looking like Giorgio Armani. He certainly exudes that confidence.

Photos: Anchal Kejriwal; Makeup and hair: courtesy Beyond the Fringe, Shakeel Mansion, opposite J W Marriott, Juhu, Mumbai. Clothes: courtesy Melange, 33, Altamount Road, Mumbai; Shoes: courtesy Joy Shoes, Mumbai



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Thyme for herbs

Green is the colour of continental cuisine this season, finds Pooja Mehrotra

Look up 'herb' in any dictionary; pat comes the answer: 'a plant that lacks a permanent woody stem'. But the term encompasses much more, an astonishing diversity of plants from mighty rainforest trees to seaweeds and fungi. Herbs come in all shapes, sizes and textures, and are used very differently for health, beauty, and cuisine.

Harmony takes a closer look at three red-hot herbs:

Go garlic

A herb that belongs to the onion family, it contains calcium, iron and Vitamin C, and is widely used in Indian and continental cuisine. It's healthy too. "Garlic is one of the most effective remedies for regulating blood pressure," says Dr G Shanthakumar, medical director, Ayurvedalaya (Ayurvedic Medical and Treatment Centre), Mumbai.

"It helps to break up cholesterol in the blood vessel," adds H K Bakru, naturopath and author of *Herbs that Heal*. "It also removes toxins, revitalises the blood and stimulates circulation, and aids digestion. Infections such as gastroenteritis or dysentery respond well to garlic." Dr Shanthakumar hastens to add, "When garlic is used in food, it only aids in digestion. Other

benefits like lowering cholesterol occur when it is taken in large quantities."

Then, there's the taste. Chef Nitin Kulkarni of Mumbai hotspot Indigo reveals that he uses chopped garlic flakes in pasta. "Roasted garlic pod is used as an accompaniment to grilled chicken or steak," he adds. Time to stock up.

Advantage alfalfa

A leguminous herb, it is said the Arabs discovered it—and promptly christened it 'father of all foods'. You can sprout it, add it to salads, soups and sandwiches, juice it or drink tea made of its seeds and dried leaves. "For a light evening snack, I prepare sandwiches with alfalfa sprouts or use them in a salad," says Mumbai-based Leela Mehra, 59.

Nutritionist Urja Parikh at The Health Shop in Mumbai says, "Alfalfa tea, especially made from the seeds, is of great value in arthritis." Alfalfa is also an effective remedy for high blood pressure. "In the form of juice, it has been found very effective in most arterial and heart problems," says Bakru.

Rosemary rush

Since rosemary stimulates the circulation of blood to the head,

students in ancient times were known to keep sprigs of this sweet-scented shrub in their books to induce clear thinking and a good memory. Rosemary eases headaches and migraine, and even encourages hair growth by improving blood flow to the scalp. An uplifting herb that raises the spirits, rosemary is often prescribed for those suffering from stress or from mild to moderate depression.

Tell all that to a foodie, and you may just get a shrug. "I don't know about the health benefits," admits Mumbai-based Jeroo Mistry, 57. "I enjoy my pasta with rosemary purely due to its flavour and aroma. I use it for garnishing drinks and soups. I also use it to marinate chicken and add it to tossed vegetables to give it that extra something." That extra something also works wonders in breads like foccacia, and preserves and jams.

Taste factor apart, herbal and alternative medicine practitioners are increasingly advocating the use of herbs in our daily diets. A leaf a day, you almost hear them say, can boost immunity and give you a sense of well-being. Sage advice. ■

Note: Most herbs are safe to use, but some may produce side effects in certain individuals

Health on a platter

Asha Khatau, a Mumbai-based culinary expert, dishes out recipes incorporating fresh and fragrant herbs



Potato and spring onion soup

Serves 4-6

Ingredients

- White vegetable stock: 1 litre (half kg onions, half kg pumpkin, 4 tbsp chopped celery,

100 gm carrots, 100 gm turnips, 2 bay leaves, 900 ml water, 2 tsp olive oil)

- Butter: 2 tbsp
- Spring onions: 4 large, sliced (only the white part)
- Potatoes: 2 medium, peeled and sliced
- Onion: 1, finely chopped
- Low calorie cream: 200 gm (1 cup)
- Salt and chopped garlic: 1 tsp each
- Finely chopped parsley and chives to garnish

Method

In a large saucepan, melt the butter over moderate heat. When

the foam subsides, add onions, garlic and leeks. Fry for 8-10 minutes, or until they are a light golden brown. Add the potatoes and vegetable stock and salt. Bring to a boil. Reduce the heat to low and simmer for 15 minutes or until the potatoes are tender. Remove the pan from the heat, puree in a blender and strain. Now add the cream, adjust the salt, allow it to cool to room temperature, and place in the refrigerator to chill. Serve with chopped chives and parsley and swirl cream on top. If you wish to serve the soup hot, return to the stove after adding the cream and heat gently on a low flame for 5 minutes.



Almond dip

Serves 4-6

Ingredients

- Almonds: half cup, blanched
- Thick yoghurt, half cup
- Cottage cheese: half cup
- Olive oil: 1 tbsp
- Onion, chopped
- Garlic: 1 tbsp, chopped
- Salt and pepper to taste

To Serve

Melba toast

Method

Heat oil over medium heat and fry onion and garlic until soft. Add almonds and half of the broccoli florets. Cook until tender. Remove and set aside to cool. Blend cottage cheese and yoghurt till smooth. Add salt and pepper to the mixture. Continue to blend until smooth.



Turn it out in a bowl. Serve warm with toast or crisps.

