

JULY 2006 Rs 30

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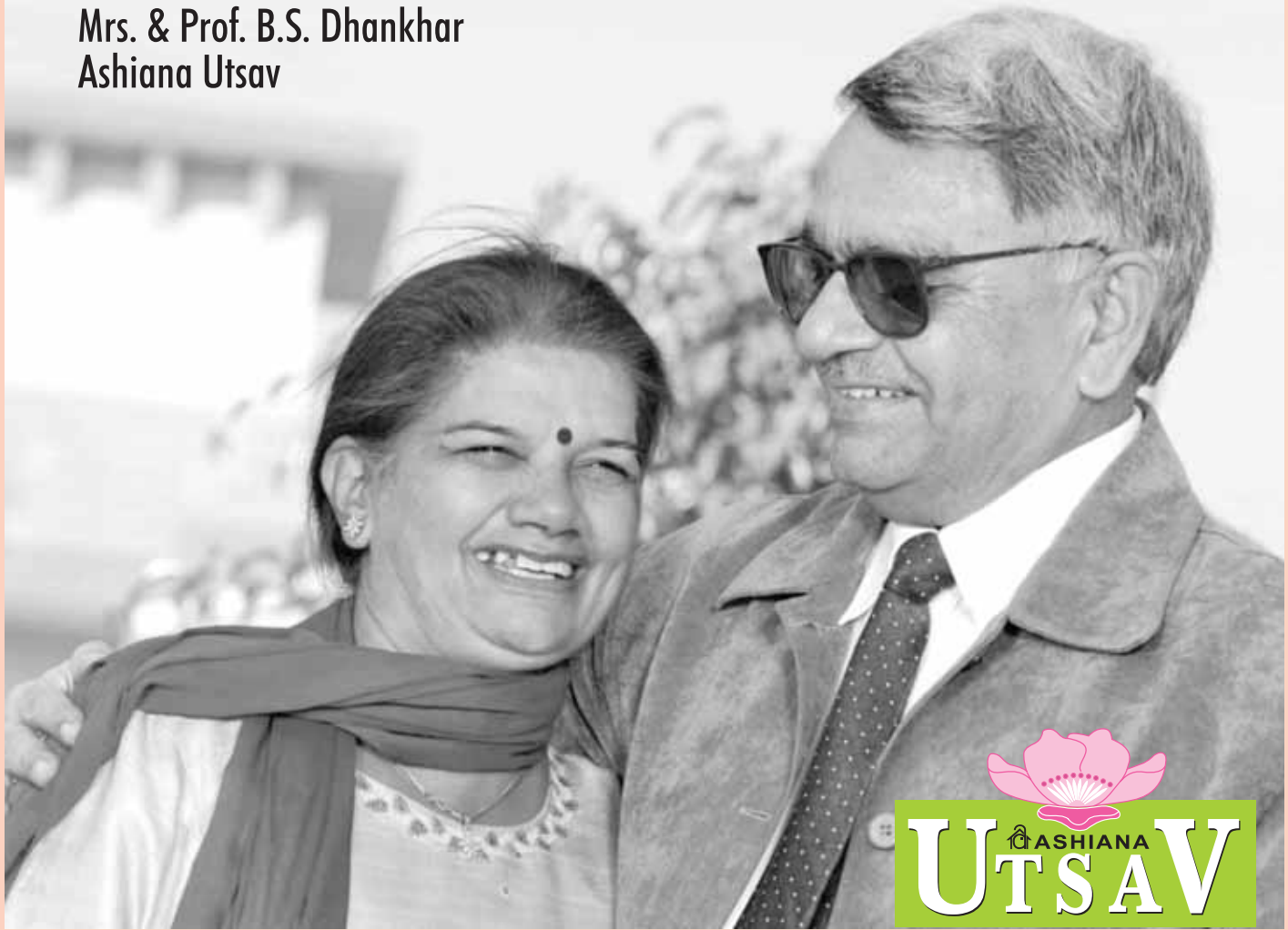
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& an extract from his  
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# MONEY AND POWER

**I ONCE READ SOMEWHERE:**  
“Money is the most egalitarian force in society—it confers power on whoever holds it.” You can’t argue with that. For silvers, financial security is power, the kind of power that stems from independence and self-reliance.

Since the inception of *Harmony*, we have carried articles on money in the magazine from time to time that have focused on relevant topics like retirement savings plans, investment avenues and Budget recaps from a senior citizen’s perspective. However, we realised our readers needed more—a comprehensive, monthly section that gives them all the information they would ever require on money. That section, ‘Money & More’, debuts this month.

As with any article featured in *Harmony*, the section will be presented with our silver readers in mind. But owing to its comprehensive nature—ranging from tax to trading, mutual funds to life insurance—the new section will be a valuable read for the whole family with incisive

analysis and valuable advice from experts to get your money to work for you. Now that’s information everyone can use, not just silvers.

Indeed, Harmony is broadening its horizons in more ways. We believe we have much to learn from other organisations across the world working for—and with—silvers. We are now proud to be a member of the International Federation on Ageing, an international non-government organisation with a mission to inform, educate and promote excellence in ageing policy and practice. Through its member organisations and associations, the federation represents in excess of 45 million older people in 62 countries around the world. Dr S Siva Raju, our vice-president (research & training), participated in the IFA 8th Global Conference on Ageing held from 30 May to 2 June 2006 at Copenhagen, Denmark. It was a milestone for the Harmony Initiative.

At the conference, themed ‘Global Ageing: the North-South Challenge’ and attended by over



ritu nanda

1,000 delegates from different parts of the world, Dr Siva Raju presented a paper titled *Multi-Dimensional Activities of the Harmony Initiative*. He also discussed the activities of the Harmony Initiative with Dr Erik D Olsen, the president of the American Association of Retired Persons (AARP), which has a membership of 36 million in the US. The association has recently launched the AARP Global Network and Harmony intends to collaborate with it to devise strategies and initiatives to empower India’s silvers.

So more power—and money—to you!

**Tina Ambani**

## A Dhirubhai Ambani Memorial Trust Initiative

*Harmony*—Celebrate Age—July 2006 Volume 3 Issue 2

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Cover picture of  
Irwin Allan Sealy  
by **Ajay Goyal**

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## column one

It appears that the number one concern for investors in the coming few months will be the volatile market—the ups and downs have been difficult to figure for many of us. In our brand new finance package (“Money and More”), we answer the why and how? We also bring you various pension plan and home insurance options. In the next two years, this segment, as the title suggests, will deal with money, and more money.

This month, we also introduce “Doctor’s Opinion” in the body & soul section. From now, we invite medical problems and doubts to run through our experts. However, we regret that for now we can respond to queries only through this page and can’t reply personally.

Elsewhere in the magazine, Irwin Allan Sealy talks about his new book and new love. For an exclusive extract from the book, *RED*, and a peek into the author’s life, read “Sealy Nama”. There are other inspiring profiles, too. Veteran journalist K P K Kutty talks about battling cancer, and Sulochana Reddy talks about life on the golf course. We continue to write about people who are open-minded about new things, like Ananda Mukerji who has written his first book at the age of 72.

With Mukerji, we bring you “First Hand”, an interview with a silver writer, in “Bookshelf”. Innovations will continue in forthcoming issues. Soon we will also spruce up our website, [www.harmonyindia.org](http://www.harmonyindia.org). We plan to provide you with a virtual community where you can share stories and ask experts for advice. Until then, hang on to our words.

—Meeta Bhatti



Old age is a trying time for senior citizens given the many constraints we have to face—physical, social and especially financial. Seniors were

dealt a body blow when the UTI scam broke out, eroding the savings of a lifetime for many. Thereafter, the interest rates of fixed deposits fell to a mere 5.5 per cent for three years. Thus when the Central Government gave us the Senior Citizens’ Savings Scheme with a rate of interest of 9 per cent per annum, it brought smiles to our faces. But that happiness was short-lived.

Now, the finance minister and income tax officials have decided to collect tax deducted on source (TDS) on interest earned by senior citizens. This is outrageous. How insensitive can the government get? Adding insult to injury is the VAT and service tax being levied on every conceivable purchase. Through *Harmony*, I appeal to the finance minister to be considerate and humane and withdraw the TDS on interest income of senior citizens. I am sure the entire fraternity of seniors will wholeheartedly support my plea.

**ROBIN R D D’SOUZA**

*Alto Porvorim, Goa*

*The letter of the month wins a gift of Orthaheel footwear, from Orthofit, a Mumbai-based sports medicine and rehab clinic*

I wish *Harmony* heartiest congratulations for completing two glorious years. The editorial of the June issue was interesting, while the cover story on “Two Lives” featured some very inspiring tales. The other special feature of the issue, “Take II”, was equally entertaining. I wish the magazine all the best!

However, there are some specific comments I would like to make:

■ In the ‘Two Investment Dos and Don’ts’ piece, you recommend investment in the Post Office Monthly Income Scheme (POMIS). However, it is no longer as attractive as it was some months ago as the finance minister has removed the provision of 10

per cent bonus on maturity at the end of six years. I prefer GOI Savings (Taxable) Bonds. Of course, the interest on POMIS is paid monthly and interest on bonds is paid half-yearly. This makes the effective return of POMIS 8.30 per cent as against 8.16 per cent for bonds. However, considering the poor service



of the post office as compared to HDFC Bank or IDBI, which handle the bonds, I would prefer bonds any day. Another advantage of opting for bonds is that you can invest any amount.

- The grey background of the squares with numbers in the Sudoku puzzle in your 'Headstart' section is distracting. Usually four of the nine smaller nine-square units need to have a grey background so that the separation between the units is a little darker than other lines—but the difference is not easily seen. Why don't you use some better and brighter colours that will help make the grid more reader-friendly?

**SURESH M MODY**

Mumbai

I was one of the people privileged enough to get a complimentary copy of the first issue of *Harmony*. I became a subscriber immediately. Since then, I have become a regular reader. I find the articles in your magazine interesting and inspiring. You rightly call senior citizens 'silvers'. But I wish to

raise the same issue already raised by some other readers—how can people of 55 years be seniors? As if that were not enough, the cover story of the June 2006 issue, "Two Lives", included write-ups of about four people under the age of 55.

As a senior citizen of 74 and a practicing lawyer, I wonder whether this is an indication of the future trend of *Harmony*. Can one expect the age bar to be gradually reduced to early 50s, 40s or even 30s? The fear is that if the trend continues, the focus of the magazine will shift from silvers to non-silvers.

**M L BHAKTA**

Mumbai

As we have said before, it's not about classifying people into 'senior' category. It's about celebrating age. We don't plan to deviate from our mission of creating a better place for India's silvers. The four people, all below 55 years, were featured in our July 2006 anniversary issue because they deserved to be on the pages of *Harmony*. We want India's elders to live a full, content life, just like the people we feature in our magazine.

—Editors

I just finished reading the second anniversary issue of *Harmony* (June 2006) and I must say it reads very well. It is truly remarkable. Many congratulations.

**SUHEL SETH**

Delhi

Kudos for a superb May 2006 issue! The cover story on Anant Pai, "The Storyteller",



made for nostalgic reading. The comprehensive article by Dr Charles Pinto in the 'Get Well Soon' section, titled "Fight Brain Drain", clearly shows that our brain needs continuous nourishment. I was also impressed to read the Amitabh Bachchan column. After reading his column, you get a sense of his emotional personality and tremendous capacity to bear pain.

**VINOD C DIXIT**

Ahmedabad

## 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
  - You faced a serious health problem and conquered it
  - You know of someone who has done something exceptional after the age of 55
  - You have an hobby or an interesting travel experience to share
  - You have a funny or insightful anecdote about your grandchildren
- ...and we'll print it in the column 'Your Space'

Mail us at 4th Floor, Maker Chambers IV, Nariman Point, Mumbai-400021. Or email at [contact.mag@harmonyindia.org](mailto:contact.mag@harmonyindia.org)

Because of rising newsprint prices, we are constrained to increase the cover price of your favourite magazine from Rs 20 to Rs 30. Current subscribers to *Harmony* will continue to enjoy existing subscription rate till the end of their validity period. And with many new sections and innovations, we at *Harmony* will endeavour to deliver the quality that you have come to expect from us. Thank you for your support!

—Editor

## MEDIA WATCH



### ROYALTIES AT RISK

Silver rockers in the UK are banding together to extend **copyright protection** for sound recordings from 50 years to 95 years (adopted by the US in 1998), enabling them to receive royalties from their old hits much longer. The decision to change the law rests with the European Union. John Kennedy, chairperson of the International Federation of Phonographic Industries, which represents the recording industry worldwide, is lobbying to have copyright extended and is supported by veteran rockers like Cliff Richard, Bono of U2, Kenny Jones of The Who, Bruce Welch of the Shadows and Feargal Sharkey of the Undertones. Most countries outside Europe, from Australia to Brazil, offer at least 70 years' protection. In India, the FM stations playing Hindi film songs have been told by the Copyrights Board to pay a royalty in the range of Rs 700-1,400 per hour depending on the cities where the music would be played.



## E-WISDOM



Wisdom from the elderly—now that's not a new concept. But eWisdom is. Well, fairly new. Five years ago, San Francisco-based Doug Meckelson, 64, launched Elder Wisdom Circle, an **online free advice service run by silvers**. "We elders who have

time to help and there is this enormous ability to tap into all this wisdom conveniently," Meckelson told NBC news on the site's fifth anniversary. "We are the Dear Abby of the 21<sup>st</sup> century and people who mail in for advice range from teenagers to elderly themselves." All the silvers use pen names and all questions and answers are anonymous. To give advice on the site, a person must be at least 60 years old and submit a written application to be reviewed by Meckelson and his staff. The elder 'advisors' come from all walks of life. Mollie Pier, 85, from Tarzana, California, is one of them—her specialty is relationships. "I've lived long enough to know what not-so-good relationships are and I try to give advice from my heart," says Pier. "It makes me feel good to know that the benefit of what I've lived through can help someone else." Check out the site at [elderwisdomcircle.org](http://elderwisdomcircle.org).

## PLAN OF ACTION

When natural disasters—like the tsunami, Hurricane Katrina and the recent earthquake in Indonesia—strike, silvers are usually the worst hit. With this in mind, the American Association of Retired Persons (AARP) has issued a report emphasising **the special needs of elderly during disasters** to help emergency agencies. The report, *We Can Do Better: Lessons Learned for Protecting Older Persons in Disasters*, focuses on planning and communications, identifying those in need of assistance and evacuating the elderly. You can read the report at [aarp.org/research/assistance/lowincome/better.html](http://aarp.org/research/assistance/lowincome/better.html)

**Action wanted:** In Thiruvananthapuram, the Senior Citizens' Association has urged Chief Minister V S Achuthanandan to implement the state policy for older persons, which envisages addressing and solving some of the major problems faced by the elderly. The draft policy is pending with the government.

## OVERHEARD



"The goods and services older people use are never characterised as such. The explanation is not simply that advertisers are ageist, but that senior citizens themselves are ageist. The greyest of nomads would not buy an RV [recreational vehicle] that was advertised as ideal for grey nomads."

—Australian academic, writer, broadcaster and feminist Germaine Greer, 67, in *The Guardian*

# NEWSWORTHY

## CAPITAL GAINS



In late April, the Delhi Government announced a **new welfare policy for silvers** to improve financial security, healthcare and social care. The policy provides for active participation of silvers in implementing initiatives for their welfare and recognises the need for a larger budget allocation for such initiatives. Chief Minister Sheila Dixit told the media that the new policy aims at tailoring existing services and developing new ones to meet the needs of senior citizens. It also proposes making existing public services “more user-friendly”. The Delhi Government will establish counters for silvers in all its public departments and will widely disseminate information about existing facilities—recreation centres, old age homes and parks.

## THE HOME FRONT

The **first home for elderly tsunami survivors** will soon be built in Cuddalore district of Tamil Nadu. The home will be built on a sprawling 6.5 acre plot in Tamarai Kulam village at a cost of Rs 3 crore. NGO HelpAge India and news channel NDTV raised funds for the project. There’s another good news. In April, New Delhi Municipal Corporation inaugurated **Ullas, a recreation and community centre for silvers**, at Laxmibai Nagar in South Delhi. **A new senior citizens’ home** is being built in Rajguru Nagar, Ludhiana, by the Rotary Club of Ludhiana North—it will accommodate 36 silvers. **And on the anvil in Nerul, Navi Mumbai, is the Jyeshtha Nagrik Bhawan**, a social and cultural welfare complex for silvers.



## A DIGNIFIED END



In May, China set up an association to address **end-of-life care** (care enabling people to die with dignity) for one of the world’s largest ageing populations—the number of people over the age of 60 in China is 143 million, accounting for 11 per cent of the population. The new body, titled ‘Chinese Association for Life Care’, comprising medical workers, legal workers and volunteers, will act as a nationwide regulatory organisation.

## Pensioners’ poll

A poll carried out for French insurance group Axa reveals: British and American pensioners travel, Germans plunge into sport and Japanese continue to work.

## INNOVATION

### FUTURE WATCH

Ever wonder what you'd look like **when you're 65**? You can find out, thanks to the Scottish government. Go to [infoscotland.com/experience](http://infoscotland.com/experience) upload a photograph of your face, enter your birth date and email address, and within a week you will receive an image of what you would look like at 65. Psychologists and computer scientists at the University of St Andrews developed the software, which simulates ageing by superimposing database images of faces in different age groups on top of each other. The initiative aims to encourage Scots to think about their future—but the website is open to people from every country. And if you're already 65, wait for the next software update!



### PATCH UP



A partnership between Israel-based PowerCosmetics and South Korean company Amore Pacific has yielded a cosmetic breakthrough: **anti-ageing patches** that target specific areas of the face. The patch comprises ultra-thin, micro-electronic power cells combined with a serum—when applied to the skin, it delivers a mild direct current to the upper layers of the skin and provides an immediate reduction in the appearance of wrinkles. In particular, the patch targets wrinkling around the delicate skin around the eyes, reducing the appearance of crow's feet. No word yet on when it will hit the market and, more important, how much it will cost.

### BRACE YOURSELF

It's a brace that fits snugly into your mouth—but it 'fixes' your face, not your teeth. **The Oralift brace, invented by London-based dentist Dr Nick Mohindra, places a load on the facial muscles, improving tone and circulation.** According to *The Daily Mail*, wearers have reported remarkable anti-ageing effects, including reduced lines and eye bags, more prominent cheekbones, smoother skin, and a firmer jaw line. The tailor-made device is designed to increase the gap between the upper and lower teeth—known as the 'free-way space'—which is usually no more than 3 mm. "Separating the teeth with the Oralift forces facial muscles to adapt to a new free-way space," explains Dr Mohindra. "This sets off a series of responses, including boosting the flow of blood and oxygen to the muscles of the face



and neck, and triggering natural healing processes." The price of natural healing, though, is steep, at £2,500 (about Rs 2.15 lakh). For more details, go to [oralift.com](http://oralift.com).



## H REPORT

"Where is 'P'? asks an agitated silver. "It was there yesterday. His partner calmly puts on his spectacles to find the P on the keyboard. At the next table, another elderly gentleman is undisturbed by all the noise. He's too busy reading, 'Why Sleep Becomes Elusive?', on *arogyaa.com*. Welcome to the Computer and Internet Course for Senior Citizens at Yashwantrao Chavan Academy of Development Administration (YASHADA) in Pune. Held in March 2006, 20 silvers are being trained free at this workshop—a pilot project by the Ministry of Social Justice and Empowerment to train India's elderly on computers. They are learning how to use email, surf the net and chat. The eldest student is 83 years old and the youngest, 62.