Salad with walnut and mustard

Serves 4-6

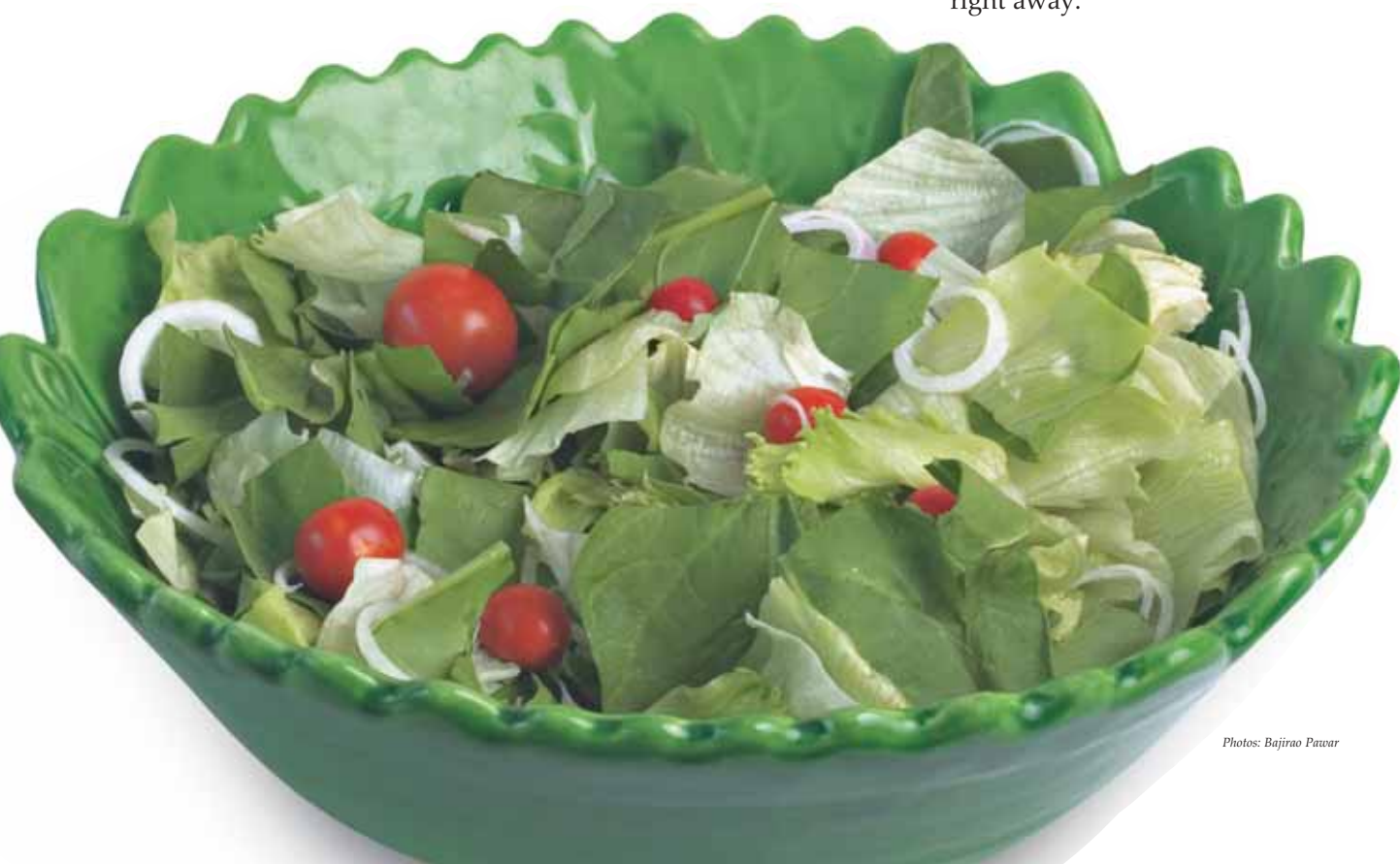
Ingredients

- Iceberg lettuce: 1 head, torn into bite-size pieces, washed with ice water and drained
- Alfalfa sprouts: 1 cup, washed and drained
- Green onions: 1 cup, finely sliced

- Spoon tomatoes: half cup, washed
- Fresh spinach leaves: half cup, torn into bite-size pieces
- Walnuts: half cup, coarsely chopped and toasted
- Thick yoghurt: half cup
- Lemon juice: 1 tbsp
- Olive oil: 1 tbsp
- Dijon mustard: 2 tsp
- Salt and pepper to taste

Method

Prepare all the vegetables in a large salad bowl and chill until ready to use. In a small bowl, mix the mayonnaise, lemon juice, olive oil, mustard, salt and pepper. Just before serving, place the dressing at the bottom of the bowl and fill in all the vegetables. Scooping the vegetables from down to up, gently toss the salad. When all the vegetables are coated with the dressing, sprinkle the walnuts on top and serve right away.





Tomato and herb drink

2 glasses

Ingredients

- Tomato juice: 2 cups
- Grated onion and carrot: 1 medium (each)
- Celery: 2 sticks chopped
- Basil leaves: 4-5 pieces
- Dried oregano: half tsp
- Dash of Tabasco
- Salt and pepper to taste
- A few ice cubes
- Freshly chopped herbs, sliced lemon and celery stick to garnish

Method

In a medium saucepan, mix together the tomato juice, onion, carrots and celery. Bring to a boil and remove from the stove. Cool. Add the remaining ingredients and pour in tall glasses. Garnish with herbs, lemon slices and celery stick.

Bajri-methi ni puri (Millet-fenugreek cookies)

Makes 18-20 puris

Ingredients

- Millet flour: 1 cup
- Fenugreek leaves, freshly chopped: half cup
- Oil: 1 tbsp
- Black pepper, crushed garlic, sesame seeds, and ginger-chilli paste 1 tbsp (each)
- Turmeric powder: half tbsp
- Coriander leaves: 1 tbsp
- Salt to taste
- Little flour to roll
- Oil for frying

Method

Chop fenugreek leaves, sprinkle half tsp salt and set aside. Mix together millet flour, 1 tsp oil, salt pepper, garlic, sesame seeds, ginger-chilli paste and turmeric. Mix fenugreek leaves and coriander leaves with this flour mixture and make a semi-soft dough with water. Divide the dough into small cherry-sized balls. Take one at a time, place it on a floured surface and with the help of your palms, and shape into big coin sized puris. Prick it with fork and fry it in hot oil over a medium flame, till crisp. Alternately you could bake on a greased oven tray and bake it in a hot oven (150c) for 15 minutes. Serve with chutney or

yogurt as a tea time snack. Store it in airtight container.



Methi dhokla (Fenugreek cakes)

Makes 30 pieces

Ingredients

- Khaman dhokla mix: 250 gm
- Fenugreek leaves: half cup
- Oil: 1 tbsp
- Ginger-chilli paste: 2 tsp
- Extra oil to grease the pan
- Small dhokla mould

To serve

Coconut chutney

Method

When you want to steam the cakes, empty the contents of the packet in a large bowl. Mix thoroughly the washed fenugreek leaves, the small sachet that comes with the packet, oil and one-and-a-half cups of water. Spoon the mixture into the greased mould and steam it in a covered vessel over hot water for 15 minutes. Remove with a sharp knife and serve hot with coconut chutney. Make 30 small pieces. ■

Bend it like...

An attitude shift and two brand new knees have made Suhas Patwardhan a happy woman, discovers Natasha Nair

Seventy-three-year-old Suhas Patwardhan can now go grocery shopping in suburban Mumbai, weaving through people, strolling through the aisles nonchalantly. All thanks to the support of two artificial knees. The retired maths professor, who lives alone, has undergone three knee operations, including two knee transplants. Today, she says: "My knees are as good as new."

Her relief is palpable. Patwardhan's knee problems began back in 1978. Suffering from persistent joint pain, she

Patwardhan leaves knee pain behind



Photo: Shailesh Mule

was diagnosed with arthritis. Around the same time, her ankle and heel appeared to be getting twisted, and a turn of the knee bone caused her sharp pain. The orthopaedic surgeon prescribed a tight plaster and a paraffin wax bath—to no avail. "Due to the cartilages being affected, I faced immense pain," she remembers. "I was taking about 18 tablets of aspirin per day."

The pain continued through the 80s. While doctors advised knee replacement, Patwardhan ignored them, continuing her routine, even touring Europe and the Far East though her leg

was "almost completely bent". "I wasn't afraid of surgery," she says. "I've had 12, including a hysterectomy." Her responsibilities—at home and work—held her back. "The doctor had told me that I couldn't attend college for about three months. I didn't want my students to suffer so I waited."

Patwardhan retired in 1991 and underwent a high tibial osteotomy on her right leg in 1993. "This involves a corrective cut in the upper tibia to restore and centralise the mechanical axis of the tibia, which often gets deformed and angulated during

Knee surgery and beyond

- The common reasons leading to knee surgery are fracture; trauma; ligament injury; osteonecrosis, the death of cellular elements of the bone; and osteoarthritis, caused by wear and tear of the joint.
- An artificial joint replaces the damaged knee in knee replacement.
- The cost of a maiden knee replacement surgery ranges between Rs 75,000 and Rs 1.5 lakh. The cost of a revision surgery is between Rs 3 lakh and Rs 5 lakh.
- Post-knee replacement, an individual can painlessly stand, sit, walk and perform most daily chores. But you can't sit cross-legged; you need a pillow between your knees while you sleep; and you can't sit at a low level.
- Patients can expect a working knee for about 15 years following the surgery. Some doctors recommend delaying surgery so that your new knees last you for the rest of your life.

arthritis," she says. "The procedure is done to extend the biological life of the knee." It didn't help Patwardhan much—her condition slowly deteriorated and, by 1996, her osteoarthritis had become so severe that she was almost completely immobilised.

There was no choice but to act. Patwardhan visited Dr Suresh Vengsarkar of Bhatia Hospital. "He was surprised that I could even walk," she recalls. "He put me on bed rest and explained why a knee transplant was imperative." Her first replacement, on her left knee, took place on April 24, 1997. Within a fortnight, the second knee was transplanted too.

Patwardhan was made to walk on the fifth day, albeit with a walker. "Physiotherapy plays an important role," she says. "The doctor pointed out that my right knee may always remain weaker than the left; hence I should strive to make the most of my better knee." The onset of infection in the right knee due to post-operative stitches caused her to stay longer than initially expected at the hospital.

Though the illness left her weak and tired, her optimism kept her going. "If you have the right attitude, you can overcome any problem," she says. "I followed the doctor's instructions to a T. For 10 days, the physiotherapist came home to help me with exercise, but after that I was on my own." With an *ayah* and a domestic servant to help her, and "knee caps similar to what cricketers wear", Patwardhan



A close-up of an artificial knee implant

gradually began to regain her lost mobility.

Time, exercise and willpower paved the way to recovery. "Earlier, I would hire a taxi for even short distances," she says. "I had started staying at home, unwilling to socialise and become an object of pity due to my stick. But today, my mobility has improved beyond my wildest dreams. I walk for a mile every day, without a stick. There are restrictions on climbing steps, but I can tackle a few at a time without fear of injury."

She still has to get used to her new knees. "It feels like a foreign body inside me," she says wryly. "But after so much time, the new knees have become a part of me. They are bigger than the older ones. Also, for some reason, my height has reduced. It is almost as if there was some carpentry done and I got shortened." Despite this, Patwardhan is now content. It's been over seven years since her last surgery and the frequency of her check-ups has



Knee replacement specialists

Chennai: Dr David V Rajan; First Med Apollo Speciality Hospital; 044-28211111. Also at Kumaran Hospitals, 044-26413496

Coimbatore: Dr David V Rajan, Sports Injury and Arthroscopy Clinic; 0422-2542466

Kolkata: Dr Amitava Mukherjee; Ortho Clinic; Des Antara Apartments, Deshbandhoo Nagar; (0) 9831066154

New Delhi: Dr Ashok Rajgopal, Saigal Nursing Home; 011-51633124/5/6. Also at Sitaram Bhartia Institute, B-16 Mehrauli Institutional Area; 011-26867440

Pune: Dr Sancheti, Sancheti Institute for Orthopaedics & Rehabilitation, 16, Shivajinagar; 020-25526666, 25533333

also dwindled. "I have to see the doctor only next year," she beams, a study in self-reliance. ■

Saved by a smile

In the purest form, yoga is psychotherapy and keeps you happy, says **Shameem Akhtar**

Norman Cousins made history with his bestseller, *Anatomy of an Illness*. Though diagnosed with a terminal illness, he decided to bounce back—by laughing. He got out of hospital, despite medical advice, and chortled through

hilarious films and funny books because he believed laughter, rather than sobriety, heals.

In neurobiologist Candace Pert's book, *Molecules of Emotion*, she reasoned that positive emotions block illness by releasing brain

hormones that boost immunity. Negative emotions overtax the immune system, while happy emotions keep it in an alert mode for our defence.

Yoga for optimism

Yoga protects us from triggering our own ill health by stoking negative moods. In its purest form, it is psychotherapy.

In the *Bhagavad Gita*, Krishna or *Yogeswara* (the lord of yoga) exhorts us to follow the right yoga of action and attitude. Arjuna represents the individual *atman*, his horses the emotions, the reins the intellect and charioteer Lord Krishna the ultimate *Brahman*, while the chariot represents the body.

Would Arjuna's chariot have run the divine course if it was in disrepair? Yoga is packaged to maintain the body as the ideal vehicle for the divine.

Yoga advises us on anti-depression practices, with breathing techniques like *bhastrika* and asanas like the *suryanamaskar* series, *navkasana* and *titali*. Yoga has always believed action is the best solution to depression. Today, science confirms this—that any exercise releases the body's own opiates or mood elevators.

Shameem Akhtar is a Mumbai-based yoga acharya. If you have any queries, mail us or email at

contact.mag
@harmonyindia.org
(Please consult your physician before following advice given here)

Yogic moves

Exercise of the month

This is the *Chakkichalanasana* exercise. Sit with legs out straight in front, feet slightly apart. Join fingers together, holding arms out in front. Move body and arms back and forth as if churning a *chakki* (mill grinder) like the women of yore. Move the body front and back only as far as you are comfortable. Do a few rotations

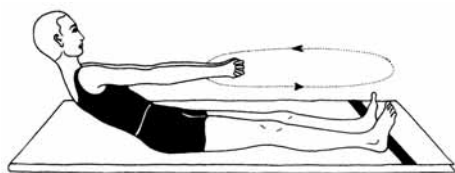
clockwise, and an equal number anti-clockwise. Start with five, increasing up to 10.

Correct and conscious breathing enhances all yogic practice. As you gain confidence, incorporate the following breathing sequence. Whatever pose or sequence you adopt, you need to exhale in two

types of movements: when you lean forward, and when you turn/twist. Exhalation relaxes the body, making you comfortable in otherwise tough positions. Usually, you begin a pose by inhaling since it pumps you with energy. And while holding a pose, and in between poses, breathe normally.

This exercise always evokes a lot of fun. Though seemingly simple, it can become tough

when you strengthen your back and venture far back. When 'churning', you will find that the legs often 'jump' up, unable to remain straight. It shows us how out of touch we have become with our bodies. And by toning the nerves, this *asana* also uplifts you, while massaging trouble spots in the pelvis and abdomen.



Be a friend, save a friend



Being a friend to someone who has suffered a heart attack can save their life. In a study done on 1,034 heart patients in Manchester, UK, a year after their first attack, it was found that mortality and further heart trouble was far lower in people who had a close confidant as compared to the more isolated sufferers. Strong friendships, it appears, make you heal.

Folate force

A handful of sunflower seeds and an apple keep stroke, especially the most common ischemic kind, at bay. Folate also occurs naturally in leafy greens, beans and peas. Research at the Harvard School of Public Health, Boston, USA, found a significantly decreased risk of stroke in men who got their daily requirement of 700 micrograms of the water-soluble B vitamin through their diets and supplements. With folate, a little goes a long way.

Mind over matter

Dr H L Dhar, gerontologist and director, Medical Research Centre, Bombay Hospital, swears by meditation. "It makes you intelligent, improves your performance and personality, and it slows down the ageing process," he says. Focusing inward may even make you stronger. Meditation beats today's largest immune suppressor: stress. The Department of Psychology in the Institute of Wisconsin, Madison, USA, gave flu virus shots to a group of 25 meditators and non-meditators in an eight-week clinical training programme. The findings revealed that even a short programme of meditation has a positive impact on brain and immune function.

On this happy note...



Write about the positive things in your life; you'll live longer! The University of Missouri, USA, conducted a test on 90 randomly assigned people who wrote about happy experiences for 20 minutes thrice a week. Three months later, they had fewer health-centre visits compared to the average population. In simple words, make happiness a habit. ■



"Do all that you can!"

Ambika Soni, General Secretary, All India Congress Committee, doesn't feel her 61 years catching up on her. Public life is hard, but Ambika Soni confesses that she needs to remind herself of her age

Diet: "I'm almost always on the move and there are many pressures. But I balance my diet with light meals at frequent intervals. I've also turned vegetarian in the past few years." Ever so often, she gives up certain foods to test her willpower. "I gave up sugar for a year. Not for any medical reason, just to test myself. It was hard because it meant no chocolates and no ice-cream!"

Exercise: Her schedules don't allow too much time for exercise. "I walk for 45 minutes whenever I can. It works for me, I've kept my weight more or less consistent over the years."

Anchor: For a quick pep up, she turns to her husband. "He's my sounding board. He helps me get a load off my head."



Mrs. McGregor, lighthouse keeper's wife, showing off.


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Photo: Nrupen Madhvani

First flight



After a life of thrift, discover the thrill of travelling abroad for the first time in your life. A complete guide to your biggest post-retirement splurge by **Sudha Tilak**

Before liberalisation, a glorious past and a high savings rate were the two things India was known for. One got us foreign tourists, the other kept us from travelling abroad. In the decades defined by the 'Hindu rate of growth', life was made by postponing pleasures big and small. You saved, saved and saved and holidayed under the guise of pilgrimage. But not anymore. A changing economy has also changed attitudes. And many silvers are now making up for lost time, deciding that a holiday abroad is the best reward for a life spent working hard.

Shibani Majumdar, who lives alone in a leafy suburb of Kolkata, certainly believes this. "This is our time to enjoy," she says, brushing aside any talk of lonely widowhood or ageing blues.