"We are training people from different backgrounds with no knowledge of computers," says Anita Jasani, director of T-Edge Solutions Pvt Ltd (TSPL), which is conducting the course. "Considering that we have just 20 days, we are not trying to cram in too many things." The students have class for three hours everyday with an emphasis on hands-on experience rather than theory.

In the classroom, instructor Vishal Aggarwal patiently explains how to open a browser—for the fourth time—till the class understands. "The students are full of questions," he says. One of them is retired engineer R K Laghate, who joined the course along with his wife to learn to use email to keep in touch with their children, who live abroad. "We could not identify a CPU from a UPS," Laghate says.

—Kanchan Maslekar



### Living doll

Those who say money can't buy you love haven't obviously met Japanese toy company Tomy's robotic doll. The talking doll welcomes you home, telling you how much she loves you. And if you pick up the 'wonder' doll, she weighs the same as a small infant. The majority of buyers: retired women who live alone.

## ANALYSE THIS

### TRAIN THE BRAIN

You're never too old to learn something new. New research at the University of Illinois at Urbana-Champaign shows that **training reignites key areas of the brain**, offsetting age-related decline and boosting performance. For the study, funded by the National Institute on Ageing, professors of psychology Kirk I Erickson and Arthur F Kramer and senior magnetic resonance imaging (MRI) technologist Nancy Dodge looked at areas of the brain known to be associated with executive control—scheduling, planning, and working memory—which are tied to cognitive decline in ageing.



Thirty-two men and women, aged 55 to 80, and 31 younger adults were divided into control and experimental groups, with the experimental groups receiving training on a time-measured task. "After training, there are less age-related differences and older adults begin to look more like the younger adults in brain activation." On the other hand, the older participants who did not get training experienced a dip in activation while doing the tasks. The report was published in the May 2006 issue of journal *Neurobiology of Aging*.

## LOVE THAT!

### BACK TO SCHOOL

School has reopened in Jammu—and not just for children. Silvers are among the large number of people in the state that are **returning to school** in order to catch up with what they've been missing. Like Hardeep Singh and Seva Ram, two truck drivers in their 60s from RS Pura district, which comprises five villages on the border. With the help of NGO Jammu and Kashmir Dehati Sewa Sanstha, they're now back in school with older villagers. "When we go to the city, we can't read the route of the buses," Seva Ram told news channel NDTV. "Only if we can read will we know where the bus is going." The oldest student in RS Pura is 105-year-old Munshi Ram. "I have always been a farmer and nobody taught me," he told the news channel. "Now, I will learn how to write my own name."



### SUPERSTORE



Take a trip to Seniorenmarkt, **Germany's first department store for the elderly**, in Grossraschen in eastern Germany and you'll be welcomed—with sugar-free cakes and decaffeinated coffee. "Here they allow you to be old without feeling embarrassed," Wanda Peters, 77, a retired farm worker told news and lifestyle magazine *Stern*. "Whether we're talking about the need for a telephone with large buttons, you don't need to be afraid to ask for it here." There are no steps or stairs, changing rooms are big enough for two, aisles wide, and signs written large. In a plastic booth, a 3-D measuring machine gauges the shape and size of shoppers and clothes can be tailor-made accordingly. The store was the

brainchild of Angelika Deliga, 46, who researched her future clients in old people's homes, and then stocked up on everything from computers with enlarged keyboards and speaking alarm clocks to magnifying rulers. "Pensioners have more disposable income than any other group in Germany but stores never took old people seriously," said Deliga. Are Indian retailers listening?

**Hot list:** In a poll conducted by personal finance firm Virgin Money, former James Bond Sean Connery, 75, and actor Helen Mirren, 61, have been voted Britain's sexiest pensioners. The least sexy: 80-year-old former prime minister Margaret Thatcher.

## TRENDS

## LOVE IN THE AFTERNOON



Zhang is a 72 year-old retired professor in Beijing. Her husband died 20 years ago and her only daughter left home five years ago. But three years ago, she met Chen, a 71 year-old widower with two married children. Today, the two live together, alternating between both their homes. But they do not plan to marry as they think it is unnecessary at this stage of their lives. They are also worried that their children may oppose. Their story, reported by *China Daily*, is far from unique in the country. According to a recent survey by the Beijing Municipal Academy of Social Sciences, the number of elderly people in the city who choose to cohabit is slightly higher than those choosing to remarry. "**Cohabitation among elderly people** is becoming more common in Chinese society," Wang Xun, an official with the National Committee on Ageing, told the newspaper. "It can be a good time for mutual understanding, in which both people can get to know clearly whether their personalities match."

## H RECOMMENDS

## ACTION PLAN FOR JULY

**It's tuition time.** *The Economic Times* recently reported a rise in senior tutors especially for nuclear families in Delhi. It was reported that young couples feel safe to hand over their kids to retired seniors to take school lessons. Besides, kids also end up listening to stories, playing games and learning cultural values from their 'surrogate' grandparents. Acting on this trend, Delhi-based Agewell Foundation has launched Eklavya, a networking project for seniors and young couples.

**Get batty about birds.** Bird watching is a fantastic way to spend time outdoors—with friends or grandchildren—and could well become a lifelong obsession. Like it did for 87 year-old Greta Glover of Dunfries in the UK, who requested the staff of her care home to install a feed box outside her window and a camera inside it so she could still watch her beloved birds on a TV indoors after she was confined to bed.

**Make beautiful music.** Express yourself with an instrument. Research suggests that playing music reduces stress and the risk of dementia and Alzheimer's. At the Knox Keyboard Senior Music Club in East Tennessee in the US, composer Hugh Livingston, 63, teaches silvers how to play the digital piano four days a week. His oldest student is 89 year-old Viola Mitchell, who says, "It keeps my mind alert. And I can show off to my grandkids about it!"





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## AGONY AND ECSTASY



Wg Cmdr Marathe with granddaughter Monika

I am 75. For the past eight years, I have been a regular at cycle rallies and trekking expeditions in India and abroad. I went on an eight-day trek to Chhota Kailash last month. A life member of the Pune Cycle Pratistha, I also join a group of cyclists every December for a rally.

I want to share my experience of the rally held in December 2005. After six months of practice, I joined a group of 28 cyclists—of which 10 members were

### Inhaling the heady aroma of cashews relieved me of pedalling stress

women—to pedal from Goa to Kochi in 10 days. En route we halted at villages, talking to women about

how important health is. It was a distance of over 850 km, mostly over the southern Sahyadris—a tough track. We planned our rally in such a way that we were to reach Kochi on the day the All India Conference of Gynaecologists and Obstetricians commenced. Our rally was flagged off at Madgaon on 26 December 2005. Cyclists shot off as racehorses do when the gates are thrown open. We soon passed a beautiful road lined with cashew plantations. I could smell the heady aroma of cashews. Inhaling deeply helped me relieve the stress of pedalling uphill in the heat. Hours and miles later, we passed the sparkling shore of Karwar Port. We witnessed an astounding sunset, where the sky and sea turned

orange, then dark red, and finally dull violet before darkness fell. After another 15 km of cycling we reached our destination—Hotel Sadanand, our first night halt. The next morning, everyone was up earlier than usual to catch the cool morning breeze. Our destination for that day was Murudeshwar, 95 km away. The riveting sight of fishing trawlers on the river kept us spirited but we didn't come across a single milestone mentioning Murudeshwar. At about 5 pm, we saw the painted directions.

We reached our hotel which was right on the seashore. The sea was visible and audible from every room. Through the opposite window we saw the Shiva statue on top of a hillock. Murudeshwar Temple draws people from varied religious faiths. The next morning, we were off to Udupi, 110 km away. Coconut palms replace cashew plantations on this stretch. There are several *ghat* that rise and descend fast on this route. The heat from 11 am to 4 pm was a challenge. But we made it to Udupi.

Next morning, we visited the ancient Krishna temple, intricately carved out of wood. We left for Mangalore where we rested for a while. Then we rode past beautiful coastline to Payyanur via the Kasargod *ghat* area and then Kunnur. At Kunnur, we celebrated New Year's Eve at Pearl View Hotel. Next was Kozhikode. There were several mosques on this route. At Kozhikode, we visited the local government hospital that boasts 27,000 births every year! On 2 January, we started cycling from Kozhikode to Kuttipuram.

From here we went to Thrissur, near Guruvayur temple. We could smell roasting coconut. Thrissur to Kochi, a 79-km journey, was on comparatively flat terrain. We were finally enjoying speed cycling and reached Hotel Le Meridien, our final destination and the venue for the conference, on 4 January 2006. The arduous rally ended amid mutual congratulations. That left me with a question: Isn't life like a rally, too—a cycle of agony and ecstasy?

—Wing Commander Yashvant Marathe,  
Pune



Col Mahajan with his family and grandson Krish

## JOYS OF GRANDPARENTING

I joined the National Defence Academy and retired in 2000 after serving the Army for 38 years. My two children, son Saurabh and daughter Noopur, have married and settled down. On 5 September 2005, I was blessed with a grandson, Saurabh's first child.

Our little bundle of joy was a premature baby—he was born a month-and-a-half early. I vividly remember the day he was born. At Dr Jyoti Sharma's clinic in Dehradun, my daughter-in-law Nidhi was taken to the labour room for a caesarean. An hour later, the nurse announced it was a boy! I had never felt this happy before. Today, he's eight months old and a healthy child. Though we named him Krish after my father Shree Krishan Dutt, everyone in my family has their own names for him. He's Totu to me, my wife Promila calls him baby, my son calls him Bin-bin and Nidhi calls him Gucci.

My grandson has given me incredible joy with his actions and toothless smiles! I sit him on my lap and tell him stories knowing well that he's too young to understand. Totu is a constant source of amusement and I joke that we should be paying him entertainment tax. My only regret: I wish I could sing him lullabies. Promila makes up for me. But I do recite the Gayatri Mantra to him. I hope he grows up to be good human being and a good Indian.

—Colonel Nirmal Mahajan  
Dehradun

## STILL GOING STRONG

I am a 68 year-old retired associate professor of Zoology from Mohan Lal Sukhadia University, Udaipur. Though I retired in 1998, my zest for life and work continues. Even today, I work for 8-10 hours every day on a wide range of academic issues. In my 40 years of research and teaching experience, I have visited several countries—including former Czechoslovakia, the US and Germany—as visiting scientist and professor. I have presented research papers in international conferences in Hong Kong, Mexico, UK, US and Canada. I have also served as principal investigator on scores of scientific projects funded by Indian and world organisations, including WHO.



Currently, I present invitation lectures and prepare training programmes for school, college and university teachers organised by University Grants Commission. I am associated with NCERT as a subject expert since 1976. After superannuation, I wrote four books for BSc and MSc students published by Rajasthan Hindi Granth Academy in 1998-99 and then

**I work for 8-10 hours every day on a wide range of academic issues**

again in 2000-2001. Tata-McGraw Hill Publication has published three of my books for Class XI, XII (Biology) and a comprehensive book for competitive examinations related to the medical entrance test for three consecutive years from 2003.

I have also guided 21 PhD students and published 70 papers in national and international journals. I write fortnightly articles for a journal called *University Today* on science, technology and university education. My training is not purely academic. I have also trained as an officer in the National Cadet Corps after the Indo-China War in 1963. I have read profiles like mine in *Harmony* and feel the magazine has become a meeting point for all silvers.

—Dr S B Lall  
Udaipur

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# Trained to care

Dr Ravi Samuel, a trained cognitive behaviour therapist, believes in the power of care, not cure, for dementia patients, says **Susan Philip**

**F**or many silvers, dementia, a progressive brain dysfunction, is akin to entering a dark world of disorientation, forgetfulness and chaos. There may still be no cure for Alzheimer's disease but right care can do much to dispel the darkness. That's the conviction of

Dr Ravi Samuel, a Chennai-based cognitive behaviour therapist, who is determined to bring light to the lives of countless patients suffering from the ailment.

"Despite the general literacy level of 56 per cent, most people in India know little or nothing about

dementia care," says the 39 year-old, trained in London and Copenhagen and the only professional in Chennai certified by the Rehabilitation Council of India to work with elderly dementia patients. Samuel offers cognitive rehabilitation therapy (CRT) to dementia patients,



**Dr Ravi Samuel offers cognitive rehabilitation therapy to dementia patients in Chennai**

especially those with Alzheimer's —he is the only practitioner of CRT in Tamil Nadu.

CRT is a guided therapy to learn, or relearn, ways to concentrate, remember and solve problems. Samuel started using it in India about three years ago. He uses software called 'Brain Train' developed in the US, which comprises various puzzles, like anagrams, mathematical calculations, logic sequences and memory tests, to stimulate every part of the brain. According to Samuel, CRT has proved useful in the initial stages of dementia.



V RAMESH

"Patients who undergo cognitive difficulties stop making an effort to regain their lost skills and go into depression," says Samuel. "That worsens the problem. These exercises help them regain much of their brain function and

## Dr Samuel ensures the involvement of caregiver in the treatment of the patient

improve language, calculation skills and concentration. The patients grow confident and can make the best use of their skills."

Dr Deepak Arjundas—one of Chennai's leading neurologists, using occupational therapy, neuro-psychology and cognitive rehabilitation therapy to handle dementia cases—finds Samuel's skills to be effective. "He interacts with both patients and caregivers and ensures that the caregiver knows enough to handle things well. He evaluates the patient, sets exercises and demonstrates to caregivers how these exercises are to be conducted."

Take Waris Ali, 75, for example, a patient of Alzheimer's, who was referred to Samuel by Dr Arjundas, a noted neurologist in Chennai. Medical tests revealed an infarction of the brain (a condition in which a segment of the brain is affected) and cognitive difficulties. He suffered loss of mobility, and low bladder and bowel control. Samuel started CRT on him, prescribing exercises for him while his family continued his medical treatment. Today, Waris no longer suffers from incontinence, has regained some mobility and responds to communication better.

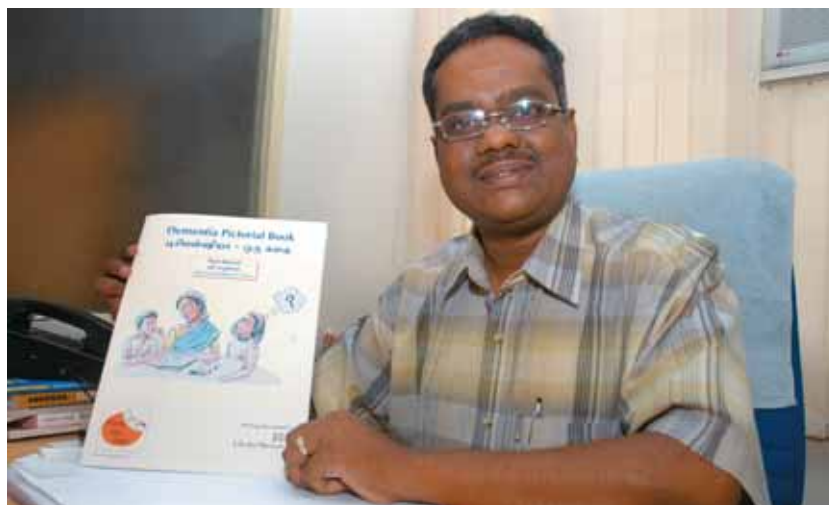
Samuel also believes in the power of images. In 2002, Samuel developed the *Dementia Pictorial Book*, an illustrated book on dementia management, which was commended by the UN, WHO and Cancer Society, and

found mention in world conferences of Alzheimer's Disease International (ADI) in 2002, 2003 and 2004. "I've always loved reading comics but often avoid reading a proper book," he confesses with a smile.

The *Dementia Pictorial Book* is a comic book with a difference. There are no superheroes or legendary kings fighting epic battles. Instead, it depicts the real story of Usha, a teacher who developed Alzheimer's after retirement and shows how her family coped with the challenges. It underlines the progressively degenerative nature of Alzheimer's—patients ultimately need care in all aspects of their lives and care giving must be a shared family responsibility. Illustrator Xavier Rajan observed Samuel's sessions with Usha and other patients of dementia and interacted with their families before finalising the storyline with Samuel. The text is bilingual, in English and Tamil.

Samuel felt the book needed to do more than make the rounds of academic circles—it needed to reach the target group. With this in mind, he approached Chennai-based Vision Age India (VAI), an organisation offering community-





**In 2002, Dr Samuel developed the Dementia Pictorial Book, an illustrated book on dementia management**

based services to the elderly, of which he is a founding member. The ITC group sponsored the printing and the book was officially released on 9 March 2006.

In fact, VAI has provided a strong platform for Samuel to reach out to silvers. From conducting seminars on physical, emotional

circles," says Samuel. "Initial symptoms are too often confused with normal deterioration owing to ageing." Apart from genetic factors, Alzheimer's can also result from ailments like tuberculosis, Parkinson's disease, brain injury, tumours or infections, alcoholism, nutritional deficiency and AIDS. "Withdrawal from

## Dr Samuel urges seniors to undergo medical check-up every three months

and financial concerns of the elderly, VAI has widened its base since its inception in 1997 and now lobbies government on issues like lack of healthcare services and insufficient pension for seniors. It is funded by contributions from individuals and corporate bodies.

Samuel is also a member of 10/66 Dementia Research Group, a research wing of Alzheimer's Dementia International, a key global body involved in dementia-related work. The group is currently conducting a worldwide study of the disease. "Symptoms of Alzheimer's are difficult to spot early, even in well-informed

social communication and depression act as a catalyst to the disease," adds Samuel.

His advice to the elderly: undergo a medical check-up at least once in three months (those who suffer from diabetes and hypertension should go once a month); and develop a healthy lifestyle. "Read newspapers, read a book, socialise." To families with patients of Alzheimer's, he has this to say: "Keep talking to them even if they don't make much sense. It creates positive vibes. Encourage them to do things. The focus has to be on care, not cure." As hired help is beyond the means of many families of dementia

patients, VAI has launched home care for them, with trained personnel on a part-time basis, free of charge. Staff visits their homes and provides care, giving the family a much-needed break.

While Samuel is doing his best to generate awareness on dementia, he feels India has a long way to go in coming to terms with the disease and the problems of the elderly in general. "In the West, help is available on various levels," he points out. "Respite care facilities, which let patients be admitted for a short time while caregivers take a break and community nursing facilities, where trained personnel assist caregivers at home, are easy to arrange. None of these facilities are available in India." He also feels events like the World Elders' Day make a mockery of the elderly. "They are celebrated with inane events like fashion shows and 'Best Couple' awards," he says with evident disdain. "But their problems are not being addressed at all."