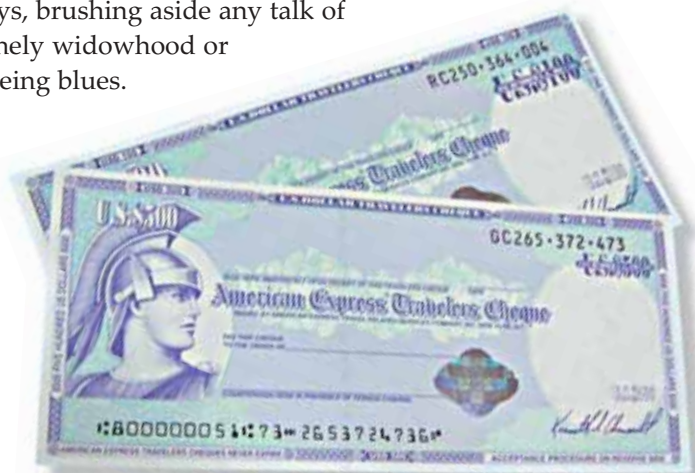
"All this is negative thinking that would condemn old age to inertia." It, then, didn't come as a surprise to anyone when she tripped off two years ago, at the age of 66, for a 18-day European tour, spending some 2 lakh rupees from her savings and the money she gets hosting paying guests.

Dressed in a neat Tangail sari and sprinkled with talc and perfume, she says, "My home was in the hands of reliable caretakers, my son and family are well settled in Mumbai and I asked myself, 'If not now, then when?'" She came back "awestruck" by the foreign experience, toting a bagful of souvenirs, photographs and happy memories.

Foreign impressions

The Delhi-based Shyams had a similar experience when their daughter and son, busy with their post-graduate studies, insisted that it was high time their parents finally had their first foreign holiday. Kalyan Kumar Shyam, 58, a mechanical engineer with a government-run company, and Geeta, 50, a school teacher, planned two months in advance before they set out on a 23-day trip to Europe in June 2003, dividing their travel between a week in Britain, staying at assorted friends' and relatives' homes, before setting off on a Cosmos bus tour of six European countries. Well armed with brochures and tips from friends on economical fares, good eating joints and bargain hunts, the couple enthusiastically bring out little notebooks with details recorded of their travels.

"My first impression upon touching foreign shores in London was the beauty of the sights," recalls Geeta. "I found most things in Europe charming." While Kalyan rolls his eyes remembering her glee over the shopping, she shyly admits, "It was wonderful but expensive, so I stuck to





souvenirs and gifts for the children." In all, the Shyams spent about Rs 3 lakh on their trip. Their advice: the best time to go is a few years prior to retirement. "Then, money is not a pressure as you still have a few years of service left."

Money wise

Not so for Anandamohan Palit, 69, retired from banking service in Delhi, and his wife Anjana, 67. Even as his son and family invited them to join them in California, three years ago the Palits decided to first tour Japan. The Palits' itinerary would put a 20-something backpacker to shame. They landed in Japan for a 10-day trip on 17 April 2001 with little knowledge beyond Arigato and stayed at the Ramakrishna Mission guesthouse and the Asian Guesthouse, both in Tokyo, for viable rates. They used the underground map and found their way around with guidebooks and the "excellent Asian courtesies of the Japanese". They also took a three-day package bus tour to visit Mount Fuji, Nikko and Yokohama.

It was a memorable trip. The Palits recall instances

when the Japanese, including students, helped them order their meals at McDonalds, buy tickets at automatic vending machines, and bargain for good rates with cabbies. "This was a special Asian warmth, nothing like American friendliness or British politeness," says Ananda Palit, who has since wasted no time in experiencing Europe and America too. Now, the Palits are experts at getting free miles discounts, senior citizen concessions, planning ahead, and medical insurance. "If you are healthy, then age doesn't limit your enjoyment of travel and sights," says Anjana Palit.



Culture club

Retired Inspector General of Police K Vidyasagar, 68, from Chennai would agree. His wife Deivanayaki, 65, and he travelled to "cheap and culturally rich destinations" Sri Lanka and Thailand



Fantastic sights, fabulous deals

For first time travellers, safety and medical facilities in a foreign country can be a concern. Here are our suggestions for holidays high on good times and low on risk. Also, keep in mind that many travel companies arrange tailored packages for senior citizens nowadays, specially when approached by a group.

Europe

Depending on the package you opt for, a five-country tour itinerary need not be hectic. Group packages offer fellow Indian company and Indian meals. If it's late summer, a light shawl, cardigan, jacket and walking shoes will be friendly companions to see you through. If it's your first trip abroad, avoid going to Europe in the winters. A two- or three-night halt at each destination will ease your schedule.

Cost: Quite high. Rs 75,000 to Rs 1,25,000 upwards per person, depending on the offer.

Australia

Some packages throw in a halt at Singapore; hence, you get to see another country as a bonus. A Down Under tour includes three days in Sydney with tours of the Blue Mountains or the Olympic Stadium, and a stop at Darling Harbour, including a cruise by the Opera House. An overnight halt at the Gold Coast after touching Brisbane follows. A Gold Coast itinerary could include shows and rides, Movie World and other theme parks. The next halt is at Cairns to see the Great Barrier Reef, Aborigine villages and the tropical rain forests. Travelling from November to February when the weather is good is an option—but off-season packages may come cheaper.

Cost: A 12-day package costs about Rs 1,03,000 upwards per person; combined Australian-New Zealand packages cost about Rs 1,90,000 upwards per person.

Singapore/Malaysia

Easy on the weather and relatively light on the pocket, a Singapore and Malaysia package offers sightseeing, shopping, amusement parks, food courts and a bit of Hindu culture all thrown in for a curry experience. With shopping at the expensive Orchard Road in Singapore and a trip to Clark Quay with a boat ride on the Singapore River, the trip includes a city tour, a day's trip to Jurong Park and a night safari. Then, you touch Genting Highlands in Malaysia with a casino experience to boot. A day of leisure and roaming at theme parks follows with a seashore resort experience at Langkawi. The trip ends with a day's shopping and city tour in Kuala Lumpur.

Cost: An eight-night-and-nine-day package or a six-night package with food and room costs upwards of Rs 42,000 per person. Prices vary according to seasons and packages of individual travel companies.

Information courtesy: Thomas Cook India Pvt Ltd & Cox and Kings India Ltd



in early 2003.

"Now, I am not a frog in the well," smiles

Vidyasagar, saying that travel has opened his eyes to new experiences. His advice to fellow travellers in his age group: when visiting unknown destinations, trust group travel.

For 65-year-old Krishna Sen of Kolkata, it was "the thrill" of



going to an unknown place that made her pack her bags along with husband Prasanta Chandra Sen, 72. Destination: Italy with a free stopover in London, thanks to some smart airline ticket

juggling. They too have decided to set aside a budget each year to travel, finding travel post-retirement simpler without

the responsibilities of home and children.

As an autumn experience on foreign shores beckons, this new tribe of travellers is setting out, armed with thrift and homespun prudence. And spurred by wanderlust. ■

Tips for a smooth trip

Travel can be fun and relaxing, but also demanding. Everything's new and hectic—flights to catch, itineraries thick with sightseeing. It's all part of the adventure. But if you want to make the most of it, go prepared.

Health check

- Get a through check-up before you leave.
- Talk to a doctor and carry your complete health history with you. This document is vital should you need help abroad.
- It's not easy to get medication abroad, especially prescription drugs. Carry your own.
- Do your homework. Find out about your destination and account for food and weather changes.
- Some European countries don't issue visas without a thorough look at your medical insurance documentation. Wherever you go, it's always a good idea to travel insured.
- General Insurance Company Ltd provides health cover for travellers. If you are going abroad for one month, and are under 60, the insurance will cost you Rs 1,837 (per person) and provide coverage upto US\$100,000. For those under 70, it costs Rs 2,208. For those above 70, special conditions apply.

- Inform airport security officers about artificial joints and pacemakers. They can set off metal detectors.

Paper work

- Carry a photocopy of your passport and travel documents with you. Leave a photocopy with your family back home. That's the best insurance you have against passport loss. Also, carry the numbers of Indian embassies and consulates before you leave.
- Carry all original travel documents in one travel pouch. Scattering them leads to confusion.
- Carry an identity card on your person all the time with your family's and your family physician's contact details.
- Carry as little cash as possible. Choose from the many other options available today from travellers' cheques to Visa's Cash Passport Card.
- Distribute your money among your luggage. Should you misplace a piece of luggage, it limits your loss.

—Roshni Bajaj



LOVE TREES TOO.

Call of the wild
Sanctuary
2014

This is an existing image. Do not carve names or messages on trees.

Fantasia!