For his part, Samuel is determined to change this. And with him is his wife Sunitha, 39, a lawyer. "I'm happy that my husband is able to help so many people," she says. "I don't mind the late hours. He's so cheerful and patient with those who come to him for help, and he's the same at home too." Offering him quiet support are his mother Lalitha, 69, a retired schoolteacher, and father Dhanaraj, 70, a former employee of the Integral Coach Factory. Samuel likes to think positive and believes a little care goes a long way for dementia patients. "Do not let go so easily," he says, "and let them sink into a world of darkness and oblivion." ■



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46 days to 90 days	5.50	5.50	5.50	5.75	5.75	5.75	6.00	6.00	6.00
91 days to 180 days	6.00	6.00	6.00	6.25	6.25	6.25	6.50	6.50	6.50
181 days to 1 year	6.50	6.50	6.50	6.75	6.75	6.75	7.00	7.00	7.00
Above 1 year up to 2 years	6.75	7.75	7.75	7.00	7.75	7.75	7.25	7.75	7.75
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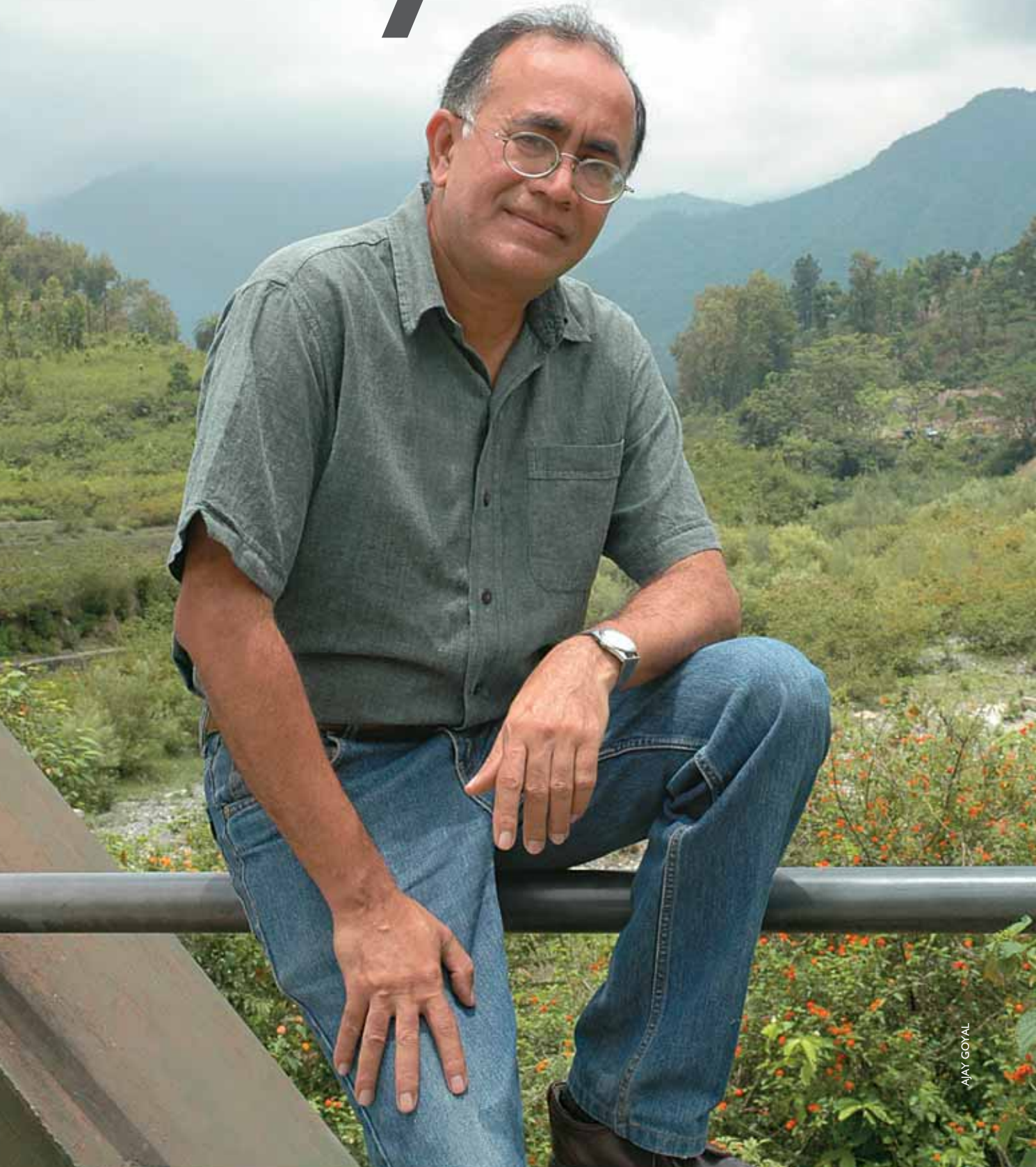


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# Sealy-Nama



Author Irwin Allan Sealy has let his world shrink as he lives a routine-phobic, self-sufficient life in Dehradun, but his creativity continues to know no boundaries.

**Teena Baruah** enters his world of colour and words

**T**he author of *The Trotter-Nama*, *The Everest Hotel* and *The Brainfever Bird*, I Allan Sealy has spelt out the 'I' in his name for the first time with his latest book, *Red*. As a tribute to his father Irwin, 81, the writer is now 'Irwin Allan Sealy', and *Red* is an A-Z guide into French painter Henri Matisse's life, as much as Sealy's own. The 'A' in *Red* is Aline, the girl who meditates on *The Red Room*, one of Matisse's famous works; 'Z' is Zaccheus, the musician who contemplates Aline; and 'N' is the Narrator, Sealy himself. Besides red, there are lampblack nights of the truck painter-painting thief Gilgitan, and an autobiographical green.

Sealy, an Anglo-Indian, loves colour and wanted to be a painter. "I didn't have it in me. But the sensitivity to light and colour didn't go away so I write about it," says the 55 year-old writer whose house in Dehradun is an artist's palette—the hill station ('Dariya Dun' in *Red*) and his house of 30 years are slyly featured in his books. The blue arabesque of Kalidasa's *Ritusamhara* (garland of seasons) on the entrance gate; trees laden with fruits; a branch of bougainvillea shading his 1959 blue Fiat; grey living room; a red pantry where he started *Red*; and a banana leaf green study. Sealy paints his house himself and experiments with colours.

**Doon is as much as I can handle now, says Sealy**

When you look past the colour, you realise there are no newspapers, television or even a radio in Sealy's house. He believes, with age, the world becomes less important. "Doon is as much as I can handle now," says Sealy, who celebrated his 40th birthday with the Eskimos and Mayans when he made a 7,000 km journey from Yukon to Yucatan, later chronicled in a travelogue. He is also the man who came of age in America as he pursued international studies at Michigan University and did his doctoral dissertation on

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## Sealy's best writing happens when he works in the dark by his bedside table

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Caribbean literature at the University of British Columbia, Canada. And Sealy's wife Cushla is a weaver from New Zealand.

"I was a great internationalist," he says. "I read every paper under the sun. But now I've realised that I was a theoretical beast, living life second hand." Sealy let his world shrink gradually. Though he has a telephone at home, he has no plans to get a cellphone. "I go off on journeys without leaving any explanation and am on call to nobody," he says with muted aggression. "And that

means nobody." When he is home, he spends much time on his brand new computer. A snazzy LCD computer monitor paired with a wireless mouse, Sealy's latest acquisition shares space on his desk with an archaic kerosene lamp. "The power situation is still erratic," he rues. "Thankfully, I've been writing in long hand for years and hence am not chained to my computer."

Sealy is often drawn to his desk in the middle of the night. "I've no fixed work hours," he says happily. "Working late at night and then starting early next morning plays havoc with my biological clock. In that sense I am a fatalist!" He even goes for walks at unconventional hours, when he and the watchman pass each other "like ships passing in the dark". "I hate the morning walk competition, but I must walk as I have a heart that needs some care [*see H for Heart*]," says Sealy, adding that his best writing also happens when he works in the dark by his cluttered bedside table, with lines running crisscross on the notebook.

Working without deadlines offers him plenty of spare time. He spends much of his time hunting for treasures in Dayal Sons, an antique store in the heart of Dehradun's Rajpur Road. Recently, he chanced upon an ivory white Japanese tea set with a slightly chipped teapot. "It cost me Rs 300. I was so



## IN HIS WORDS

We ask, and Irwin Allan Sealy answers

**Q You are routine-phobic. Does it come from a disciplined childhood?**

**A** Probably. I don't want to fall into a rut, whether it is food or style of writing. Anything that becomes a habit, anything you return to religiously, is deadening in some way. I like change and variety. Maybe it's an essential fickleness of character. I also think I am a bit disobedient and stubborn. The moment I hear of a fad, I am against it—whether it's diet or exercise. I always welcome new experiences. But there are certain boundaries one doesn't transcend in relationships.

**Q From a footloose existence to a restful life... Is it age?**

**A** When young, I used to have boundless energy; now it is within bounds. I cannot think of travelling to the Arctic now—it was so effortless 15 years ago. So I prefer to stay at home. It's a

positive development. I have discovered the pleasure of being still.

**Q What about the pleasures of parenting?**

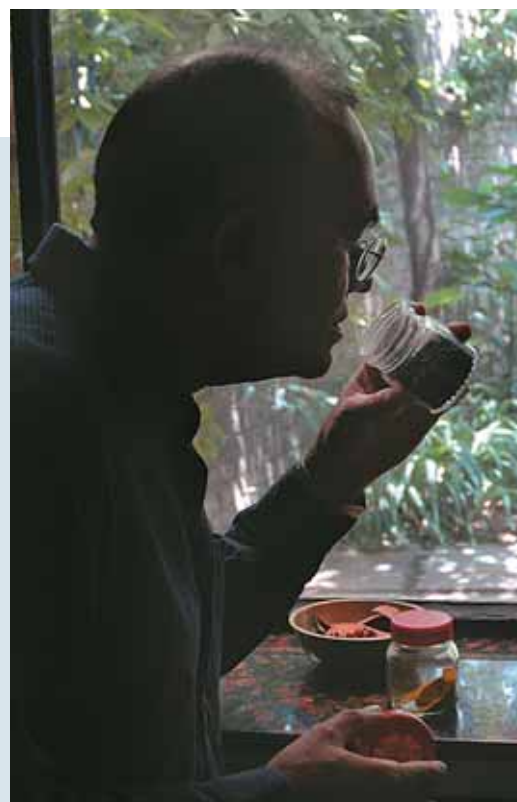
**A** I learnt to raise a child when I was a child. My sister and I had no television and sought our world through encyclopedias. It was an extravagance then, but our parents put aside money for it. If I had my way I would school my daughter Deepa at home. I am not enamoured of the traditional system of schooling, especially if you live in Dehradun where school is an industry.

**Q Today, the Internet is a fantastic teacher.**

**A** Yes, and I have become a techno-junkie. iPod, Internet, Google Earth... I am curious about new things. The moment you lose your curiosity, you are dead. Recently, I was doing some

excited I was trembling. I would have paid Rs 3,000 for it!" His face glows as he holds it up. Sealy also loves cooking, something he learnt from over a 100 recipes that his mother, a teacher, left for him on onionskin paper. Sealy loves to cook for some of his special friends. His other passions: gardening and housekeeping, as each offers an escape from a life that is just of the mind. He has a little workplace under the staircase where he keeps his paints and tools and does his repair jobs.

Sealy learnt his lessons in self-reliance from his father, a former police officer who now lives alone in the US. "He taught me how to repair furniture and plumbing gadgets." He's also tried to learn how to meditate—to little success. "I would like it to happen in 10 minutes flat but it takes longer to calm my mind," he says wryly. Wife Cushla introduced him to yoga—so did his friend and neighbour writer Nayantara Sahgal—but in vain. "What one gets in a church, I get in a forest," says Sealy. On such



Sealy sniffs herbs, which he uses to cook Anglo

research on ancient British history. Within a microsecond, I found what I needed on Google, sitting here in Dehradun, which is as good as Timbuktu for the rest of the world. No generation in the past has had this opportunity. We are extraordinarily privileged and should make the most of it. I am now looking for a digital camera to take up photography, my next art project.

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**"I dread bureaucratic encounters, when you go to pay bills and taxes"**

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journeys, Cushla and adopted daughter Deepa Rose accompany him every other year—they live in Christchurch, New Zealand. Recently, the couple spent two years living in a cabin on an



-Indian dishes

**Q Did the computer overwhelm you initially?**

**A** Yes. Pages disappeared. It's frustrating when you lose something, especially when it is an inspired page and suddenly it's gone. It's a little scary to stare at a blank screen if you have grown up with a fountain pen. But that's like learning to swim; very quickly you learn to float. And

isolated beach in New Zealand. "We had to cycle 7-8 miles to reach the nearest shop, post office or telephone," he recalls. "And for dinner, we gathered shells and mussels off the beach and made chowder, a thick soup."

For Sealy, a loner at heart, that's a perfect life. "I find it an effort to deal with people," he confesses. "I dread bureaucratic encounters, when you go to pay bills and taxes." Tarun J Tejpal, 43, CEO and editor-in-chief of media company *Tehelka*, who has known

the pleasure of floating without drowning is so great. I end up using only 10 per cent of the power of the computer, but even that much is like a genie. People take it for granted; I never do.

**Q What do you think of the 'inspired' writing of young Kaavya Viswanathan?**

**A** It's not the fault of young writers but the publishing industry, which has become a market place. And these young writers, if it is a generational thing, are just pawns in the game. The real villain is not Kaavya Viswanathan. Agents and publishers are acting like moneymaking machines. They thought they would use her and make a profit out of her.

**Q *Red* is your first overtly sensual and sexual book...**

**A** I have a side of me that is unknown to everybody. *Red* is a peek into that secret world. I have lived life in defiance of all conventions. I haven't even ruled out a gay relationship although

Sealy for 12 years, corroborates this. "Allan has a typical artistic temperament," he says. "He is fearful of taking on anything complex. I remember when he won the Crossword Book Award for *The Everest Hotel*, he didn't seem happy about the Rs 2 lakh prize money. Instead, he was worrying about filing tax returns and the paper work that would follow."

Sealy also finds book launches intimidating, "more so as I don't know how to deal with aggres-

I have never felt that desire. Whether that's social conditioning or genetic compulsion, I do not know.

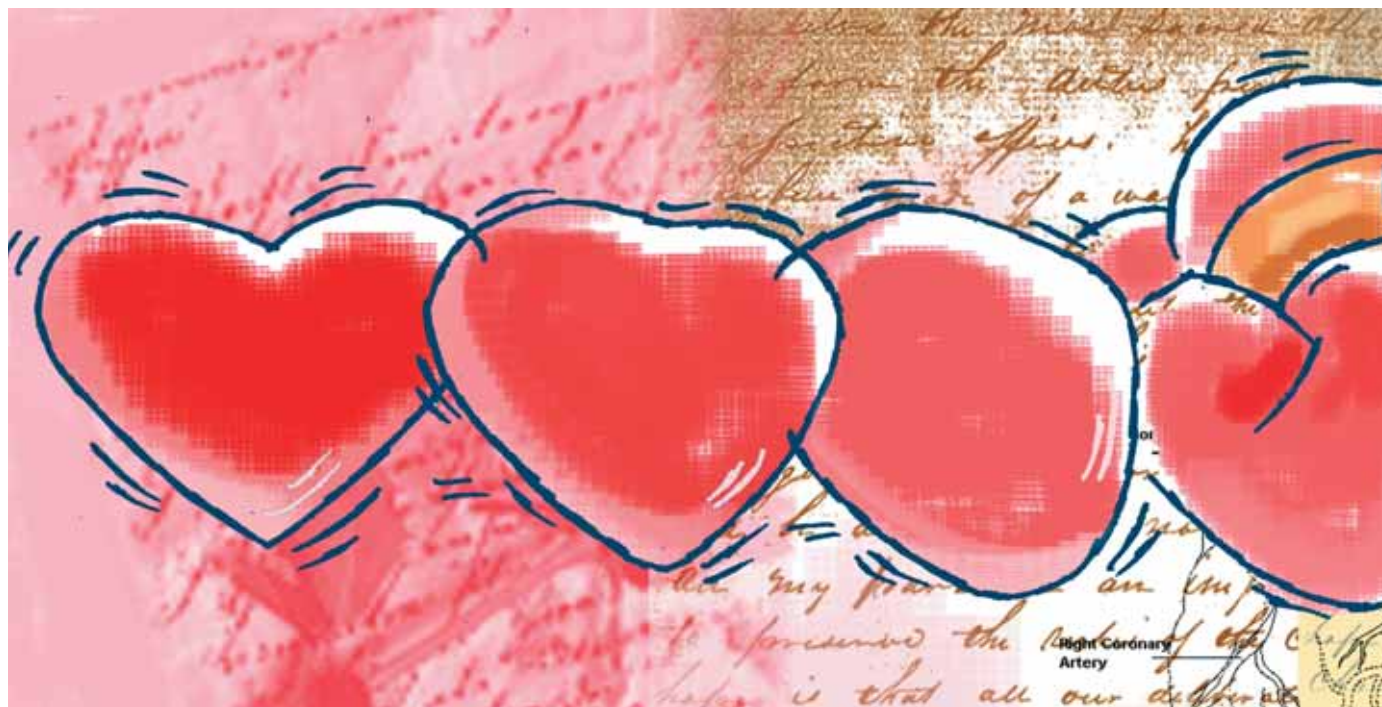
**Q Will you ever turn your life into a family saga?**

**A** I feel autobiographies are like tax returns. They are full of lies. I am satisfied with smuggling a bit of myself in all my works. I find other people's lives more interesting. However, I intend to write a biography of Canadian surveyor-turned-novelist Wilson Harris, now 85. Entering his world of fiction is like entering the Amazon forest. He has inspired me with his prose, charged writing and absolute dedication. It's easy to model your writing on someone else's style. So he taught me that I should just give up Wilson Harris and write for myself. I am now working on a book on engineers. I want to do a book of poems, a play... I would like to revisit my past when I spent most of the time on the stage doing amateur drama. A play speaks directly to the audience.

sion. In such a situation I tend to lapse into silence. I am happier alone." Sealy's family appreciates this self-sufficiency. Sealy, Cushla and Deepa, now 16, live across continents. "Cushla has her own journeys—she has gone across Siberia, ridden a bicycle through China, explored historic canals," he says. "We don't bore each other with stories. We are self-sufficient and have faith in each other. This is what marriage should be. We are together every other year. That's enough togetherness."

## EXCERPT FROM RED by Irwin Allan Sealy

Picador India, Rs 465, 343 pages



**H for Heart, Page 129** In the dream I open the door to my chest, step in, and shut it behind me. Inside me it is spacious and cold, not especially dark but not bright. In the half light I notice my organs lumped together, packed like meats on a walk-in freezer shelf. They take up surprisingly little space; I would have thought they'd fill the cavity of me but they are stacked neatly one upon the other as if to leave room for me to walk around in. I could be in the basement of a tower with pipes and ducting and a whiff of diesel. The heart glistens dark red, a lubricant on its surface reflecting a white strip light down some corridor. It is throbbing, weakly. Other organs in other shades—the liver is puce, the kidneys raw umber—and different shapes—the kidneys are shiny boxing gloves-go about their business routinely, a pulse, a blip, an occasional flutter, but the heart insists on this feeble, almost reproachful toiling. You have done this to me, it is saying.

The dream occurs during a phase when people, doctors and family, are advising a bypass. For my own good. Whereas I value the integrity of my unbreached person. For a while I go about more than usually aware of my breastbone; in hardware stores my eye will rest on the bright edge of a disc

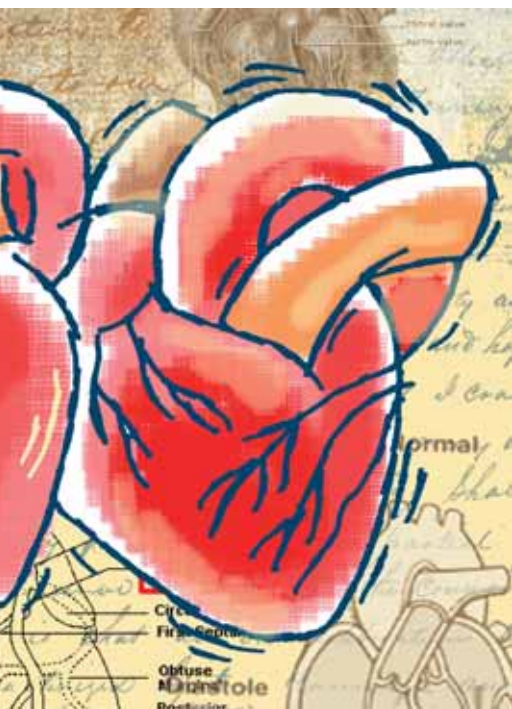
saw before moving on. During this phase I find myself looked at differently by those in the know; then I stop noticing.