Artist Jatin Das, who has a collection of over 3,000 fans from across the world, tells Rupam Kherra why he's stir crazy about them

Fans, from different parts of the world. As you walk into 62-year-old artist Jatin Das' studio in Shahpur Jat, New Delhi, you see them everywhere. Spilling out of trunks and strewn across the floor. In satins, silks and leather, embellished with mirrors, beads and feathers.

Twenty-four odd years ago, on a hot, balmy afternoon, Das picked up a *pankha* (fan) to "stir the still air and cheer up a depressed friend". And fell in love. The artist, who even as a child used to be fascinated by the huge *Alakh Baba* palm-leaf fans from Dhenkanal, Orissa, started collecting with a vengeance. He now has over 3,000 of them, the largest collection in the Indian subcontinent.

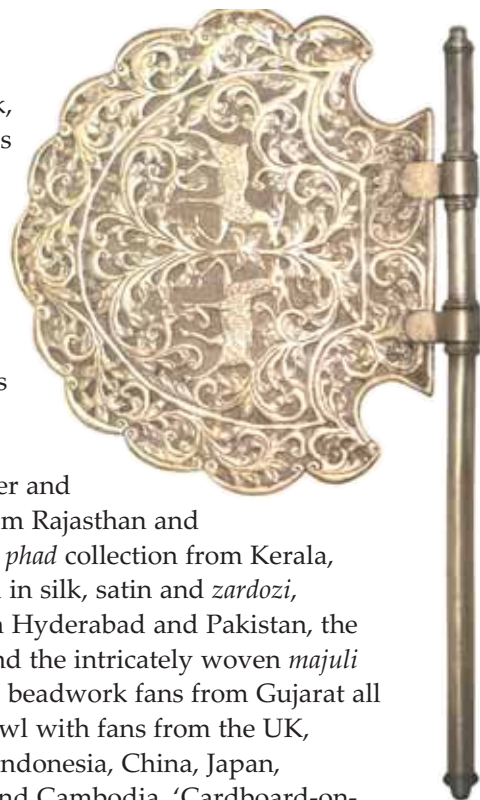
There are traditional antique hand fans, fixed and revolving, made of palm leaves, bamboo, cane,

silver, feathers, silk, satin, leather, beads and bark. You'll find colonial hand-pulled ceiling fans, and replicas of those that caught his attention in palaces and churches the world over. Ritual temple fans of silver and brass, *khus* fans from Rajasthan and Kerala, the ancient *phad* collection from Kerala, *khajur* fans dressed in silk, satin and *zardozi*, wedding fans from Hyderabad and Pakistan, the tribal fan *dhakua* and the intricately woven *majuli bisoni* from Assam, beadwork fans from Gujarat all stand cheek and jowl with fans from the UK, Africa, Sri Lanka, Indonesia, China, Japan, Thailand, Burma and Cambodia. 'Cardboard-on-stick' fans painted on both sides by eminent contemporary artists take a bow. And there's a nod to innovation with *ikat* fans from Orissa, split bamboo on wrapping paper, and crochet, appliqué and embroidered fans.

Das has invested over Rs 26 lakh in his collection, estimated at almost Rs 2 crore today. From the weekly village *haats* and *basti* bazaars to the antique dealers of Jaipur and Ahmedabad, he has bought fans all over the country, except for fan auctions, which he says are "way too expensive". There's the regular two-rupee bamboo fan from West Bengal—for which he gladly travelled an extra mile and paid much more—to the 300-year-old *phad* (fist fan) from Uttar Pradesh, with pure *zardozi* work, picked up for Rs 80,000. Once, on his way to the pyramids in Egypt, his quest took him to a remote village where he found the Egyptian

Jatin Das with his collection; top, a silver temple fan

Photos: Idris Ahmed





Start a collection

Fan collection is a hobby for all pocket sizes. Prices vary depending on age, rarity, condition, material used and craftsmanship. A general book on fans and their history would be valuable. You can pick up fans anywhere, from *haats*, flea markets and fairs to antique dealers and online auctions.

For details, log on to fanmuseum.org, fancircleinternational.org, fanassociation.org, handfanpro.com, handfanmuseum.com or fanmaker.co.uk.

Left, a 300-year-old phad from Lucknow; right, a Chinese, peacock feather fan



feather fan *marwaha*, and came upon a 1,000-year-old fan in a local museum. He promptly sketched it and got it replicated later. Friends have done their bit too—diplomat Lalit Mansingh gifted him an exquisite set of African fans.

As the collection grew, Das began to get serious about conservation. The fans, housed in ventilated poly bags and neatly packed in trunks, are stored

Collect fans, or for that matter anything, for posterity and conservation of Indian culture. All you need is patience and passion, madness of a kind.

—Jatin Das

at optimum temperatures and exposed to fresh air and sunlight at regular intervals. Modern and traditional methods of treatment are used as per the material of the fans. While turpentine oil serves as a protective coat for wood, neem leaves and onion seeds keep insects away. A member of Fan Circle International (UK), Das has also been availing the professional services of conservator Dr O P Agrawal.

Das' passion has gone beyond mere acquisition; he has invested considerable time and energy in



Left, a velvet and zardozi fan from Mathura; below, a palm-leaf folding fan from Orissa

research, photo and video-documentation and archiving. The result: a travelling exhibition that will visit Indian cities like Kolkata, Lucknow and Ahmedabad and destinations like London (January 2005), France and Australia (2006). Apart from the collection, the other visual material of the exhibition will include paintings, lithographs, oleographs and documentaries depicting different uses of hand fans. There will also be seminars and children's workshops, with fan-makers from different parts of India demonstrating their craft.

After the world tour, the fans will be permanently housed at the Fan Museum in the J D Centre of Art being set up by Das in Bhubaneswar. Also on the anvil is Das' book on fans, titled *Stir the Still Air*, slated for a year-end release. He maintains that hand fans retain their relevance in India owing to the power failures, and that the right incentives can revive this dying craft and restore it to its past glory. His take: "Collect fans, or for that matter anything, for posterity, pride of preservation and conservation of Indian culture. All you need is patience and passion, madness of a kind." Spoken like a true fan. ■

Fans through the ages

Though fans have been used since prehistoric times, little is known about their origin. Screen fans or fixed leaf fans, often made of palm leaves, are the earliest known. Some of the earliest surviving fans include the gold and ostrich feather fans from Tutankhamen's tomb (2nd century BC), woven bamboo side-mounted fans from Chinese tombs (2nd century BC) and circular Roman fans (250 AD). Folding fans were invented in Japan in the 6th century and taken to China by monks in the 9th century.

The earliest surviving fan from the West is a ceremonial fan dating back to 6th century AD. Fans vanished from Europe in the Middle Ages, only to be reintroduced in the 13th and 14th century by the crusaders. The fan culture flourished during the Renaissance; later, due to the Eastern trade, fan making became a recognised profession in the 17th-18th century; the first guilds came up in Europe. The fan found its niche as a symbol of ceremony, battle, even fashion.



Between the lines

Biography

In the Name of the Father

Rahul Singh

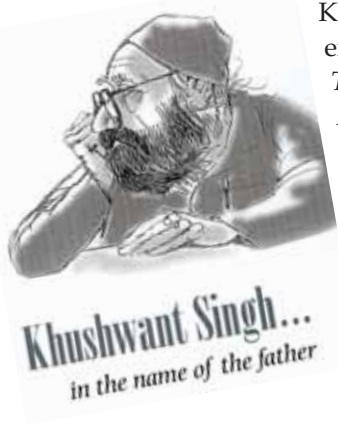
Roli Books; Rs 395; 144 pages

Rahul Singh sets a couple of records straight while writing his father's biography. The first is rather interesting. Khushwant Singh took up journalism a few years after his son and not the other way around, as "most people imagine". The second clarifies that the author's white beard on the back flap stands out only because his father's on the front cover has been dyed. It's a strange, self-conscious explanation, probably because people ask him about it very often. But if an 89-year-old man's beard can force a paragraph written on the defensive, that man has to be Khushwant Singh.

In the book, Rahul Singh also discusses the advantages and disadvantages of being his father's son. And though he doesn't say at all whether he likes him or not, he has done a fantastic job of collecting old photographs, letters, sketches and clippings to sum up a fascinating life. The result is a beautifully produced tribute to one of India's most interesting writers. The downside is that the writing is drab.