Years ago a quarrel with the Aztec drove me out of the house in a rage. It was a summer's night and as I walked uphill into a warm dry wind I began to feel a pain in my chest. Pain, wind, and gradient brought me to a standstill. I stood there in the dark marveling at the strange twisted thudding in my chest, as if a towel wrapped around my heart were being wrung.

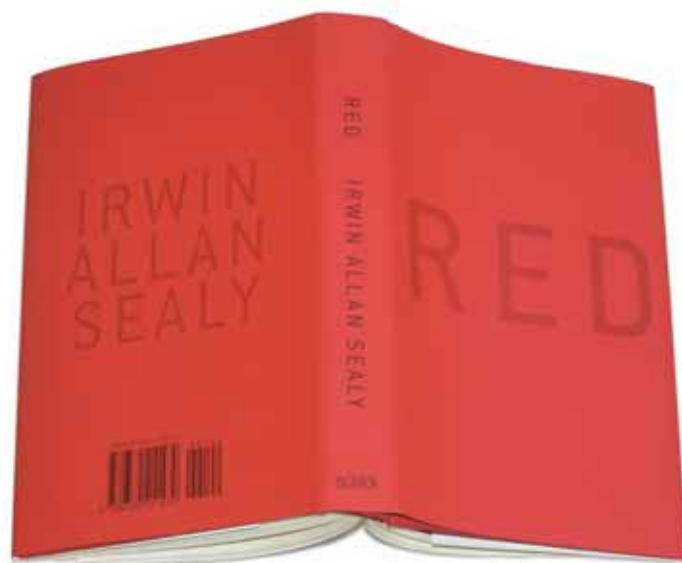
The episode passed. A year later my doctor (until then I had never thought of a doctor as mine) sent me to a specialist whose tests indicated heart disease. An angiogram showed the chief vessel supplying the heart, the left anterior descending artery, which I came to call by its affectionate medical acronym, the LAD, to be 90% blocked.

90%! You are appalled. But not for long; after all, you are immortal. Before the angiogram I was required to sign a form, which stated my awareness of the risks of the procedure, some 1% chance of death. I signed with the smiling gravitas of one who





FARZANA COOPER



Before the angiogram I was required to sign a form, which stated my awareness of the risks of the procedure, some 1% chance of death. I signed with the smiling gravitas of one who has never been in hospital before. Only a clear sentence of death, probably not even that, can persuade a man to take his death seriously. What you do begin to take more seriously is your life. Not that you took it lightly before.

has never been in hospital before. Only a clear sentence of death, probably not even that, can persuade a man to take his death seriously. What you do begin to take more seriously is your life. Not that you took it lightly before. It was and remains the mystery of mysteries, but you do grow more regardful of it—until you return to living as before, without the cocked ear that is worse than any gun.

Chekhov traveled through Siberia with a bad heart and felt as fit as ever. Back home he heard an erratic beat and, a doctor himself, read his doom. No doubt he changed certain habits and began to write with a new urgency, but the consciousness killed him. Irregular beats do cause alarm. Every forth beat missed means a quarter less blood going around; every third beat missed and you feel distinctly faint. When it's down to every other beat you concentrate marvelously. After all, at that point you're half dead. In the heart of that silence the death you carried inside you has begun a audibly stir. Then even that realization passes.

There is another, more cruel, dream that comes around. In it I am cured of disease. Nothing can touch me now in this new radiance: my heart beats

normally and will do so forever. The dream and the ecstasy it brings goes on and on, like the most exquisite slip on the unglazed pot of my sleeping self: I can feel myself smiling even as I wake up.

Think of the heart: concentrate on it, picture it in every mundane detail. In the era of the image it's no longer iconic; everyone knows what a real heart looks like: the familiar wallet of flesh in a mesh of arteries. For centuries men heard it and felt its beat and wondered, imagining shapes for it, and settling on the red one in the pack of cards. The real thing, bulbous, asymmetrical, is always a disappointment, a spitting toad, where we hoped for a prince.

At first you begin to step more lightly. You begin to hold yourself delicately, differently. At the same time you begin to live more freely. Morning tinglings alarm you. You know statistically that attacks occur more often in the morning. You know the heart is complaining. Feed me. So you feed it, almonds, honey, then any fruit at hand. This inch fruit left out to ripen under a napkin. It's ready. The hexagons of rind are coming away. I eat an inch, all I can take of the scent anyway, a scent that says Vietnam, South-east Asia, Elsewhere. Not home.

# Light and easy

**Dr Pushpesh Pant** presents no-frills, healthy delights

It's still summer in the north, while it's raining in many other parts of India. What's common between the two seasons, though, is sluggishness. While summer brings with it loss of appetite, monsoon encourages the desire to snack rather than cook a full-fledged meal. The first casualty is diet. Unhealthy small bites replace nutritious meals. The long and short of folk wisdom reinforced by modern nutrition is that we must eat light and right to remain bright. This month's recipes help you do that. They are not only delicious but can be rustled up without any hassle. And you can make *chooza chaat* vegetarian by substituting chicken with grilled cottage cheese or tofu and roasted aubergines.

- Mustard paste (*kasundi*): 1 tsp
- Walnut kernels: 1/2 cup
- A small pinch of low sodium salt

## METHOD

Wash peppers, pat dry and scald on an open flame. Ensure they are charred evenly on all sides but not burnt—or else they will taste bitter. Place the peppers in a plastic bag, seal the bag tight and allow them to 'weep' for about 10 minutes. Then remove from the bag, peel, cut into halves and remove the pith. Now, cut into stripes or squares. Put the chicken and peppers in a bowl, sprinkle the other ingredients and toss well. Garnish with walnut kernels.

## RANGEEN CHOOZA CHAAT

**Preparation:** 15 minutes;

assembly 5 minutes

**Serves:** 2-3

### INGREDIENTS

- Chicken breast: 200 gm; boneless, boiled or grilled, cut into thin strips or shredded
- Red bell pepper: 1, medium
- Yellow bell pepper: 1, medium
- Green pepper: 1, medium
- Garlic: 3-4 cloves
- Lime juice: 1 tsp
- Olive oil: 1/2 tsp
- Black peppercorns: 1/2 tsp, freshly ground





food photography in: Food styling: SHUBHANGI DHAIKAR

## DAHI MITHAI

**Preparation:** 20 minutes;  
refrigeration 1 hour

**Serves:** 2-4

### INGREDIENTS

- Whisked hung curd (obtained from skimmed milk): 2 cups
- Lukewarm water: 1/2 cup
- Gelatine: 1 tsp, heaped
- Apple: 1, medium, cored and chopped
- Kiwi fruit (optional): 1, peeled

and sliced round

- Strawberries/cherries: 50 gm
- Dried figs/apricots or large prunes: 4-6
- Green cardamoms: 2, seeds only, crushed in a mortar

### METHOD

Dissolve the gelatine in water and put it on a gas stove. Keep stirring constantly while it heats up a little. Take it off the stove. Now pour the gelatine and fresh and dried fruits in a bowl. Add

curd and blend the ingredients well. Pour this mixture into small glass bowls as individual servings and refrigerate to set. Drizzle crushed cardamom seeds on top. 🍴



*Dr Pushpesh Pant, our culinary expert, is a documentary producer, author and die-hard foodie*



# Rewriting illness

Will power, support from his family and the love of the veena helped veteran

journalist K P K Kutty fight back, writes **Teena Baruah**

**T**wenty years in the business of breaking news had given K P K Kutty, editor and director of Indo Asian News Service, enough experience in crisis management. So in April 2005, following five months of slight pain in the stomach, when doctors at Indraprastha Apollo Hospital in Delhi diagnosed him with non-Hodgkin's lymphoma in the intestine, he handled the news calmly.

Sitting at the doctor's clinic, 72-year-old Kutty made a quick assessment of his life. It was a full one—a 12-hour office schedule and participation after work in Federation of Association of Senior Citizens, a pensioner's forum. "My responsibilities to my family members were fulfilled," he says. "And I knew that if I were to die that day, I would die a happy man."

His family didn't take things with the same equanimity. While Kutty's 40-year-old son Vijay agonised over how his father, a strict vegetarian who led a Spartan lifestyle, could get cancer, Vijay's wife Chitra, 34, whose father was a doctor, got proactive. She consulted several doctors and did extensive research on the Internet on cancer management. With the family rallied behind him, Kutty decided to gear up for the battle.

His treatment began with aggressive rounds of chemotherapy. Kutty had six sessions, each repeated after 21 days. On the day of treatment, he would be admitted to the hospital for 24 hours and given chemotherapy through a drip. These were the only days he skipped work, according to colleague Tarun Basu. "He would watch television from his hospital bed and call me whenever he spotted a story that needed following up," Basu recalls. After the sessions, Kutty would head straight back to work: pale but smiling. "He never discussed his illness with us," recalls close friend author K Sachidanandan,

## After 24-hour of chemotherapy Kutty would head straight back to work

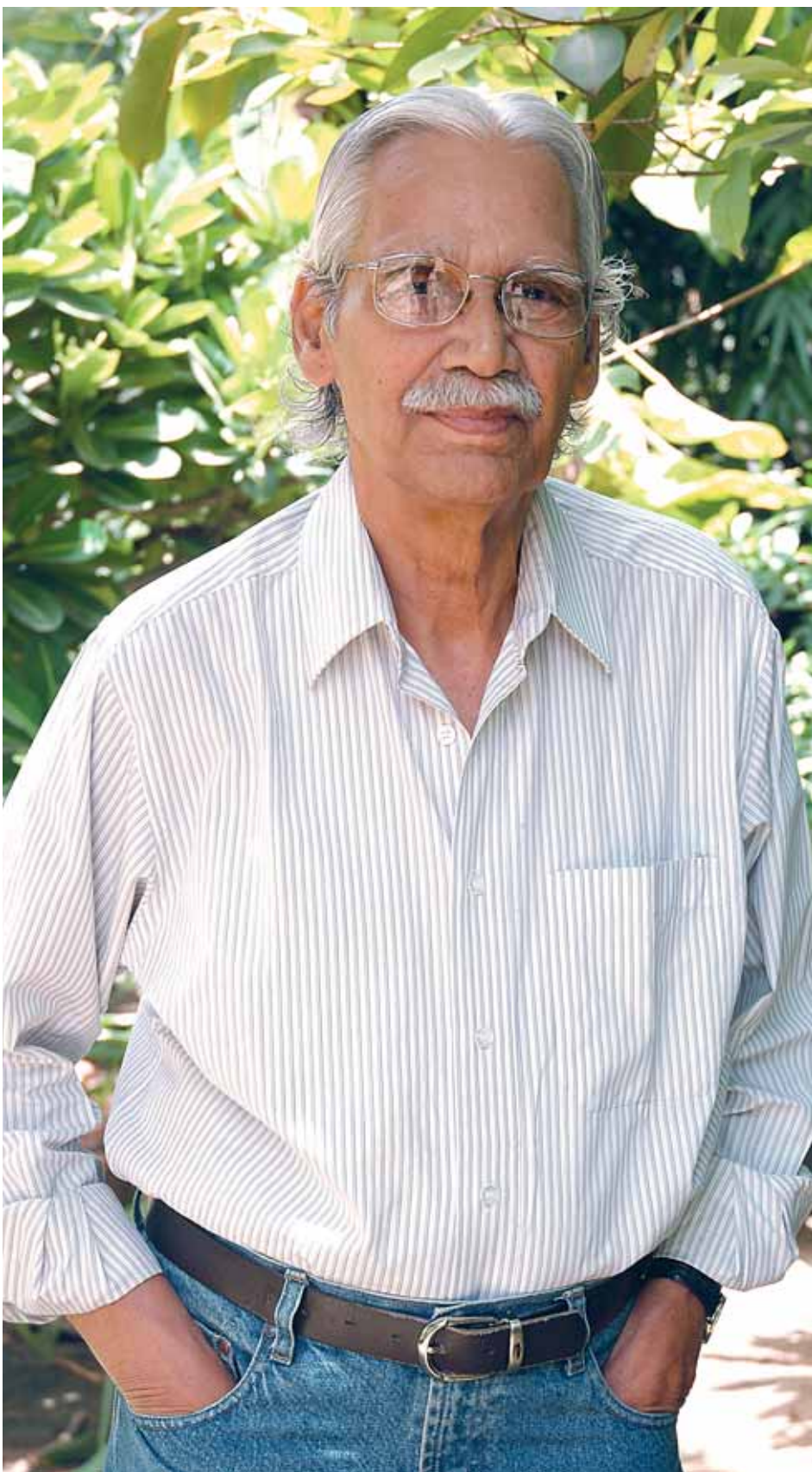
60. "I see it as an act of friendship. He wanted to protect his family and friends from the trauma."

Patiently, Kutty continued on the road to recovery. His spells of weakness, hair loss and nausea were reduced owing to a newly introduced drug called Mebthera by American firm Roche Pharmaceuticals. However, this drug shot up his medical bill by Rs 5.25 lakh (50 ml costs about Rs 1 lakh). In all, his treatment cost

about Rs 7 lakh. More than the money, though, Kutty was upset about his thinning pate. Basu says he once missed an office party because he was embarrassed about his lack of hair. Kutty sheepishly agrees. "I even met a few wig makers," he says with a chuckle. "But wigs made me look ridiculous." So Kutty let that slide and focused instead on getting strong.

**A**t home, Chitra ensured he got fresh, home-cooked, high-protein food in abundance. "We were eating a lot of paneer, steamed sprouts and dal," says Chitra. "And spinach to supplement lost iron." Since steroids were increasing Kutty's sugar levels, custard and rice were replaced by fruits and salads. While Chitra says this, nine-year-old Eshna walks in, as if on cue, with a platter of fruit *chaat* for her *thatha* (grandfather).

For his part, Kutty drew up multicoloured weekly timetables to remind him of his medicine regimen; kept in constant touch with his doctor, Harsh Dua; and continued his fitness routine of long walks. He also turned to the veena, which he had learnt to play as a child from his father Parasuramasasthri, a temple priest and Carnatic music guru in Kavasseri village in Palakkad district, Kerala. In 1954, Kutty had spent Rs 30, a small fortune at the



Kutty plans to set up a music academy in native Kavasseri village, Palakkad

time, to buy a veena—he finally put it to use and it brought a new dimension to his life.

After five months of positive thinking (aided by music), rigorous treatment and discipline, the last traces of lymph nodes in Kutty's body were destroyed by chemotherapy and a few sessions of radiotherapy. In return, Kutty arranged a thanksgiving dinner for Dr Dua and his family. The gesture touched the oncologist. "I've never seen a patient like him," he says.

## Playing the veena, positive thinking and discipline helped him heal faster

That patient is now savouring life—like never before. "I had taken to work with a vengeance after my wife Rajalakshmi died in 1992," says Kutty. "I realise I had denied myself and my family a lot since then." Today, with encouragement from his colleagues, he doesn't work more than five hours a day. "I have two veena now and I play them every day for hours," he says. "I attend musical concerts in the evening, go to the temple and even teach veena to students at home." His newest student is 70 year-old Vasantha Sundaram, who gave him Rs 101 as *gurudakshina* after the first lesson. "I have rarely felt so rewarded in a newsroom," Kutty adds with pride. In future, he plans to set up a free-for-all music academy in Kavasseri. For the moment, though, what gives him most satisfaction is his hair—it is growing back. ■

ANSHUMAN SEN



# Reality check

**Ruchi Shah** lists diagnostic tests that senior citizens must take regularly

**Y**ou have plenty to look forward to after you reach 55. But chances are, you might have some unwanted company — ailments you could well do without. The best way to prevent these is by undergoing regular medical tests after consulting your family physician. If you are not yet 60 and in reasonably good shape, you must do a total body check-up at least once in three years. But after 60, doctors suggest you do it once every year. Also get your height, weight and Body Mass Index (BMI) measured. These are the indicators for obesity—the risk of obesity-related problems arises if your weight is greater in proportion to your height.

## **BLOOD PRESSURE CHECK**

A blood pressure (BP) check-up helps in measuring the forcefulness of your heart in pumping blood in your arteries. If your last check shows a normal pressure (120/80), you can leave a six to twelve month gap between readings. High BP (above 140/90) rises the chances of heart attack. If you suffer from high blood pressure, frequent assessment and treatment are necessary.

## **GENERAL PATHOLOGICAL TESTS**

Your nearest pathological laboratory will perform routine tests like complete blood count (CBC), urine routine examination and



stool routine examination. For CBC, blood sample is drawn from the vein. It will determine the count of white blood cells, red blood cells and platelets in the blood. Again, your family physician should be able to help and suggest appropriate treatment in case of any abnormalities. A stool test is done to detect infection in the intestine, parasites, dysentery or malignancy and a urine test will track any urinary infections, renal stones, diabetes or kidney diseases. This could cost around Rs 300.

## **TESTS FOR DIABETES**

One in five Indians is a diabetic, according to the World Health Organisation. When our body is unable to control the amount of sugar in the blood, there is a rise in sugar level. Diabetes occurs when the body does not produce enough insulin (the hormone needed to utilise glucose in the body). Fasting sugar and post-prandial (two hours after a meal) blood sugar levels will determine the presence of diabetes. If fasting sugar level is less than 110 mg/dl and post-prandial less than 130 mg/dl, you are diabetes free. The test costs around Rs 150.

## **TESTS FOR CHOLESTEROL**

Oils —good and bad— can make or break your constitution. Cholesterol is a substance found in the bloodstream and the body's cells. It is considered an essential component of the body



because it is used to produce cell membranes and hormones. The problem arises when there is excess cholesterol in the blood. This contributes to coronary heart disease, increasing the chances of a stroke. Heredity, genetics, a sedentary lifestyle and faulty diet habits are some factors that contribute to the condition.

Triglycerides, total cholesterol, high-density lipoprotein (HDL or the good cholesterol), low-density lipoprotein (LDL or the bad cholesterol), very low-density lipoprotein (VLDL) are blood tests done to screen lipid (fatty substances in the blood) profiles. More than 45 mg/dL of HDL is considered normal. Anything above 100 mg/dL of LDL needs further evaluation from the physician. You would pay Rs 200 to Rs 500 for these tests.

### TESTS FOR KIDNEY

Healthy kidneys remove waste and excess fluid from the blood. A single drop of blood can help screen kidney and liver diseases and determine diabetes and cholesterol problems. Looking out for the presence of harmful biochemicals by taking a blood urea (BU), blood urea nitrogen (BUN), serum creatinine, serum electrolytes and serum uric acid tests can establish the functioning capacity of the kidney. These tests can determine whether the kidneys are failing to remove waste. They cost between Rs 600 and Rs 1,200.