The first part of the book dully paraphrases Khushwant Singh's excellent autobiography, *Truth, Love and a Little Malice*. In the second part, he simply adds footnotes to the celebrity gossip that took place during his father's 'sex, scotch and scholarship' years. Both Rahul Singh's writing and his beard have less colour.

—Anuradha Kumar



Non-Fiction

The Greying of India

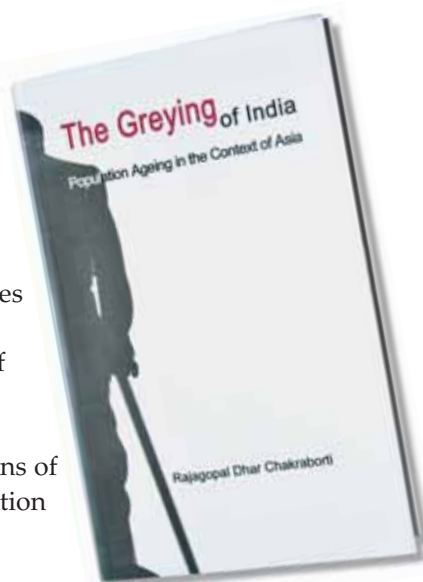
Rajagopal Dhar

Chakraborti

SAGE; Rs 880;

472 pages

In *The Greying of India*, Rajagopal Dhar Chakraborti takes you through an exhaustive expanse of analysis on the demographic trends, causes and implications of the increasing proportion of the aged in Asia in general, and India in particular.



While population ageing may be considered socially and economically restricting by some, the book looks at the trend positively, and as "one of humanity's greatest triumphs" (Frank W Notestien). For India, with a population of 100 crore, a number that is constantly on the increase, it highlights the need and urgency for policy initiatives for the elderly. The book makes several policy recommendations and suggestions for the issue and provides comparatives with measures undertaken in other Asian nations. At the same time, it also lists and highlights the ineffectiveness of the policies currently existing in India.

The Greying of India does bring to the forefront the magnitude of the problem at hand, but is largely an academic exercise rather than an attempt at sensitising mass attitudes or bringing about awareness on population ageing. As intended, it provides a detailed reference point for researchers, students and policy makers.

—Suruchi Yadav

Briefly...

Kashmir: The Untold Story

(Penguin; Rs 250; 204 pages)

sifts through the statistics to explore the human angle. Journalist **Humra Quraishi** talks about the hardship, suspicion, lack of security, anguish, fatigue and helplessness that pervade the life of the average Kashmiri. This book, though driven by emotion, is fleshed out with facts. And that's why, despite its American talk show style, it works as a strong cry for dignity.



How I Taught My Grandmother to Read and Other Stories

(Penguin; Rs 150; 133 pages)

is full of real-life incidents from the life of **Sudha Murty**, teacher, writer, social worker and Infosys first lady. Her whole family—from generous grandmother and thoughtful children to brilliant husband—makes an appearance, all to illustrate the importance of a value-filled existence. It's all very heart-warming. Here comes the rub: it's also very preachy. In one of the stories, her son Rohan tells Murty, "You speak like a moral science teacher, Amma." Enough said.

Foodies rejoice. *Southern Spice* (Penguin; Rs 395; 134 pages) by **Chandra Padmanabhan** is

the real thing—a hundred 'authentic' recipes from Andhra Pradesh, Karnataka, Kerala and Tamil Nadu. Familiar fare, like *appam*, *dosai* and *vada*, and unfamiliar regional specialties are all there, with doable instructions. Don't miss the recipe for *mambazha*



kuzhambu—ripe mango and pigeon pea curry. Bon appetit.

Leading sports writers write about cross-border cricketing encounters—from 1952 to the recent March-April 2004 test series—in *India-Pakistan*



Cricketing Ties: Neighbours' Pride

(Roli; Rs 395; 144 pages). Veteran Pakistani commentator Omar Kureishi and Ayaz

Memon walk down memory lane, Rajdeep Sardesai gets sentimental about his icons, Madhu Trehan does a Page 3 on her piece, and more. Lots of pictures, interesting sidelights, and trivia. There's only one hitch in the game plan: it's hard to navigate. Too many colours, too many little boxes, too much buzz. Too bad.

In The Way to the Top (Crown Business; Rs 696; 240 pages), seriously rich guy and US TV host **Donald J Trump** asks more than 100 successful business super-minds to tell him the best business advice they have ever received. Their response is compiled in easily digestible tidbits. Example:

"Don't confuse efforts with results." Serious readers of business books, don't expect anything too profound. Still, enough sage words and practical advice here to make it a useful read.



Washington insider **Bob Woodward** of Watergate fame's *Plan of Attack* (Simon & Schuster; Rs 933; 467 pages) charts US President George W Bush's march to war against Iraq. There are many revelations—the tensions between hawk Vice President Dick Cheney and dove Secretary of State Colin Powell; Bush's struggle to live up to a 'tough guy' image; and the role of fuzzy intelligence in creating the momentum for war. A tough, ringside view.

The clock is ticking towards an inflexible deadline in *Is New York Burning?* (Full Circle; Rs 195; 307 pages) by **Larry Collins** and **Dominique Lapierre**. Three years after September 11, 2001, terrorists have hidden an atomic bomb in the heart of New York. The US President has to force Israel to abandon all the land occupied after the 1967 war to save the city. Will he? This taut thriller, "based on facts" according to Lapierre, is the product of two years of research and interviews across the US, Israel, Europe and India. Powerful stuff.

—Arati Rajan Menon

Laugh lines

Our choice of funny books

Dave is backpacking across India in **William Sutcliffe's** *Are You Experienced?* because "a long and unpleasant journey is of crucial importance to one's development as a human being". With a ready cast of co-travelling caricatures, 19-year old Dave finds frustration, boredom, hope and hormones in equal measure. Sutcliffe takes us inside the mind of the many Western wanderers who come to India to discover something, preferably themselves. A rainy day's quick read, it spares no sacred cows. Be warned of some lurid, graphic detail, Dave is 19 and backpacking after all. **Penguin; Rs 370; 234 pages**

Another in the Wit series by **Des MacHale**, *Ready Wit* is the kind of book to flip open at random pages to make sense of the madness of business, men and women, religion, theatre and food—such everyday stuff. An often brutally funny collection of quips from every sort of person, from Ernest Hemingway to Britney Spears. Yes, the funniest

of the lot—Oscar Wilde, Woody Allen, Dave Barry and children—are generously represented.

Prion; Rs 565; 288 pages

Jerome K. Jerome's humour lies in the honesty of his travelogue, *Three Men in a Boat: To Say Nothing of the Dog!* It happened over 115 years ago and he says how it did—in a way that's stayed funny. A chatty tale about George, William, J and Montmorency the fox terrier, who set off on a whimsy boat trip up the river to see where it finds them. This slim volume is a quiet grin in parts and a slap-your-knee-and-chuckle in some. This review is a reminder to spend another few afternoons in this classic's easy delight. **Penguin; Rs 350; 185 pages**

A kinky, adorable Japanese folktale creature has a link with four generations of women. Four Vietnam MIAs choose to remain missing and incognito up to now. In **Tim Robbins' Villa Incognito** you lose track of

where an Oriental fable melds into the jigsaw of present reality. Robbins shoots off every now and then into direct conversation with the reader, keeping you riveted in looping lazy Zen thought. Allow the incongruous tale to delight you with its sparkling, picturesque language. And banish disbelief for a while. **Bantam; Rs 520; 241 pages**

Nisha Minhas gives us an Indo-Brit peek into Marina's conquest of already taken (several times over) but always-eligible Thomas Harding in *Passion & Poppadums*. Marina's Indian mind is full of the possibilities and complications of a small-town British girl's life. As with all good bedside and vacation reads, the characters grow on you like friends. It's a light read, nothing you want to learn from, but just enjoy for what it is. **Simon & Schuster Pocket Books; Rs 221; 483 pages**

—Roshni Bajaj



hit list

Broadcaster Ameen Sayani tells us what makes him laugh

- 1 *1066 and All That* by George Mikes
- 2 *Suni Sunayi (radio plays)* by Shaukat Thaani
- 3 *Doctor in the House* by Richard Gordon
- 4 *Brothers in Law* by Henry Cecil
- 5 *How to Be an Alien* by George Mikes



Books courtesy: Crossword

Doggone it all

Puppy love catches Anish Trivedi by the collar as he rediscovers the joys of parenting

It happens to every parent. Kids grow up. They discover they know more than you. And all of a sudden they're no longer turning to you for advice. They are giving it to you. On music, on clothes, on what to do, what to say. And for the first time you realise they don't need you.