### LIVER FUNCTION TESTS

Tests for the liver include serum glutamic-oxaloacetic transaminase (SGOT) and serum glutamate-pyruvate transaminase (SGPT), alkaline phosphatase, serum bilirubin, prothrombin

time and serum proteins. Increase in levels of SGOT and SGPT (liver enzymes) indicate liver cell damage. Alkaline phosphatase and serum bilirubin indicate if the person has jaundice and serum proteins checks for any liver and renal diseases and malnutrition. Prothrombin time is a broad screening test for many types of bleeding disorders, including blood clotting. A test called Australia antigen can also be done to know if the person is a carrier of Hepatitis B. Depending on the test, you may pay between Rs 600 and Rs 900.

### LUNG FUNCTION TESTS

Spirometry (measuring of breath) is a test to assess lung function. It tells you if you are suffering restricted capacity to breathe owing to chronic lung diseases, asthma or bronchitis. For passive smokers, there is a possibility of developing restrictive airway pathology. If the results indicate any of the above, any future surgery may become problematic as the patient becomes unfit to receive anaesthesia. These tests cost between Rs 500 and Rs 1,500.

### TESTS FOR 50 PLUS WOMEN

Endocrine (or hormonal) functions start declining in woman with time. Thyroid function tests, which include T3 (triiodothyronine), T4 (thyroxine), and TSH (thyroid-stimulating hormone test), determine the 'over-functioning' or 'under-functioning' of hormones. For diagnosis and prognosis of ovarian cancer, a blood test called CA-125 cancer antigen is performed.

Sonography should be done to scan the abdomen and pelvis. It is an important process for screening liver and gallbladder



diseases and detecting pancreatic, kidney, renal and uro-genital problems. A standard way of detecting cervical cancer is the Papanicolaou (Pap) test, a laboratory analysis of cells scraped from the cervix. Post-menopausal women should take a PAP smear test to rule out vaginal or cervical cancer. Women between 40 and 50 should get a mammogram once in two years to detect breast cancer (see "Ladies, listen up!" *Harmony*, April, 2006). These tests range from Rs 2,500 to Rs 2,800.

### TESTS FOR MEN OVER 50

Prostate cancer is common in men above 60. It can be easily detected with a digital rectal exam (DRE), a blood test called PSA (prostate specific antigen) and sonography of the abdomen and rectal area. The tests would cost around Rs 1,700.

### CARDIOLOGY TESTS

An electrocardiogram (ECG) test checks the electrical activity of the heart. The ECG and stress ECG helps measure the rate and regularity of your heartbeat. It also indicates whether the heart is getting proper blood supply. In case the patient experiences chest pain, a treadmill or stress test will help determine if it is due to ischemic heart disease (coronary artery disease). In addition, 2D echocardiography reveals the cross sections and functioning of the heart. These tests would cost between Rs 1,200 and Rs 1,500.

### EYE CHECK-UPS

Cataract is the most common problem related to ageing vision. Regular eye tests can detect potentially serious conditions. After 40, you should routinely go for ophthalmic check-ups to detect cataract, retinopathy



## SPECIAL DEALS

**Wockhardt Hospital** (Mumbai, Kolkata, Delhi and Bangalore) offers a full body check-up for 50 plus. Log-on to [www.wockhardthospitals.net](http://www.wockhardthospitals.net)  
**Cost:** Rs 2,200

**Lilavati Hospital** in Mumbai has full-body check-up for men and women over 50. For details, go to [www.lilavatihospital.com](http://www.lilavatihospital.com)

**Cost:** Rs 2,200 for men and Rs 2,800 for women

The **BSES MG Hospital**, the joint venture of Brihanmumbai Municipal Corporation, Bombay Suburban Electric Corporation and Brahma

Kumaris Global Hospital and Research Centre has health care scheme for 55 Plus seniors for Rs 3,000. A lifetime membership for Rs 1,000 would get the card holders 20 per cent discount on medical investigation, while their family 10 per cent discount. For details, go to [www.ghrc-bk.org](http://www.ghrc-bk.org)

**Thyrocare** offers complete health check-up for Rs 1,200 in Mumbai, Delhi, Chennai, Kolkata, Ahmedabad, Bangalore, Cochin, Coimbatore, Hyderabad, Bhubaneshwar and Jaipur. For details, go to [www.thyrocare.com](http://www.thyrocare.com)

(occurring due to diabetes and hypertension), refractive errors (myopia or nearsightedness, hyperopia or farsightedness) and glaucoma (an eye disorder due to increase of pressure within the eyeball). The cost would be around Rs 500.

### ENT CHECK-UPS

Normal hearing or impairment-free hearing ranges between 0 decibel and 20 decibels. Excessive noise pollution, diabetes and ear infections are contributing factors to hearing loss. An ENT specialist will conduct an audiometry test to gauge hearing loss. This would cost about Rs 500.

### DENTAL CHECK-UPS

Brushing twice a day maintains oral hygiene. With age, tissues in

our mouth, like other body tissues, start deteriorating. Apart from checking for cavities and dental decay, ask your dentist to check for oral cancer in case you have sores or lumps in the lip and mouth that won't heal or have difficulty or pain in chewing or swallowing. Other oral alarms like submucous fibrosis (inability to open the mouth) and the health of the gingiva (gums) can be detected by painless visual examination by the dentist. The cost could be around Rs 500.

—Dr Dilip Chavda, a Mumbai-based general practitioner for 30 years, was consulted for this article. *Harmony* urges you to consult your doctor before undertaking any tests mentioned here



# Vital signs

In a new medical column, **Dr A B Dey** replies to health queries from *Harmony* readers

**Q** I am a 60 year-old, retired government official, living with my family in Delhi. My flat is on the fourth floor. I am used to taking the staircase as my building does not have a lift. But, for the past two months, I have been experiencing extreme exhaustion and breathlessness after climbing two floors or after walking a kilometre or so. Last week, I started experiencing mild chest discomfort. Is this a beginning of a heart attack?

**A** In all likelihood, you have ischemic heart disease (coronary artery disease). In technical terms, your present symptoms are called angina. If you don't feel better with rest or nitrates under the tongue, they could lead to myocardial infarction (heart attack), which can be life-threatening. Occasionally, severe anaemia (low haemoglobin), especially in an older person, and narrowing of a valve in the heart can also produce angina-like symptoms. You need to consult a cardiologist for evaluation of these symptoms.

Medical treatment of ischemic heart disease is effective in relieving symptoms and controlling underlying metabolic and vascular problems, like

diabetes, high cholesterol and high blood pressure. Bypass surgery or angioplasty is a curative form of treatment for ischemic heart disease.

**Q** I am a 63 year-old resident of Pune. I am a housewife. For the past three weeks, I have been experiencing pain in my lower back. Last week, I could not even get out of bed. A friend said I could be suffering from osteoporosis. What should I do?

**A** Two common problems need to be considered: osteoporosis-related vertebral fracture and degenerative disease of the inter-vertebral disc. At your age, osteoporosis is a very common ailment. Your problem may also be due to a disc problem. Bone densitometry evaluates bone mineral density and is a diagnostic investigation for osteoporosis. A DEXA densitometry yields better results than an ultrasound (usually used in outdoor camps) though it is costlier. Disc disease is initially screened by X-ray of the spine and later by an MRI [Magnetic Resonance Imaging] scan. The best course of action would be evaluation by an orthopaedic surgeon followed by an X-ray of the spine, which would pinpoint the cause of your backache. ■

*Dr A B Dey is a professor at the Department of Medicine and Chief of Geriatric Services, AIIMS, New Delhi*

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# Head for health

Shameem Akthar gives you tips for a youthful body and mind

Last month, in our 'Take Two - Yoga' section, we offered you two alternatives to the shoulder stand

(*sarvangasana*) and

westward-facing forward bend (*paschimottanasana*), both regarded as challenging yogic poses. However, no pose in yoga is as intimidating as the headstand (*sirsasana*), which is celebrated as the 'king of all poses'. Fortunately, there are several simpler poses that replicate the impact of the headstand too.

Other 'down-facing' (*adhomukha*) poses that offer similar benefits to the headstand include down-facing dog (*adhomukha svanasana*), often referred to as mountain pose or *parvatasana*, prayer pose (*pranamasana*), pose of surrender (*yoga mudra asana*), downward-facing forward bend (*adhomukha paschimot-tansana*), spread-legged toe-touching pose (*prasarita padottansana*), down-facing warrior pose (*adhomukha virasana*), and standing forward bend (*uttanasana*).

What do they do for you? Well, the rush of blood to the head keeps the blood vessels toned. However, owing to gravity, most of our blood tends to pool at the lower extremities. Which explains why most organs start to falter with age. Down-facing poses reverse this, allowing the blood to irrigate all the neglected parts of the body. This is particularly true of the brain. These poses uplift you in a jiffy from

dark or negative thoughts. When you realise that the master gland hypothalamus can trigger reactions of other glands, you will appreciate why these poses seem to have an impact on the entire body. It is as if the master gland gives a green light to all the other organs to resume their youthful vitality. That is why these down-facing poses are celebrated as making you youthful in body and mind.

The cascade effect of the hypothalamus reaches even the gut. This in turn affects digestion. Most of us suffer from digestive disorders all because of an inefficient gut which fails us by not absorbing nutrients efficiently. Down-facing poses reverse this weakness. Our metabolism also becomes robust. Further, down-facing poses keep the facial skin youthful because of the gush of blood to this region. Wrinkles are diminished. Most of these poses are also said to prevent premature greying and balding.

Interestingly, because of their effect on our nervous system and other important glands and organs, down-facing poses are also seen as 'coolers'—they keep us less angry—and are used as therapy in anger management. They work on the other end of the emotional spectrum too, fighting off fear, anxiety and nervousness by regulating the heartbeat, reducing palpitations and combating high blood pressure. They also tone the spinal nerves because of the powerful stretch they provide along the entire spine, making it strong. ■

## Yogic moves

**Down-facing dog** (*adhomukha svanasana*; also known as mountain pose or *parvatasana*)

Sit on your heels. Lean forward, going on all fours like a cat. Place palms down on the floor. Now inhale, then exhale, lifting off hips, so the body forms an inverted V-shape. Push down shoulder



MAMTA JADHAV

blades and press down heels so this V-shape becomes sharper. You can use a cushion at the head and feet initially to reduce the pressure. Hold for a few seconds, breathe normally. Relax back to fours and finally settle down on your heels. Do this a few times. This pose is therapeutic for those suffering from high BP and spinal problems.

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

are you diabetic?

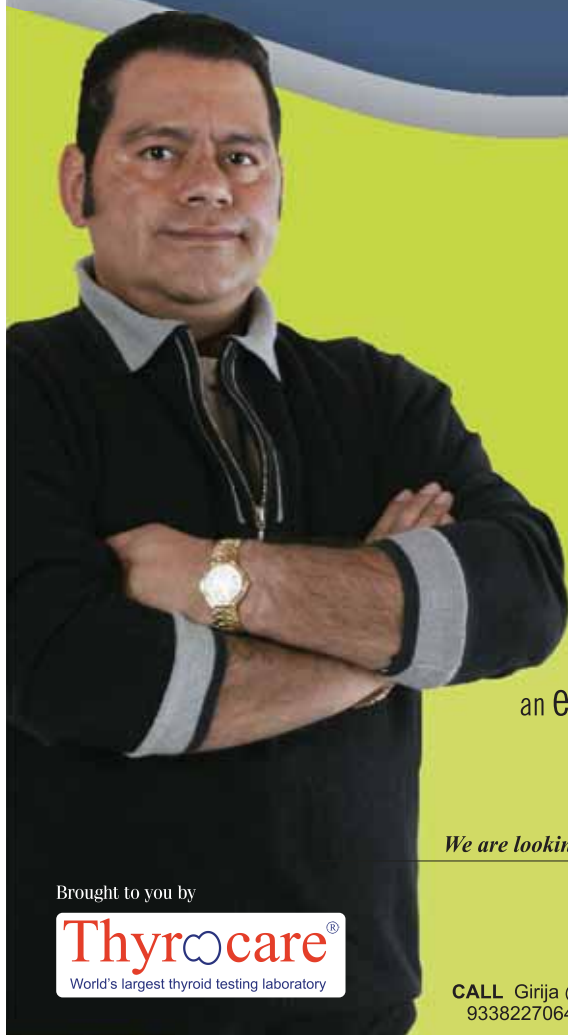
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## HEALTH BYTES

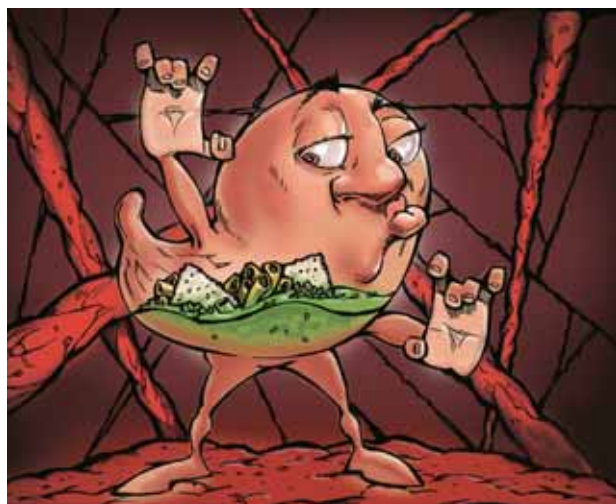
## SUGAR FREE



Here's a gadget that shouts—not whispers—sweet nothings to you. It's called **Continuous Glucose Monitoring** and is worn on the abdomen as a patch. The patch is wired and the wire goes through the skin to measure glucose in cellular fluid, transmitting the information to a receiver as large as a mobile phone. The device continuously **reads your blood sugar count and sets off an alarm if it falls dangerously low**. According to Aaron J Kowalski of Yale University, who headed the research team, its launch in the US next month will make life for diabetics easy—they wouldn't need to wake up repeatedly at night for blood sugar tests. With this device, diabetics will also be able to skip painful finger lances for days. There's no news yet on its worldwide launch and price.

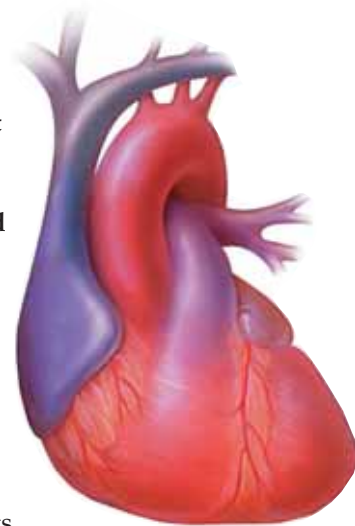
## WATCH IT

On your next visit to the chemist, don't buy so-called 'natural' bowel cleansers. American health officials have warned that regular use of some of these products can cause kidney failure, or worse, death. The American Food and Drug Administration alerted doctors and patients about **22 documented cases of serious forms of kidney failure associated with the use of bowel cleansers containing oral sodium phosphates**. Products like Fleet Phospho-soda or Fleet Accu-Prep and Visicol tablets (also available over the counter in India) that make patients lose large amounts of fluid through bowel movements are on the FDA's hit list. They suggest you try a substitute called OsmoPrep—it comes in the form of tablets and is also available in India.



## A PATCH IN TIME

Dr D Janardhana Reddy, head of cardio-thoracic surgery at **Vijaya Heart Foundation, Chennai**, mends human hearts with a procedure called **endo-ventricular patch plasty** and has created a record in the Asia-Pacific region by remodelling 500 hearts in eight years. Through this procedure, Reddy puts his patients on a heart-lung machine, cuts into the left ventricle that pumps blood into the body and removes blood clots in swollen and blocked vessels. He then stitches a Teflon patch (chemical used in non-stick coating of utensils) to the affected vessel.



The process is giving new hope to heart patients who would otherwise require a transplant. "Heart disease is no more a rich man's illness," says Reddy. "Also, most heart patients are usually the breadwinners of the family." Another reason why Reddy's needlework is so crucial: by 2010, India will become home to 60 per cent of cardiac patients worldwide. Word of caution: the surgery is complex and has a 5-10 per cent failure rate, depending on the stage at which the patient visits the doctor.



## GOOD GADGET



It gave us the heart pacemaker. And now, Medtronic Inc is developing a battery-powered gastric pacemaker that causes the stomach to contract, sending signals of satiety to the appetite centre in the brain. The stopwatch-sized device is implanted under

the abdomen skin with electric wires placed on the wall of the stomach. It delivers small electrical currents that cause the stomach to contract. Delhi-based gastroenterologist Ashwini Setya says, "It is preferred over bariatric surgery (surgical reduction of stomach size) as there are fewer side effects."

## BAD GADGET



The *Journal of the American Medical Association* has labelled the implantable cardioverter-defibrillator (ICD), "unsafe". ICDs can detect an abnormal heart rhythm, determine whether it can be rectified with a shock and then deliver the jolt

if the answer is yes. However, studies since 1990 now reveal that 20 per cent of these gadgets are defective. In India, the Rs 3.5 lakh device is popular. "Its sale rises by 100 per cent every year," says Intervention cardiologist Dr Praveen Chandra of Delhi's Max Heart and Vascular Institute.

## DRUGWATCH



## NEW

**Azilect:** Manufactured by Teva Pharmaceutical Industries of Israel, it's used as an initial therapy for Parkinson's. It stops breakdown of dopamine, a chemical that controls muscle movement and coordination. In advanced cases, it is advisable to combine it with Levodopa, the standard treatment for Parkinson's.

**Januvia** or **Sitagliptin** by Merck Pharmaceuticals and **Galvus** or **Vildagliptin** by Novartis: To treat Type 2 diabetes. They help you control blood sugar and lose weight as well.

## BANNED

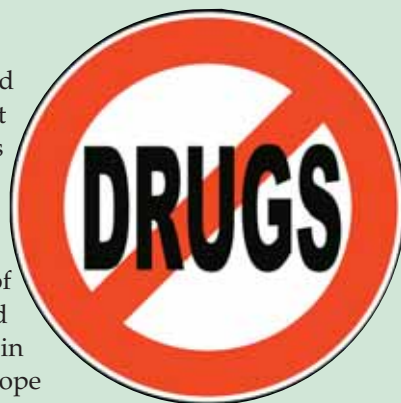
**Rofecoxib:** Used in the treatment of osteoarthritis and acute pain, because of concerns about increased risk of heart attack and stroke. Banned in the US and Europe four months ago, it was banned in India soon after.

**Valdecoxib:** Used in the treatment of osteoarthritis and acute pain because of concerns about increased risk of heart attack, stroke and skin reactions. Banned in the US and Europe four months ago, it was banned in India soon after.

**Astemizole:** An anti-allergy drug that can cause irregular heartbeat and prove fatal.

**Phenformin:** A diabetes drug that has been linked to lactic acidosis, a serious condition in which lactic acid levels rise in the blood leading to a fall in blood pressure and even coma. First banned in Europe almost 30 years ago, it was banned in India only recently.

**Terfenadine:** An anti-allergy drug that can cause irregular heartbeat and prove fatal.





# The pivot

It's better to seek the true light, urges **Chuang-tzu**

**T**ao is the path or the way. It is a universal principle that underlies everything. The workings of Tao are vast and

often beyond human logic, and therefore insight and intuition are needed.

*Meet it, and you do not see its beginning.*

*Follow it, and you do not see its end.*

*Stay with the ancient Way*

*in order to master what is present.*

*Knowing the primeval beginning is the essence of the Way.*

The meaning of Tao, however, has remained ambiguous. The Tao that can be spoken of is not the constant way, say many masters. Although the Tao is always mysterious, Taoists can become more aware of the relationship between the cosmos and the self and eventually bridge the gap between them. In the end, as Taoists interact with the Tao, they discover that the self and the totality of being are in fact one. Thus, through elucidating the relationship between the self and Tao, one can establish a perspective from which to understand the Tao.

Tao is obscured when men understand only one of a pair of opposites, or concentrate only on a partial aspect of being. Then, clear expression also becomes muddled by mere wordplay, affirming this one aspect and denying the rest. Each denies what the other

affirms, and affirms what the other denies. What use is this struggle to set up 'No' against 'Yes', and 'Yes' against 'No'? Better to seek true light!

There is nothing that cannot be seen from the standpoint of the 'Not-I'. And there is nothing that cannot be seen from the standpoint of the 'I'. If I

begin by looking at anything from the viewpoint of the 'Not-I', I do not really see it, as it is 'not I' that sees it. If I begin from where I am and see it as I see it, it may also become possible for me to see it as another sees it. Hence the theory of reversal that says opposites produce each other, depend on each other, and complement each other.

Life is followed by death; death by life. Right turns into wrong and wrong into right—the flow of life alters circumstances and thus things themselves are altered in their turn. But disputants continue to affirm and deny the same things they have always affirmed and denied, ignoring the new aspects of reality presented by the change in conditions.

The wise man, therefore, instead of trying to prove this or that point by logical disputation, sees all things in the light of direct intuition. He is not imprisoned by the limitations of the 'I', for the viewpoint of direct intuition is that of both 'I' and 'Not-I'. He sees that on both sides of every argument, there is both right and wrong. He also sees

that in the end they are reducible to the same thing, once they are related to the pivot of the Tao.

**The flow of life  
alters circumstances  
and thus things  
themselves are  
altered in their turn**

When the wise man grasps this pivot, he is in the centre of the circle, and there he stands while 'Yes' and 'No' pursue each other around the circumference. The pivot of Tao passes through the centre where all affirmations and denials converge. He who grasps

the pivot is at the still-point from which all movements and oppositions can be seen in their right relationship. Hence he sees the limitless possibilities of both 'Yes' and 'No'. Abandoning all thought of imposing a limit or taking sides, he rests in direct intuition. Therefore I say, 'Better to abandon disputation and seek the true light!' ■

---

*The writing of Chinese philosopher Chuang Tzu (399-295 BC) is transcendental yet deeply immersed within everyday life. He believed that the pursuit of wealth and personal aggrandisement were vain follies. Chuang Tzu is credited with bringing the notion of self-transformation into Chinese philosophy*



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# Ring a song

**Tejus A G**, a young friend of the Purohits, helps them to explore the buzzing world of mobile ringtones

I entered the Purohits' apartment one evening to witness a rather curious incident. Sanya, the hip teen-aged daughter of their neighbour Mrs Gupta was giggling as she held her mobile phone a couple of feet away from the ears of Mrs Purohit. Mr Purohit was trying to stifle his own laughter as he watched them. "This is not funny!" Mrs Purohit looked up and glowered. I was faintly aware of things to come when Mr Purohit decided to fill me in. "Sanya has installed a new ringtone on her phone that adults aren't supposed to hear," he explained. So Sanya, my old friend, was testing the 'Teenbuzz' ringtone on them. In fact, she insisted that I request my cousin in the UK to SMS it to her. But I chose to remain silent.

I am an occasional visitor to the Purohits' household and was too scared to incur their wrath.

The Teenbuzz ringtone, all the rage with school kids in the UK today, is a smart take-off on a device called Mosquito, which emitted high-pitched buzzing sounds. Only teenagers can hear it as most adults above the age of 20 develop 'ageing ear' and cannot hear such high-frequency sounds (14-17 kHz).

Originally developed as a 'teen-repellent' gadget to drive away youngsters from places where they weren't supposed to be with its high-pitched alarm, it has been adapted as a ringtone by youngsters. "It's cool, na," said Sanya as she left. "It makes no sense to spoil your ears hearing high-pitched noises just to avoid teachers," she said emphatically. My own mobile interrupted her tirade—fortunately my ringtone was the Hindi classic *Meri sapnon ki rani*. "Now, that's a ringtone I can live with," Mrs Purohit responded.

Soon, we sat down for coffee. "It's really amazing how ringtones have evolved over the years,"

observed Mr Purohit. I couldn't resist dishing out a little history to them. In 1997, Nokia downloaded a few ringtones used by operators in the telephone exchange that enabled callers to indicate the end of a call to the operator by playing a 'ring off' tune. This was done with the help of 'Smart Message System' (SMS). Soon, the same texting technology could be used to transmit bits of songs. Vesa-Matti Paananen, a Finnish programmer, developed a software called Harmonium that enabled people to compose musical compositions on their mobiles that they could forward to friends using SMS.



FARZANA COOPER

"I didn't know that!" exclaimed Mr Purohit. "I thought SMS was for sending text messages only." Ringtones, I explained, are based on a common web language known as ringtone text transfer language (RTTL), developed by Nokia. The kind of ringtones you can download depends on the computing skills of your instrument as different mobile phones use different ringtone encoding formats—usually in the form of text messages.

"I thought there was only one type of ringtone," interjected Mrs Purohit. "Tell us about the others, Dinesh," her husband urged. Well, there are essentially three types of ringtones: monophonic, polyphonic and true tones. Monophonic played only one note at a time. With polyphonic ringtones, you can hear several notes at once as it is a MIDI (Musical Instrument Digital Interface) recording that specifies which instrument should play a note at a given time. True tones or voice tones are the latest in ringtones, where you can customise a voice or sound according to your preferences. "According to the manual, our phone has polyphonic ringtones too but we only have English tunes to choose from," Mrs Purohit complained.

## You can get ringtones from your mobile service provider, Net and on voice mails

"You can get them from your service provider," I told them. Service providers send regular SMS to subscribers with a list of new ringtones. Each ringtone

comes with a code name and number. You just need to SMS the code to the number given by the provider and they SMS you the ringtone. They are not expensive, I added, "They cost between Rs 6 and Rs 12 per tone." You can receive ringtones from other people too.

"What if I wanted to send Ankita a new Hindi song as a ringtone?" wondered Mrs Purohit. You just text the tune code and the mobile number of the recipient to the

service provider and get billed for it. You can also download ringtones from the Internet or dial landlines provided by service providers and use

### Tone alert

#### Check out the following sites to download your favourite ringtones:

- [www.indiatimes.com/ringtone/newwebsite/search.jsp](http://www.indiatimes.com/ringtone/newwebsite/search.jsp) provides a huge collection of Indian and international ringtones with special categories like Indipop, Bollywood, Regional, Festival, etc.
- [www.rediff.com/mobile](http://www.rediff.com/mobile) provides access to Airtel, Aircel, BSNL, BPL, Hutch, Idea, MTNL, Spice, Reliance Tele Services and Reliance India CDMA, which includes download of ringtones.
- [www.ringtonessites.com](http://www.ringtonessites.com) leads you to sites where you can download ringtones for free or for a price
- [www.ringgod.com](http://www.ringgod.com) gives you the latest in Bollywood music to choose from. Like many other sites, it allows you to key in the 'tone' if you have the 'Composer' feature in your mobile. Most new Nokia models have them under 'Tones' or 'Extras' and then 'Composer' sections. Look for the 'My Melodies' or 'Ringer Tones' sections in mobiles of other companies.
- You can also dial 128888 on your MTNL or TOUCHTEL landline phones, say 'Ringtones' and move on to the 'Download' voice menu.

interactive voice service to download them (*see box*). Those with a GPRS-enabled handset (General Radio Packet Service is a network that supports wireless Internet access) can even directly access ringtones from the Net through Wireless Access Protocol (WAP) technology.

Right now, 'ring-back tunes' are very hot. These are the songs or snatches of music you hear when you are on hold while calling someone on their mobile. "Mrs Gupta has that on her phone," said an excited Mrs Purohit. Meanwhile, Mr Purohit had already swung into action. "I'm going to surf the Net," he announced. "You can check the Inbox of the mobile phone to see if there are any new ringtones on offer," he instructed his wife. For once, there was no protest from Mrs Purohit. ■

*Tejus A G, a programmer for Citrix India Research & Development Ltd, Bangalore, drops in for a chat with the Purohitis as Dinesh C Sharma takes a sabbatical this month*

# Is your pension plan

A good pension plan will keep you financially stable in later years

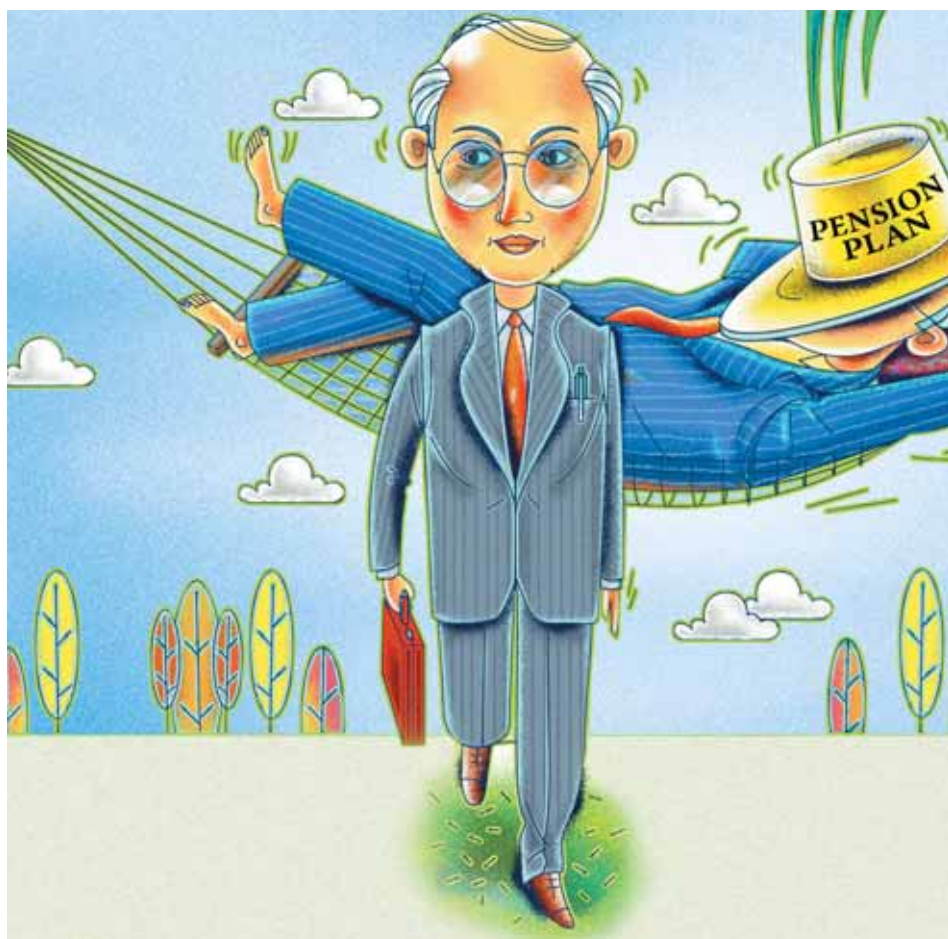
**F**irst, the basics: While pension is payment made in the form of deferred compensation to the employee, a pension plan is a design that accumulates cash through various mechanisms and can be drawn upon at retirement.

Today, the average Indian relies on savings for an average of 20 years after retirement—for various reasons, not everyone can depend on occupational or employer's pension.

Also, we may not realise how unforeseen expenses can adversely affect our goals. In this scenario, few investments are as important as a retirement plan. And the right time to shop for a pension plan is no later—even an 18 year-old can buy a plan.

## CHOOSE YOUR PLAN

Companies like LIC, HDFC Standard Life, Tata AIG, Reliance Life, ICICI Prudential, Om Kotak Mahindra, SBI Life and Aviva Life Insurance offer pension plans (*see box*) for a minimum tenure of five years. Monthly, quarterly, half-yearly, or annually, you can contribute funds that can be accumulated for as long as 52 years. The entry age for all plans is 18 years; unfortunately, the lock-in period is 65 years for most of them.



While you can't withdraw before you are 45, you can keep investing as late as 79.

## THE FORMULA

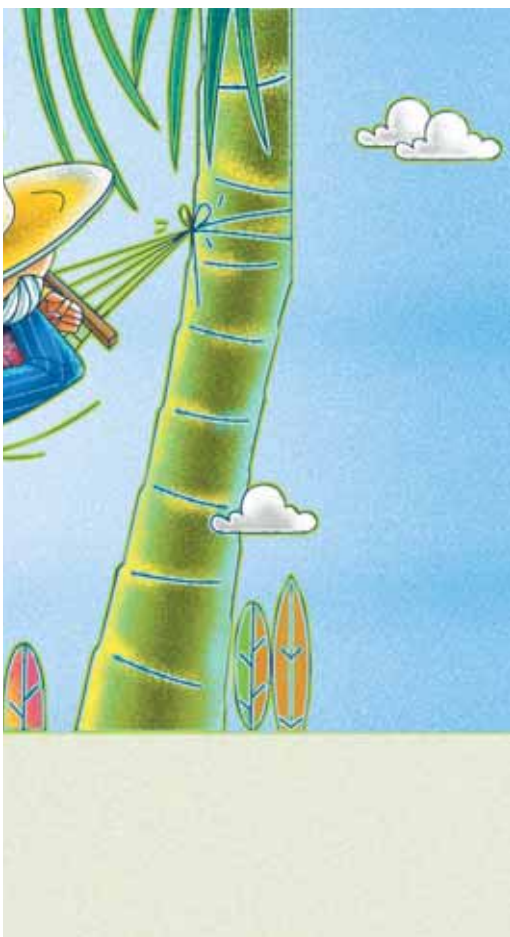
How much you invest depends on how much you think you will need upon retirement and what your needs are like. However, a good rule of thumb would be to plan on needing at least 70 per cent of what you live on prior to retirement. For easy calculation, let us say you need Rs 1 lakh per year today. When you retire, you would need at least Rs 70,000 in annual income.

What sum would give you an income of Rs 70,000 per year? One of the simplest formulas is calculation for an annuity in perpetuity. Simply, it is the sum you need divided by the return you feel your funds can generate when you retire. For a low-risk, conservative portfolio, you might generate 6 per cent every year.

The formula would be  $\text{Rs } 70,000 / .06 = \text{Rs } 11,66,667$ . To generate Rs 70,000 at this rate, without spending your principal amount, you would need to have Rs 11.66 lakh when you retire.



# retiring before you?



lakh to generate income and would deplete your savings in 12 years. That's bad news, as the average person who turns 65 in the India this year will live at least another 20 years.

## INFLATION AND ITS IMPLICATIONS

Apart from taxes, another thing that's certain is inflation—an increase in cost of living caused by the economy. It erodes your

purchasing power in retirement, as you have to pay more money to receive the same goods and services. Recently, inflation has severely hit things retirees consume the most—healthcare facilities and medicines.

Preparation is most effective when it is done early. Yet most people underestimate their future financial needs. So choose your course of life now. ■

PENSION PLANS AT A GLANCE					
Company	LIC	Reliance Life	Tata AIG	ICICI Pru*	OM Kotak Mah.*
Plan	New Jeevan Suraksha I	Golden Years Plan	Nirvana	LifeTime Pension	Retirement Income Plan
Entry age	18-65	18-65	18-55	18-60	18-60
Retirement (max. age)	50-79	45-70	50-65	50-70	45-65
Premium periodicity	M/Q/H/A	M/Q/H/A	M/Q/H/A	M/Q/H/A	Q/H/A
Tenure (years)	2-35	5-52	10-47	5-30	5-30
Surrender Value	Yes	Yes	Yes	Yes	Yes
Guaranteed returns	No	No	Yes <sup>2</sup>	No	No
Annuity options	5	3	2	5	1
Life cover	No	Optional	Yes	Yes	Optional
Transfer option to other annuity	No	Yes	Yes	Yes	Yes
Single-premium option	Yes	Yes	No	No	No
Tax-free cash withdrawal	25%	33.33%	25%	25%	33.33%

\* ICICI Prudential; OM Kotak Mahindra

If you had a return of 8 per cent, to generate the same income you would need Rs 70,000/.08 = Rs 8.75 lakh. If you don't have that much saved up, you could spend down your principal. As an example, say you had saved Rs 5 lakh and could earn 8 per cent on the portfolio, the portfolio would produce an income of Rs 40,000 per year with no spending of principal.

To get to Rs 70,000 per year, you would spend an additional Rs 30,000 out of principal. The next year you would have only Rs 4.7

**Quick byte: The income from the 9 per cent Senior Citizens' Scheme will now attract TDS**



### Why did the market fall?

The turmoil in the share market was triggered by the increase in interest rates by Federal Reserve Bank of the US. Global investors feared that the rise would slow the American economy—the world's largest—and this would impact global business. So equities across the globe have weakened and emerging markets, including India, have been hit severely. In India, two other reasons contributed to the fall: increase in oil prices and the issue over Reservations.

The Indian stock market will recover, but not in a hurry. Experts advise that investors shouldn't liquidate their investments in panic. Any substantial fall below the current level can only be justified by situations like a war or a natural disaster. Since there are no such situations looming over the horizon, investors should hold on to their investments and if assets permit, invest more. As new investments will be at a lower price, they will average out the cost of holding on to older ones.

These days, Systematic Investment Plans of Mutual Funds are being glorified. Always recommended but not realised, SIPs will not be affected by this volatility because it's a long-term design (where there is investment every month, quarter, half-yearly, or annually) and the companies buy units for investors at market levels at the time of each investment.  
*More on SIPs next month.*

# What is an IPO ?

**I**PO, or an Initial Public Offer, is the first sale of a company's common shares to public investors. Made by either a brand new company or an existing company with no shares listed on the stock exchange, it's also called 'going public'. With the capital raised, the company funds its projects, pays debts and even taxes.

## KNOW YOUR COMPANY

Any company making a public issue needs to file a prospectus or a Draft Offer Document with Securities and Exchange Board of India (SEBI), the market regulator. The prospectus comprises company information about the company, the reason the company is coming out with a public issue and how the issue will be priced. SEBI may specify changes in the prospectus before filing with the Stocks Exchange. The investor can check it out on <http://www.sebi.gov.in>.

## THE SALE OF SHARES

It could be at a fixed price or decided through book building method, where there is a price band. In book building, bids are invited for the shares, with investors specifying how many they want to buy and for how much. Based on this information, the price is decided later. For this offer, the company files a Red Herring Prospectus, which doesn't detail the price and number of shares in the issue.

## RETAIL AND WHOLESALE INVESTORS

The buyers, on the other hand, are of three types. Qualified Institutional Buyers include mutual funds and Foreign Institutional Investors (at least 50 per cent of the shares are reserved for them); retail investors, who bid for shares under Rs 50,000 (at least 25 per cent is reserved for these); and the balance bids are offered to high net worth individuals and employees of the company. The bids are first allotted to all and then over-subscription (more shares applied for than available) is determined. If you have applied for 500 shares and the issue is five-times over-booked, you will get 100 shares (500/5).