They may want you around occasionally. When it comes to paying the bill, for instance. But need? Nah. Not any more.

needs, nor wants, my input. The most commonly used phrase in our home is "Butt out, Dad"; a term I'm told is echoed in households across the world.

Like most parents, having sworn to celebrate the day that my children would no longer be millstones around my neck, having sworn to never go through the process of parenting again, I miss my children being young. Unlike most parents,

Despite my complaining, for the most part, my dog listens to me. Face it. That's more than our children ever do.

Friends to whom I've spoken of this phenomenon tell me that it's nothing new. It's all a part of the evolutionary process that begins with children knowing they're smarter than you, then leaving home, and finally coming back to treat you like a child yourself. All this may take a good 50 years, but happen it will. So the best thing to do, I am told, is to not fight it.

I am still at the early stages of the process. My teenaged daughter is at the age where, whether it comes to boyfriends or boy bands, she no longer

who simply give thanks to God that the terrible teens are over and get on with their lives, I have chosen to reverse time. And go through it all over again. Only this time, I've gotten a dog.

At the time I write this, she has just turned three months old. Which means we're still in the throes of toilet training. Waking up while the sun is but a sliver in the sky to let her out of the room. And this after a night spent awake, making sure she isn't sleeping on a cold floor that might give her a chill. Days are spent attempting to drum some

discipline into her. Once again my house echoes with the words "no" and "don't" and "stop that". And once again, just as similar phrases were, and still are, ignored by my daughter, my admonitions fall on deaf dog ears. Some men never learn.

And then there's the whole heat thing. Friends, and fellow dog owners, tell me that it's almost comical to have the entire male canine population in the area go off their food and pine when their bitch is in season. They also tell me it's not so comical to have to fend off that same population with a stick every time they take her down for a walk. And they tell me I can look forward to this in a few months' time. I tell them I have a teenaged daughter. How much worse can it get?

But, finally, it's worth it. When I finally get to sit in my armchair after an evening spent chasing a wagging tail, when I finally get to pour a drink and light a cigar, it's worth it when she flops at my feet. It's worth it to see the excitement when I walk in through the door. It's worth it when we go for walks and she never leaves my side. And despite my complaining earlier, for the most part she listens. To me. And face it. That's more than our children ever do. ■



Former investment banker Anish Trivedi now hosts radio and TV shows, writes columns, and is MD of Banyan Tree Communications

Silver start

Tina Ambani formally inaugurated the Harmony Initiative for silver citizens on June 12 under the aegis of the Dhirubhai Ambani Memorial Trust. We present special moments from a golden evening hosted by Anupam Kher and attended by nearly 800 people, including several prominent silver citizens from across the country



From left, Tina Ambani, Sushil Kumar Shinde, Anupam Kher and Kokilaben Ambani

Bhaishri Ramesh Oza

exponent of *Bhagwat Katha*

“Life is an astonishing song given to us by God, a song that we can set to music and sing as we wish. We become a burden on others and ourselves the day we stop thinking we are useful. In our culture, we don’t have the concept of *vrudhashram* (old age); we have *vanprasthashram* (renunciation). If a man’s old age is filled with contentment, one must understand that he has lived his life well. Such a man would be productive till the end.”



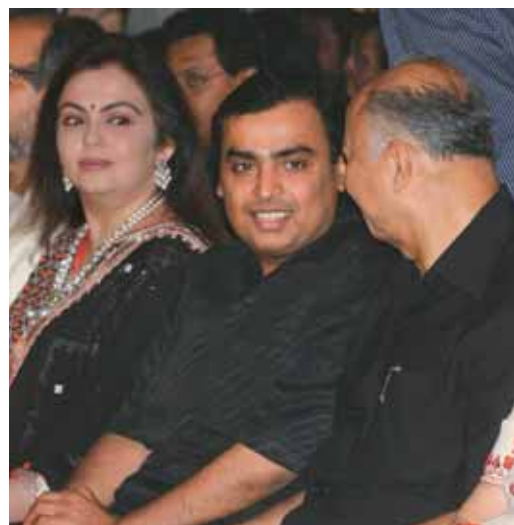
Bhaishri Ramesh Oza



Nina Kothari with Abhishek Bachchan



From left, Amitabh Bachchan, Anil Ambani and Shabana Azmi



From left, Nita and Mukesh Ambani with Sushil Kumar Shinde



From left, Parmeshwar and Adi Godrej with Aroon Purie



From left, Subroto Roy, Kokilaben Ambani, Rajesh Tiwari and Sushil Kumar Shinde; below, Julio Ribeiro with Amitabh Bachchan



Dr Noshir Wadia

consultant neurologist,
Jaslok Hospital

“There are some remarkable organisations for the disabled, the sick, and the elderly that are doing silent work. What we need is a solution that is national and a roadmap for the future, which should be laid down in partnership with the government to create a safety net. You go abroad and you see the safety net; you don’t see it at home. As a doctor, you despair everyday.”



Dr Noshir Wadia with his wife



Anupam and Kirron Kher



From left, Dipti Salgaocar with Saroja and Amar Singh



From left, Abhishek Bachchan, Naushad and Nikhil Meswani



Maneka Gandhi with Kokilaben Ambani



From left, Deepak Parekh and Mukesh Ambani

Dr Nilima Kshirsagar

Dean of GS Medical College and
KEM Hospital

"In the 21st century, we are going to see a large number of elderly people, thanks to breakthroughs in science and medicine. We need to rethink the role of our elderly and the way our society looks at them. Old age is not a disease; in fact, it indicates strength and survival, triumph and grit over all kinds of problems and disappointments."



Dr Nilima Kshirsagar



Bakul Patel and Reta Mehta



From left, Elina Meswani, Parul and Viral Shah



Bijal and Hital Meswani



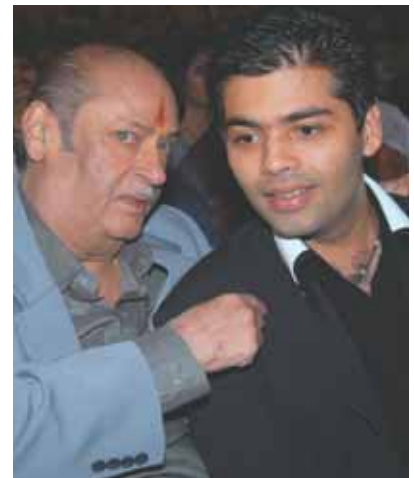
Sushil Kumar Shinde



Jaya Bachchan with Harsh Goenka



From left, Swapna and Subroto Roy, Amitabh Bachchan and Raj Salgaocar



Shammi Kapoor with Karan Johar



Murli and Hema Deora



The Harmony team

Shri Sushil Kumar Shinde chief minister, Maharashtra

Harmony will make a difference to society. The government is spending Rs 450 crore on the elderly, but I wonder how much actually benefits them? It's good that organisations like yours, that have credibility in society, have come forward to take up this cause. It will be a great contribution to Maharashtra. And you have my government's support in this venture. "



Calming camomile



Banish the blues this monsoon with a cup of steaming **camomile tea**, said to be very calming. Fresh and wholesome, the herb comes bottled, ready to use, and doesn't require either milk or sugar. So you can stop worrying about calories per cup. Fresh camomile, along with rosemary and other herbs, is now available at supermarkets and select groceries at just Rs 26 a bottle. All you need to do is steep a spoonful of the herb in hot water. Strain and serve with or without honey. Camomile is also a soothing drink for upset stomachs and indigestion, and is beneficial as a rinse for mouth ulcers and inflamed gums. What's more, you can use it for a hair rinse or a face wash!