### Figure this

	Fixed price offer	Book building offer
<b>PRICING</b>	Price at which shares are offered/allotted is known in advance to the investor	Price at which shares will be offered/allotted is not known in advance to the investor. Only an indicative price range is known
<b>DEMAND</b>	Demand for shares offered is known only after the closure of the issue	Demand for shares offered can be known while the book is being built

# Protect your property

A home insurance policy will stand you in good stead this monsoon, says **Vishal Sikand**

**N**ever been burglarised, hit by a flood, or suffered a house fire? You are lucky. In the past few years, we have seen many regions in India face such horrors. The tsunami wrecked the Andamans, floods turned Mumbai upside down on 26 July 2005 (now known as 26/7), and half of Bangalore was submerged at the same time. The intention is not to press the panic button but it's good to plan protection.

Almost all home insurance policies provide cover for your house and belongings. Any damage to your electrical or electronic items owing to electricity fluctuation or short circuit are covered. A home insurance policy also covers valuables like jewellery. However, home insurance should not be treated as life insurance. Life insurance is absolute and your annual premium remains the same for the duration of the policy. Claims for possessions depend on depreciation with age and should not be treated as replacement value—in General Insurance (for a car or other belongings), the premium also depreciates by the year.

Companies like United India, New India, Royal Sundram and Reliance General Insurance offer various home care products. While personal accident, personal liability and domestic servant cover are common to all policies, the value-added features will help you make your choice. Alternate accommodation is one such unique feature. After a

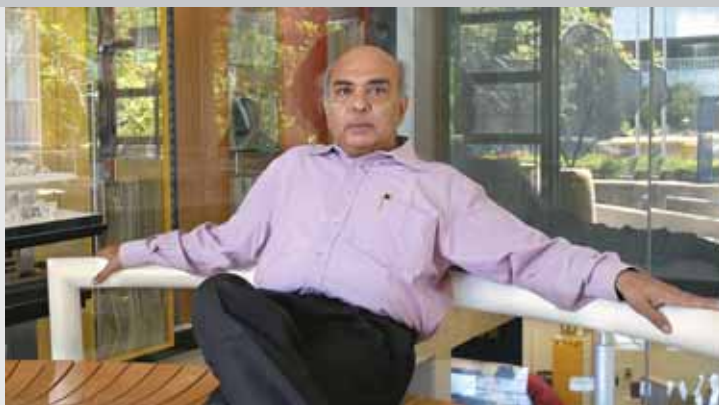
calamity, when your house becomes uninhabitable, the insurance company pays you an additional amount in lieu of rent for alternative accommodation.

Some companies even protect the 'insured' from the pressure of home loan instalments. One such company pays up to 6 EMIs in

case of accidental death or permanent total disability. There are also covers for accidental loss of passport and title deeds.

Some companies also package an impressive health care plan into the deal, making it a one-stop shop. It's a matter of individual needs. So, scout now! ■

## Umbrella cover



**Name** Deepak Killawala, 56, Juhu, Mumbai

**Profession** Manufacturer of corrugated boxes

**Loss** Last year, 26/7, Killawala's house, office and factory got flooded and he lost property worth lakhs. While his three cars, furniture and kitchen appliances were floating in four feet of water, he spent the night in a local train. At his office, he lost his computers, furniture and paper work. Goods worth Rs 5 lakh were washed away from his factory in Bhayander.

**Cover** Killawala was insured for all of the above in a general fire policy that included 'floods'. For six months, he interacted

with Oriental Insurance for claims. After his losses were assessed, he received Rs 52,000 for the goods in his house, when the loss was Rs 5 lakh; he received Rs 2 lakh for factory goods. As for his cars, he repaired the Scorpio on his own, got Rs 1 lakh against Rs 3 lakh spent on his Skoda (2003 model) and Rs 52,000 for the Hyundai (2002 model), on which he had spent Rs 1 lakh. Killawala was upset with what he received for the loss at home.

**Company speak** While the delay is regretted, the value applied for the claim is subject to depreciation with age.

—Ruchi Shah



# Easy way out?

As retired BSES manager Anil Naik evaluates the merits of a Global Positioning System (GPS) in his car, **Ruchi Shah** goes along for the ride

If they had known the wonders of car navigation systems—or global positioning system (GPS), in technical terms—Allan and Barbara Pease, the authors of *Why Men Don't Listen and Women Can't Read Maps* might have done a rethink on their book's title. Fortunately, GPS doesn't point fingers or discriminate; it's intended to help anyone navigate, ostensibly anywhere. Is such

he has been driving a car. His job involved driving to the interiors of the city for checking instances of power theft.

Naik used a Mahindra Jeep for a long time before switching to a black Santro Zing four years ago. After his retirement, the Zing enjoys only occasional spins for weekend outings with his wife and two



Anil Naik test drives around the streets of Mumbai with Garmin's global positioning system

a satellite-based GPS a good bet for silvers? We decided to find out with the help of former BSES manager Anil Naik, 63.

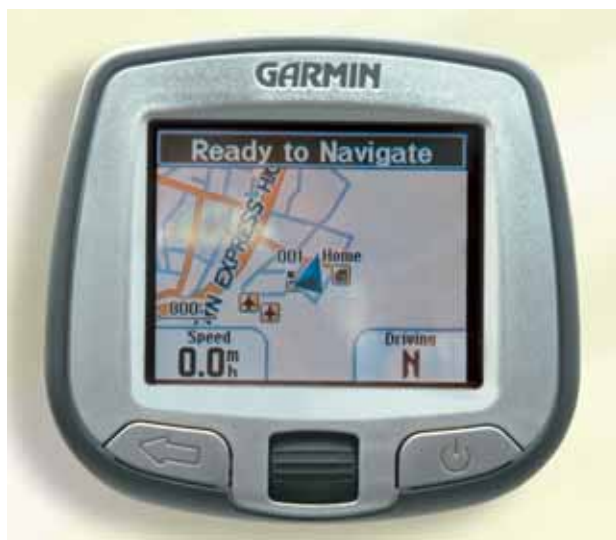
## READY TO ROLL

For 40 years, Naik worked with the vigilance department at BSES—practically the same duration

daughters. Naik blames traffic jams and unavailability of parking. But the Zing was marshalled back into service on the streets of suburban Vile Parle (East) for our test drive of two models, StreetPilot i5 and nüvi, from the newly launched 'StreetPilot' series by Garmin. A US-based company, Garmin launched its GPS devices in India last year through Aerial Services Pvt Ltd.

## ON THE ROAD

The StreetPilot i5 was the first model mounted on Naik's dashboard. The i5 is a cricket ball sized device with coloured 3D map graphics (that make it easy to comprehend roads and direction) and turn-by-turn voice direction with a built-in speaker. The price: Rs 45,000. For a lower price (Rs 20,000) the StreetPilot i2 comes with similar features but with a monochrome (black and white) screen.



StreetPilot i5, a cricket ball size device, costs Rs 45,000

Before Naik turned on the ignition, Talib Qureshi, assistant marketing manager, Aerial Services, punched in an address by choosing the 'Where to?' option. It showed various categories from restaurants and hotels to banks and hospitals in Mumbai. Qureshi used the scroll-wheel below the screen and clicked on 'Hanuman Road' in Vile Parle (East).

We set off but Naik found the mini size of the display (3.00" W x 2.74" H x 2.15" D), the supposed USP of the device, difficult to monitor. His attention was constantly divided between checking the route highlighted on the screen and driving the car.

He readjusted the screen to get a better view but this time, when the voice instructed him to take a left turn after 3 miles, Naik accidentally took the first left on the way. In such a situation, the system takes 30 seconds to reset and locate your position and redirect a new route. "I have to keep diverting my attention to check if I am on the designated route but sometimes when I know the way to the place, I might not adhere to the GPS instructions,"

Naik observed. He asked Qureshi if there was a feature in the system that would warn the driver beforehand about traffic jams along the route—there wasn't.

## ROUND 2

After the first round, we headed back to the Garmin office and this time Qureshi installed the nüvi. It came with a bigger display (3.87" W x 2.91" H x 0.87" D) with a touch-screen interface. It also has added features like an MP3 player, storage for audio books and MP3 songs, world clock, and currency and measurement converters etc. The price: Rs 55,000.

Naik was more at ease with the display on the nüvi and tried his hands at operating the device himself. Our next stop: Suncity theatre near the Vile Parle (East) flyover. "I need more time to get familiar with this device," commented Naik. "But utility-



Nüvi has a touch-screen interface and costs Rs 55,000

wise, I prefer nüvi to the i5. And it is more pleasing to the eye." He related to the touch screen format and found it easy to operate.

## THE VERDICT

Naik felt that as he didn't need to travel so much after retirement, an expensive investment like a GPS device wasn't such a wise move. He did like the idea of not having to depend on others for directions but quipped that for such a price—between Rs 20,000 and Rs 55,000—he would rather ask the *paanwallah* for the route! But if you have spare cash, give it a try. ■

# Choosing to retire

Legalpundits answers questions on the Voluntary Retirement Scheme

**Q** I am a 56 year-old senior executive working in a public-sector company. I want to apply for the Voluntary Retirement Scheme (VRS) and join a private-sector firm. Please tell me the terms and conditions of VRS. Can I be prosecuted legally if I opt for a similar position in a private-sector company?

**A** If you do not join another company or sector belonging to the same management, you should not have any legal problems. Any VRS must be in accordance with the following requirements, laid down by Rule 2BA (of VRS). These are:

- The employee should have completed 10 years of service or is at least 40 years of age.
- It should apply to all employees, including workers and executives of a company or of an authority or of a cooperative society except directors of a company or of a cooperative society.
- Different schemes of voluntary retirement for different classes of employees can be framed to result in overall reduction in the existing strength of employees. The vacancy caused by voluntary retirement is not to be filled up.
- The retiring employee shall not be employed in another company or concern belonging to the same management.
- The amount received on account of voluntary retirement of the employee should not exceed the amount equivalent to three months' salary

for each completed year of service OR salary at the time of retirement multiplied by the balance months of service left before the date of his retirement on superannuation. It is the last salary drawn which is to form the basis for computing the amount of payment.

**Q** I am 52 and employed with a nationalised bank in Ahmedabad for the past 25 years. Owing to ill health and other personal problems, I had applied for VRS. However, after serious reconsideration, I decided to continue with my job and withdraw my application. But my colleagues tell me that I cannot withdraw after applying for the scheme. Is this true?

**A** VRS is a contractual deed. Banks and other organisations have the right to withdraw the scheme anytime. An application made by an employee to avail the scheme is merely an offer. If the date of the application is yet to be processed by the organisation, it can be withdrawn. However, during this time, the employee should not have accepted any part of benefits or policies offered by the scheme.

Even if the application is in process, it is the organisation's discretion to accept or reject the request for retirement. It depends on the organisation's manpower requirements. In order to implement the scheme effectively, organisations list eligible

applicants in descending order of their age and applications coming from older employees above the cut-off age are accepted—the cut-off age in each category, of course, depends on the acceptable number of employees who can be permitted to retire. No voluntary retirement will be permitted unless the decision of the competent authority has been communicated in writing. ■







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# Explore new horizons

Experts at [www.monster.com](http://www.monster.com) answer your queries and concerns on jobs after retirement



**Q** I retired from a government job two years ago. I thought it would be nice to take it easy after the hectic traveling in Mumbai! But now, I feel the urge to work again. It would also mean additional income. I am a graduate in psychology and would like to counsel distressed women. What are my options?

It is difficult for a person who has worked their whole life to suddenly be idle. Your interest in counselling seems to be an interesting avenue of employment—you will not only help yourself but others as well. To begin with, look around in your own society, maybe among your friends, former colleagues, even family members. Help them deal with their problems and then move on to forming a self-help group. To know more, log on to <http://www.sitagita.com/SubCategory.asp?CatID=49&L2=33&L3=0&L4=0> and <http://peacefarm.prayas.in/?p=58>

**Q** I took over the running of a knick-knack shop after retiring as a supervisor in a paint factory in Ahmedabad. A couple of months back I lost the shop because of road widening. Since then, I have been looking for an alternative job. At 63, I don't know what I can do. I am qualified in paint technology. Can you help me?

Considering your expertise in paint technology, you can join an architect or builder and use your knowledge to suggest the type of paints and emulsions to be used for construction. Another option is to start a hobby class—only this time you need not invest money. Here's how: get together a group of people already pursuing different hobbies. Charge them a nominal membership fee and ask each of them to share their hobbies with the rest. This will be run on the lines of a coaching class—the only difference being, the teachers would also be the students. You can counsel them on paint techno-

logy. Eventually, you can spread the word around and get more students. It would help improve interpersonal bonds. As for the space, start off small by using a spare room in your house or garage.

**Q** I joined my family business of surgical instruments when I was young. Now, with grown sons to take care of the business, I have taken a backseat. I have a lot of time on my hands and would like to work part-time. My knowledge of surgical instruments is extensive.

Put your business on the World Wide Web. If you are not net-savvy, ask your children or grandchildren to teach you how to get online. Go to shopping sites like <http://www.ebay.in/> where you can register as a seller. Here, you can set up your own e-store. You can also get online training or look at other products available on the site. For registration, go to <http://pages.ebay.in/academy/index.html?frm=VisitorHP>

**Q** Being a housewife was a full-time job for me. Now with the children having flown the nest, I would like to work. I am 54. I live in Bhopal and have done my graduation in home science.

If you have been a housewife all your life without being employed anywhere, it's difficult but not impossible to get a full-time job. Make use of your education in home science. Approach caterers in your area and ask them if you can help them plan menus for parties and functions. Don't get disheartened if the pay is not great. As you get more comfortable with the job, you can start taking small party orders yourself. You must also go on the Internet and download interesting recipes. Try them out, master them and then introduce them to your future clients. Check out websites like [http://learning.indiatimes.com/career/care\\_options/homesci\\_foodtech/hspers.htm](http://learning.indiatimes.com/career/care_options/homesci_foodtech/hspers.htm) and [www.bawarchi.com](http://www.bawarchi.com)

# One minute of fame

Retired bank employee **Sarosh Patel** plays out his second innings as a junior artist



After more than 38 years of working as a cashier for Bank of India in Mumbai, Sarosh Patel found himself at a crossroads, just months away from his retirement in December 2000, wondering what he would do with his life. A casual conversation with friend and neighbour Banoo Irani led to the answer. During their talk, he quipped that he would soon have lots of time to tag along with her for shoots—Irani works as a 'junior artist' in Hindi films.

assignment just the night before. Depending on whether it's a film or advertisement, he gets paid anything between Rs 500 and Rs 700 a day. Sometimes he works from 4.00 am to midnight and shoots in summer are tough to handle. "The heat and long waits without adequate sitting arrangements get to you," says Patel, who prefers advertisement shoots to films. "Ad shoots have smaller, professionally managed units, the pay is better and so is the food." He also enjoys meeting friends from the bank on set who,

## Patel has acted in 40 films, 20 ads and a couple of television serials

Irani took the idea seriously. She showed his photos to her coordinator. He liked them. And Patel's second innings began even before the first got over—in October 2000, Patel faced the camera as junior artist for Hindi film *Dil Chahta Hai*. "It was the party scene where Aamir Khan proposes to Preity Zinta," he remembers. Today, 63 year-old Patel has over 40 films, 20 advertisements and a couple of television serials to his credit. He has done crowd scenes and one-minute roles in films like *Veer Zaara*, *Dhoom*, *Kyon Ho Gaya Na*, *Jhankar Beats*, *Black* and *Rang De Basanti*.

Acting keeps Patel busy 10 to 12 days a month. His coordinator usually informs him about an

like him, are working as junior artists. "The day passes by delightfully then," he adds.

The best part for him, though, is the recognition: a *phoolwali* (flower girl) once stopped him on the road to tell him she had seen him in *Veer Zaara*. His 58 year-old wife Zarine chips in by saying how the *pavwala* (baker) once told her he had seen Patel in *Dhoom*.

When he is not shooting, Patel dabbles in shares, takes care of his 93 year-old mother Aloo and plays with his one month-old grandson Varzan. Content with his life and career, he says, "We must go with the flow; life knows where it's headed."

—Firuzan Mistry

Sarosh Patel works as a junior artist

ASHESH SHAH

Send queries to [contact.mag@harmonyindia.org](mailto:contact.mag@harmonyindia.org); for second career options, log on to [www.harmonyindia.org](http://www.harmonyindia.org)



# New milestones

Harmony draws global attention to India's silvers



AARP president Dr Erik D Olsen with Harmony's Dr S Siva Raju at Copenhagen

Our promise to help silvers choose the world they want to live in is taking on a new meaning. Harmony is now a member of the International Federation on Ageing (IFA), an international non-government organisation with a mission to educate and promote excellence in ageing policy and practice. Through IFA members, the Harmony Initiative can now reach out to a wider audience that stands at 45 million older people in 62 countries across the world. The first step to that was a four-day 8th Global Conference on Ageing organised by IFA in Copenhagen, Denmark. Titled "Global Ageing: the North-South Challenge", it was attended by 1,000 delegates who discussed age-related issues that impact a global society. American Association for Retired Persons (AARP), which featured a report on Harmony's 5-km run at the Mumbai Marathon on the cover of its Spring 2006 issue of *Ageing Advances*, was represented by Dr Erik D Olsen (in picture above). Harmony will pursue its association with the organisation.

This was followed by two other major international conferences in Shanghai, China, last month. The first of the two conferences, "2006 Shanghai International Symposium on Caring for the Elderly", was organised by the Chinese government and aimed at

strengthening global elderly welfare. Dr S Siva Raju, vice-president (Research & Training) and programme co-ordinator Hiren Mehta jointly presented a paper on the first-hand experience of setting up Harmony Interactive Centre for the elderly in Mumbai. "Setting up the centre has helped the Initiative understand various issues afflicting the elderly in India," says Dr Siva Raju, who also feels that the conference was an ideal platform to raise ageing issues in India on a global platform. "In most developed countries, around 20 per cent of their populations

comprise elderly and therefore ageing is part of their agendas," says Dr Siva Raju, adding that ageing and related issues are viewed as a unique problem in developing countries. "We have to catch up on research, research methodology, infrastructure and facilities," he maintains.

One such meeting of the experts was organised by the United Nations Economic and Social Commission for Asia and the Pacific (UNESCAP) to assess the progress made by countries in the Asia Pacific in tackling issues related to the elderly.

The UN held its first World Assembly on Ageing in Vienna in 1982. Since then, the UN meets regularly to discuss the progress made in implementation of the strategies and policies adopted for the elderly. The second World Assembly on Ageing, held after 20 years, was in Madrid in 2002 where the Madrid International Plan of Action on Ageing was adopted. At the Experts Group Meeting in June 2006, core issues related to quality of life of the elderly were discussed. The conclusions will set the agenda of another high-level regional review meeting in September 2007. Harmony will be there to carry forward the cause of India's silvers, and urge our government to adopt appropriate policies. ■

I am a 61 year-old Meerut resident who enjoys traveling and reading all genres except detective books. Please contact me if you want to include me in your circle of friends.

**Contact Lalit Mohan on mobile: 09897556715;**  
**email: lmg\_india@rediffmail.com**

I am a 68 year-old living in Mumbai and have studied and collected Ganjifa cards (traditional playing cards in India). I have given lectures and also written on the subject. Anyone interested in knowing more on the game can get in touch with me.

**Contact Kishor Gordhandas at (022) 26130438;**  
**mobile: 9869018068;**  
**email: kgordhandas@gmail.com**

I am a 65 year-old living in Mumbai. My family is shifting from our Santacruz residence and we wish to sell the following items—chairs from office

and home, tables, cupboards, KTS system, Videocon stereo system and a mini water cooler.