Beat age to pulp

There's something the ancients Greeks, Tibetans, Genghis Khan and Russian cosmonauts had in common: the use of seabuckthorn for stamina, strength and fitness. You can join the list by picking up **Leh Berry seabuckthorn fruit nectar** from your local grocery store. Developed in collaboration with the Defence and Research Development Organisation (DRDO), Leh Berry is drunk by the Indian army for an energy boost, especially at high altitude areas like the Siachen glacier. Billed as 'anti-ageing', this elixir is packed with over 100 nutrients, vitamins across the alphabet, minerals, amino acids and anti-oxidants, all of which work together to improve



memory and zap the years away. All this health comes relatively cheap too, at Rs 56 a litre. Ladakh Foods, which promotes the brand across India, has 200 distributors across major cities and towns. They also plan to add two new blends, plus jams and sauces, to the existing range.



Silver stick

Here's the ultimate indulgence: a **silver-handled walking stick** from Frazer and Haws. Available at Frazer and Haws outlets in Mumbai and New Delhi, this walking stick is the perfect gift for someone in need of your support. Price: Rs 5,109. We told you it was an indulgence! Call 011-26858846,



26511666 in New Delhi, 022-56750200 in Mumbai or email at frazer@frazerandhaws.com.



Word play

If you want to enhance your word power, or just fancy a fight over words, get out your scrabble board, score sheet and



pen, and head for the nearest **scrabble club**. If there isn't one in your city, start one. The Mumbai Scrabble Club, for instance, was started six years ago as a forum to improve word power and vocabulary. Organiser of the first All India Open Scrabble tournament, the club holds regular playing sessions at the Juhu Vile Parle Gymkhana club on alternate Sundays. First-timers are given word lists and study material, and experienced players teach new enthusiasts the finer points of the game. Practice sessions are held in Juhu and Bandra, and a new venue in Colaba is on the agenda. The one-time enrolment fee is Rs 100—while entry is free to the members of the Juhu Vile Parle Gymkhana Club, others have to pay a guest fee of Rs 20 per session.

For details, email **mumbaiscrabbleclub@hotmail.com**

Looking for a scrabble club in a city near you?

Contact:

Bangalore: Radhika Mahalingaiah, (0) 9845044497

Pune: Udayan Grover, 020-31002083

Kolkata: Souparno Ghosh, dghosh@operamail.com

Chennai: Mohan Chunkat, mchunkat@md2.vsnl.net.in

Hyderabad: Shaik Ahmed, shaikahmed@yahoo.com

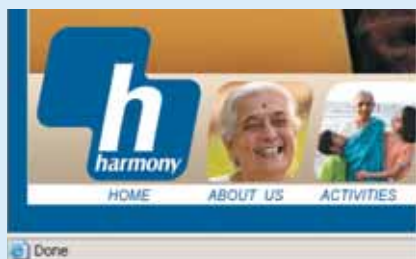
Goa: Douglas Lobo, (0) 9822125959

By the way, Mel Gibson, Keanu Reeves and Queen Elizabeth II love the game too.

www.harmonyindia.org

This is a unique space in the cyber world. www.harmonyindia.org is the face of **Harmony**, an initiative of the Dhirubhai Ambani Memorial Trust for senior citizens.

Created by a team of dedicated professionals and volunteers, www.harmonyindia.org is a portal that addresses the aspirations of the elderly. The young and the old alike have contributed to the initial content and the technical aspects of the portal. In time to come it is expected that elders will bring their wealth of valuable experience to the portal, enriching it further.



The portal will cover a broad spectrum of subjects – from health to wealth, yoga to *Siddha*, and spiritualism to recreation. It aims to create awareness about the needs of the elderly, as well as highlight the resources and opportunities at hand for silvers in India and their NRI friends and counterparts overseas.

Come to www.harmonyindia.org. It's your space on the World Wide Web, where you can enjoy a truly delightful and interactive online experience. And celebrate life with passion.



I'm watching MTV and all the latest music albums—not for anything else but to bridge the generation gap!



Look, I told you...grandpa is rocking!

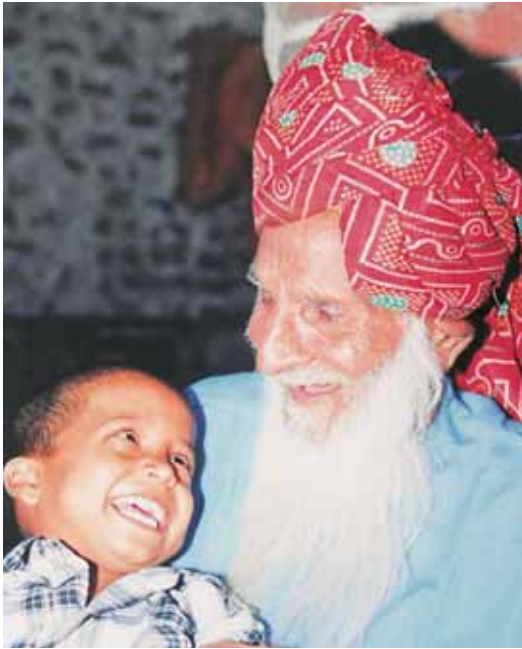


Lucky me! I get a bigger birthday cake every year to accommodate the extra candle!



I want to feel good, I want to feel young... and all this would be possible when I join a party with very very old people!

Bade Miyan, Chote Miyan



Habib Miyan with his great grandson

Rahim Khan, aka Habib Miyan, chatters happily in a dingy room in Jaipur's Ghat ki Guni. Miyan, arguably the world's oldest man, recently celebrated his 135th birthday according to Jaipur Riyasat (state royal) records. Even according to state pension

records, he is at least 126 years old. He celebrated the day with family and his all time favourite feast of *korma* and *naan*.

An excited and media-savvy voter, who exercised his franchise in the general elections this year, Miyan *saab* became the oldest person ever to complete the Haj pilgrimage, when an NRI sponsored his tour recently. It was his first flight ever, though he did get to see a few airplanes

before he lost his eyesight in 1953. His hearing is perfect though, and he enjoys spending time with his grandchildren. Especially Chuttan Miyan, who keeps him abreast of political happenings by reading the newspaper aloud to him.

Felt absence



Photo: courtesy Mid-day

June was a month of loss for the literary world. In Mumbai, **Dom Moraes**, 65, passed away in his sleep. "You can't earn money by writing poetry," Moraes used to say. And so, Dominic Frances Moraes, who started writing at 12, also wrote prose. His first book of poetry, *A Beginning*, published when he was 19, made him the youngest and first non-English winner of the Hawthornden prize. Moraes' literary output includes 10 collections of poems and 23 books.

Moraes married four times. Each wife was a different nationality: English, American, French and Indian—the last, actress Leela Naidu. He eventually decided that he was "too hard to live with". Diagnosed with cancer, he refused treatment, saying, "You die in the end anyway." Last year, he and Sarayu Srivatsa published a travelogue, *The Long Strider*.

Moraes is survived by a son and a granddaughter.

Ear to the ground

- Railway minister **Lalu Prasad Yadav**, who recently pulled up the media for wrongly spelling his name as 'Laloo' all these years, has also announced that "old and infirm" coolies will no longer need to carry heavy luggage. Their next of kin would get their job automatically.
- Seventy-nine-year-old, Indian-born **Piara Khabra** was evicted from his seat in the House of Commons, which was right behind Tony Blair, to make way for two women in bright clothes. The idea was to have a more TV-friendly backdrop to the British prime minister. Khabra is now vociferously condemning this act of 'racism'.
- **Ramchandra Veerappa** recently took oath as India's oldest MP. He took his first oath in 1962—when none of the current under-40s MPs were even born. His son says that Veerappa, at 92, still insists on doing everything by himself.

Ever since I was a child, I fancied being a traffic-control officer. I will continue serving the people until I leave this world. My message to others: Be honest and God-fearing. Do your duty well. Trust God, who's always there to help you. He's not like the officer from the traffic department!

—Keki Jal Dubash



Photo: Lens Pic

Coordination: Jasmine Shah Verma

Mumbai-based Keki Jal Dubash, 85, has been a volunteer traffic warden at Ruia Junction, Matunga, Mumbai, since 1986. He works between 11 am and 1.30 pm everyday, helping traffic constables. After retirement from BEST's management and secretarial department, he undertook two weeks' training at the Traffic Institute in Mumbai to fulfil his childhood dream.



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