**Contact Sandhya on mobile: 09324225699;**  
**email: tholiya@hotmail.com**

I am a 62 year-old retired officer living in Mumbai. I run a non-profit library, which includes books and magazine in all languages. Those interested in donating books can get in touch.

**Contact Yuvraj Sharma at (022) 28325362;**  
**mobile: 09820619662**

I am a 50 year-old from Mumbai looking for part-timers on commission basis to market financial products. I also need volunteers to work for an honorarium on civic and senior citizens issues.

**Contact Alok Kumar Tholiya at (022) 26125699,**  
**26173203; mobile: 09324225699;**  
**email: tholiya@yahoo.com**

## After celebrating your 25th anniversary, celebrate your first.

The first time your eyes met.  
The first time you mustered up the courage.  
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The first time you held hands.  
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Shouldn't you be celebrating, that first rush of love  
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# Magic in the air

**Ira Pandey**, 59, revisits Mukteshwar, the hill station of her earliest memories

**S**ituated almost 8,000 ft above sea level, Mukteshwar is among the grandest of the hill stations of Kumaon. The British chose it for its remote location, its healthy climate and a clear, dust-free environment. Their purpose was not to convert this charming spot into a hill station but to locate a centre for veterinary research. In those days when refrigeration was difficult, the naturally cool climate of Mukteshwar was its prime attraction for scientists working on important experiments. Consequently, the Indian Veterinary Research Institute (IVRI) was set up here and some extremely important discoveries emerged.

Sir Ronald Ross (who isolated the malaria bacillus) also worked here once.

For many years, while the headquarters of the IVRI were based in Mukteshwar, it became a sort of Shangri-la for the community of these dedicated scientists. They actively discouraged tourism and access to the place was so difficult that only those who had a connection with veterinary science and research sought it out. The only other people who came here in those days were pilgrims to the famous Shiva temple that stood in solitary splendour on the town's highest hill. Mukteshwar is now visited by hundreds of people.

My earliest memories of the hill stations are from the 1950s, when my uncle and aunt lived here and we spent many summer holidays in their lovely house, surrounded by rustling pine trees and a serenity that instantly transported you towards peace. Not much has changed in Mukteshwar since those days and today it is even more beautiful than it was ever before. The headquarters of the veterinary research institute have shifted to the plains now and although there is still some research work being done here, the IVRI no longer dominates the landscape of the town. But its guesthouse still remains one of the best places to stay in.





PRAKASH SRANI

(Clockwise from left) The snow-clad peaks of the Himalaya visible from the hill station; the town square of Mukteshwar; local residents

The doll's house cottages with their cheery red tin roofs and green windows, where the families of the Europeans once lived, still look as if there is a sleeping beauty trapped there, and the view from the famous PWD Guest House (locally known as the Patthar Kothi) is as spectacular as ever.

Unlike those remote days, when you had to undertake an arduous bus journey to reach Mukteshwar, today, there are taxis and coaches that take you in comfort from Kathgodam, the nearest railhead through the lush orchards between Bhowali and Ramgarh, in two hours. All along the way are lodges and private estates and cars and taxis ply

busily all day. Provisions (once painfully carted on horseback or by porters from Nainital and Bhowali) are readily available and many people who cannot bear the Karol Bagh-like environs of the more popular hill stations have opted to retreat to this lovely town.

**B**e warned, therefore, that Mukteshwar promises no cinema halls, no shopping arcades and no fancy restaurants. Its sole charm is its disdain for those who seek the pleasures of the plains in the hills. Instead, what it offers is quiet walks along the dappled glen with wildflowers and a serenity that is almost lost in the rest of Kumaon. Pine trees exude a warm, scented

perfume that hangs over the town and makes walking an invigorating experience.

Thankfully, since Mukteshwar is situated along a ridge, there are no heights to be scaled and the elderly tourist can walk for miles without huffing and puffing. The really adventurous (and strong of heart) can scale the sharp path that leads to the temple on top of the hill, almost in the middle of the ridge. Here, in majestic splendour, is the small temple dedicated to Shiva whose name gave the town its original identity. Even now, believers come here to seek boons from the small shivling that marks Shiva's powerful presence. An open paved veranda surrounds the





temple, in a rough octagon, and tiny bells are strung from the roof that runs round it. Prayer flags flutter in the strong breeze that always sweeps through the complex and sometimes the tinkle of the bells and the flutter of the prayer flags is all you can hear. It is an exquisite experience and makes you forget that there is a world beyond the isolated glory of the mountains and trees that surround you on all sides.

As a child, I innocently thought this was the top of the world and that the remote hills and forests were placed there just for my gazing. So for those who wish to escape to a place where there is no sound except the silence of the mountains, welcome!

Mukteshwar offers another treat for true mountain lovers. The view of the Panchuli range, for which Kumaon is famous, is perhaps nowhere so splendidly

offered than from the Patthar Kothi. Those who wish to avail of this grand spectacle must remember that the Himalaya show their face only to early risers. You must be there at the vantage point well before sunrise. Then, as the sun rises, the snow-covered peaks slowly come into view tinged with the pinks and oranges that the morning light bathes them in. Below the lawn of the Patthar Kothi are the meadows of Sitla and the villages that dot them. It is one of the most exhilarating sights anywhere in Kumaon. The best time for viewing is after the monsoons when the sky is at its clearest blue.

A part from the natural beauty of the town itself, there are a few day trips that visitors must make. One is to the nearby town of Ramgarh (26 km away), the heart of the orchard belt. In March-April, when the blossoms

**(Left) A tourist at Mukteshwar Mahadev Temple; (bottom) the PWD Guest House, locally known as Patthar Kothi**







# Game for life

Sulochana Reddy, 64, one of the oldest women playing golf in India, tells **Shyamola Khanna** that she lives on greens

Every day from 5:30 am to 9:30 am, Reddy plays golf with friends at Bison Training Centre in Secunderabad

## TEeing OFF

I got hooked to golf much later in life at the age of 52. My doctor husband, Group Captain A V Rama Reddy, took to the sport when he was posted in Kanpur in 1993-94. He insisted I join him. Though I was fascinated with golf and woman golfer Goshasp Ruttonsha since my college days at Koti in Hyderabad, I was reluctant to join my husband as it meant getting up early. But my laziness melted away as soon as I started playing the game. I got

addicted and Ruttonsha, who is now 85 and ailing, became my inspiration.

## FUN AND MORE

I had just started accompanying Rama. I wore comfortable trousers and a T-shirt, covering my grey hair with a cap. One day, one of Rama's friends remarked, "Hey Doc! Saw you playing golf with your daughter today. Has she also picked up the game?" Rama started laughing and brought me into the circle,

saying, "Meet my wife!" Well, the friend disappeared as soon as he could.

Golf was the second game Rama taught me—bridge was first. A homemaker for most of my life, except for sporadic teaching stints at Air Force schools, golf and bridge gave me a sense of purpose after Rama passed away in 1996. Today, it also keeps me connected with the outside world. Now I play golf at Bison Training Centre (the Army golf





ANAND K SOMA

win a real prize. But I like trying to win. I really enjoy my game and the company I keep. I love the morning breeze caressing my face when I walk the greens. I lose no opportunity to take part in all the local tournaments, not even when it's raining—Hyderabad has perfect weather for golf, except the two months of summer. Two years ago, I took part in the only All Women's Tournament in Kodaikanal where among the 70 participants I was felicitated for being the most senior player—the youngest was 14. Every now and then, I get calls from bigwigs in the Army asking me to join a visiting senior officer's wife for a few holes.

I recommend the sport to all my friends as it can be played by anyone, at any age. It helps

Like in golf, I always make the total effort in everything I do. My beliefs have helped me nurture my relationships. I have taken on the responsibility of my ailing 86 year-old mother-in-law, who is now in the hospital. I look after all her needs. I also help my children—Savita and son Prabhakar—whenever I can. Savita, 34, is a designer and runs a boutique from home. She has two daughters, 10 year-old Shraddha and eight year-old Natasha. I spend a lot of time with them and look forward to their company.

#### LEARNING TO SURVIVE

My faith and golf have also helped me tide over tough times, like my husband's death. When Rama, then a senior medical officer at the Air Force Station in

### "I lose no opportunity to take part in local tournaments, not even when it's raining"

exercise hands, legs, neck, eyes and shoulders and makes any other exercise almost unnecessary. These days, I see youngsters starting at 12 or 13—after all, golf teaches you how to behave. Golf also gives you a chance to appreciate nature and be one with it.

#### SUPPORT SYSTEM

As a single person who is not getting any younger, it's not easy to sustain on one interest. It helps that I am an *abhyasi* (practising) member of the Shri Ramchandra Mission, which has a ashram at Thumkunta, about 30 km away from Secunderabad. When I am in Secunderabad, I shuttle between the ashram, my house in Krishnapuri and my daughter Savita's house in Hyderabad.

Chandigarh, took ill with jaundice in 1996, he refused to rest. Soon he was diagnosed with cirrhosis of the liver and flown to Delhi, where he suffered a cardiac arrest and passed away. All this happened within a month and I was broken. I desperately needed strength and I got it from my guru Sri Parthasarathi Rajagopalachari, while golf kept me engaged. After Rama, I feared uncertainty of life. That has changed and life is more meaningful and interesting now. I feel secure because I have made peace with death. But my quest for greater spirituality continues. So does my regular quest to hit a hole-in-one, a rare score that occurs when the golfer's tee shot goes into the hole. ■

course) in Secunderabad, three times a week, with two retired wing commanders, also my neighbours. They are big hitters and can easily do 200 yards in a drive, while my most powerful drive has yet to cross 100 yards. We have a car pool and take turns to drive. We reach the golf course at 5:30 am and get back by 9:30 am.

#### GAME FOR A CHALLENGE

I'm not a great player. I need to take more lessons and I am yet to

# Sharp shooter

Fifty-seven year-old Mahesh Saharia, 57, feels photography is a silent engagement that comes with plenty of challenges. **Tapati Baruah Kashyap** captures the man



SUBHAMOY BHATTACHARJEE

**Mahesh Saharia says his father introduced him to photography at 10, a passion that's only grown with years**

Over the years, the lush green hills of Assam have spoken to Mahesh Saharia in many ways. The 57 year-old industrialist who grew up in Dibrugarh and later inherited the family business of plywood and tea gardens has been pursuing photography since the age of 10.

His father was responsible for his lifelong love when he gave him a box camera before he left for a school excursion in Ranchi. "When I came back with

some good images, he patted me on my back," recalls Saharia. "That was enough to keep me going." He acquired a Canon when he was 20 years old and later graduated to a Nikon.

According to Saharia, "capturing the fleeting moments of life" has made him a better human being. Indeed, he is known locally as 'Green Man' for his efforts with several environment groups. Saharia is currently chairman of the Research & Development Committee of the Agri-

Horticultural Society of India (AHSI) and his first exhibition of photographs, held in 2005, was in aid of Nature Environment & Wildlife Society, an NGO.

Photography is a silent engagement for Saharia that comes with plenty of challenges. “Unlike an artist or writer, a photographer cannot do whatever he likes,” he explains. “You have to project what you see with the naked eye. The only way to show it differently is to look for a new angle.” Though he loves traditional black-and-white photography, the self-taught Saharia “reconciled” with digital cameras two years ago—now, he uses a D-200 Nikon.

## Capturing the fleeting moments of life has made him a better human being, says Saharia

His subjects are as extensive as his travels. Saharia has been on the move since his school days and also travels extensively for work—wherever he goes, he comes back with a bagful of photo shots. From Niagara Falls to a marriage party in former Pakistan prime minister Nawaz Sharif’s home, the selection is incredibly diverse. His personal favourite: a reflection of Victoria Memorial in a pool of water on a rain-drenched evening in Kolkata, taken in 1996.

Wife Abha, 56, gives captions for all his pictures. One example is *Under the Over*, a picture of Howrah Bridge taken from below the structure. Son Anant, 32, his partner in business, and daughter Vandita, 20, also encourage him—they convinced Saharia to hold his first exhibition. His second show was in May in Dibrugarh.

“A senior advocate who visited my exhibition said my photographs had made him feel less dejected in life and given him resolve,” he remembers. He now wants to spread the cheer further by holding photo exhibitions in all the SAARC countries. He’s already planned the first one which is in Dhaka in January 2007 during the SAARC Summit. “I will take photographs as long as I live,” asserts the industrialist. ■



### CLICK TIPS

Your tools: A camera with flash, batteries, couple of filters, extra batteries, film rolls, lens—one universal and another for wide angle and zoom.

### HOW TO TAKE A GOOD PICTURE

- Hold the camera steady. If you are taking a picture of, say, a child, try and take the shot from her eye level. It gives a clearer image of the subject. To be more adventurous, you can change angles to highlight certain features later.
- Play around with light. Pictures are best taken in natural light. A sunny day is not the only time to shoot. Use your imagination to try other weather and light conditions.
- Use artificial light or flash when needed. Most cameras are equipped with an automatic flash option and some even have fill-flash setting (to light up only those areas of the picture that require more illumination). You can even use flash on a sunny day. Don’t move beyond your flash range (usually between four and ten feet).
- Use filters to impart mood or colour. A filter is placed in front of a lens to provide certain optical changes to enhance colour, reduce haze and glare, adjust contrast or add a variety of special effects. There are different types of filters. Some are clear and may also be used as a permanent lens protector. Others have coloured glass or are textured to provide different imaging effects.
- Ensure proper aperture (adjustable opening in a camera) and shutter speed while clicking moving subjects.
- Capture the right moment. Whether shooting a portrait or scenery, compose the shot before clicking.
- Some helpful web addresses are:  
<http://www.kodak.com/eknec>  
<http://www.airshowfan.com/guide-to-digital-ameras-3.htm>  
[http://www.bbc.co.uk/arts/apictureofbritain/how\\_to/](http://www.bbc.co.uk/arts/apictureofbritain/how_to/)
- Surf *amazon.com* for books on photography; Kodak’s *How To Take Good Pictures, Take Great Pictures (English)*—A Simple Guide, and *101 Essential Tips Photography (English)*.
- Buy an expensive camera only after you have mastered the basics.



The first day at school.

The first time you rode the bicycle.

The first crush you had at thirteen.

The first drama you got a part in.

The first day at college.

The first date you went on.

The first kiss.

The first time you proposed.

The first job interview.

The first board meeting you addressed.

The first day after retirement.

*Butterflies* never retire.

The first click of the mouse. [www.harmonyindia.org](http://www.harmonyindia.org)



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## Sound and fury

*Blood Brothers: A Family Saga*

By M J Akbar

Roli Books

Rs 395; 346 pages

At their core, journalists are storytellers. With space, they are raconteurs. When they have little, they are stingy wordsmiths, chiseling thought and alphabets to minimum space and maximum effect—for news, commentary and opinion. The tragedy, more so in India, is there are more abusers of the word in media than practitioners. The stars now largely belong to cosmetic, overly loud television. Barring a few notable exceptions, in print, like television, presentation is generally hackneyed, tired, gutless, devoid of conviction and controlled anger so essential to good journalism. MJ Akbar is an exception.

Iconic in modern Indian journalism, MJ delivered police brutality – the Bhagalpur blindings – to the world in the once formidable weekly *Sunday*. He then spawned many future editors and opinion makers with *The Telegraph*, a newspaper still counted among the best in India. His turn with *The Asian Age* is relatively tepid, but that perhaps created space for books, among these a superb biography of Nehru and fledgling India; a scalpel through Kashmir; and a look at religious divide that an academic like Samuel Huntington does with great bombast but MJ executes with knowledge of a life deeply lived and observed.

This CV has a purpose, as it almost wasn't. Prayaag, a Hindu boy orphaned by famine in Bihar, nearly died of hunger in eastern India before reaching grotty Telinipara and being saved by a kindly Diljan Bibi and her poor teashop owner husband, Wali Mohammad. Prayaag morphed into Rahmatullah in gratitude and comfort of renewed family. In time and after fervent prayer came his son, Akbar Ali, among the first to speak English and hobnob with sahibs at Victoria jute mill. And then, Akbar's son Mobashar—Moby of Calcutta Boys School aka MJ, free of Telinipara and yet proud of a resolute and dignified Bihari Muslim family's collective journey.

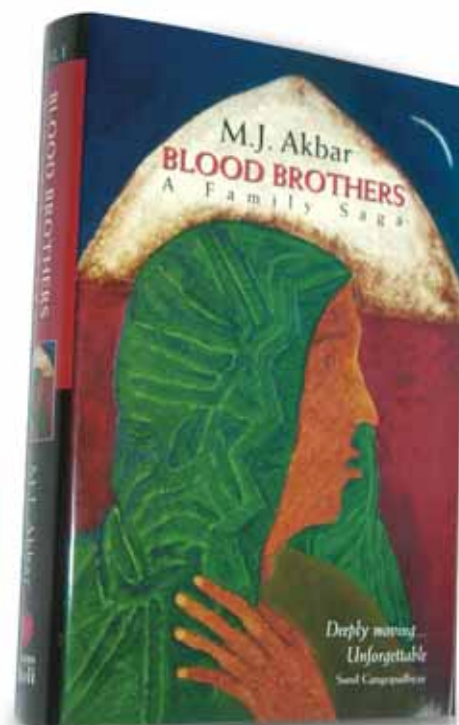
*Blood Brothers* is about a slice of that life. It is nowhere defined as an autobiography, family

history, social commentary, narrative non-fiction, or fictionalised reality. It is all and none, as MJ weaves a simple, gripping story as noisy as the spine of the book and as colourful as its cover. 'My grandfather died while I was playing on his chest, that was my first stroke of luck,' begins the tale. 'My elder aunt, dark, wise, and hunched against her corner of the courtyard, promptly declared that his soul, seething with miracles, had passed into me.'

There are some journalistic quirks, such as the need to explain every mood and background, and in minute detail launch into translation of Sufi context and Parvati's rage. This brief tedium in every other chapter, however, is compensated when the commonplace cast of characters at Telinipara and the world around it come alive because of it. The dwarf labour leader who befriends Rahmatullah, the roaming Sufi who elegantly conspires to save Telinipara from rioting, stubborn Hindu and Muslim friends who prefer peace at the cost of personal tragedy, the churn of Independence India, the evolution of modern political thuggery—these are woven into *Blood Brothers* with calm detachment that in turn amuses, enlightens and angers.

Tiny Telinipara, a few twists of the Hooghly River north of Kolkata, isn't languid Malgudi or Mussourie. MJ's temporal fief seethes with life. As always, he delights in the real world.

—Sudeep Chakravarti



Courtesy: OXFORD BOOKSTORE



## BOOKSHELF

## Silver sleuth

*The Page 3 Murders: A Lalli Mystery*

By Kalpana Swaminathan

India Ink/Roli Books; Rs 295; 287 pages

Finally, an Indian cloak-and-dagger tale starring a stylish, silver-haired 63 year-old! Lalli, Mumbai's own Miss Marple, is a novelty among the glamorous young detectives who are more often seen at state-of-the-art forensic labs than actually solving the mystery. A tough, retired-but-not-quite-retired top cop, she reads Hans Gross' *Criminal Psychology* by way of light entertainment, and is called L R—Last Resort—Lalli by the Mumbai police. When we meet her, she's fresh from tracing a missing wife—"she was found in a truckload of fruit, evenly distributed in convenient bits between layers of Alphonso mangoes, ripening on her way to export".

The narrator is Lalli's 'niece'—her friend's daughter who moves in to live with her after a boyfriend meltdown, and she remains in the first person and nameless throughout. Both women arrive for a 'foodie' weekend at a seaside villa owned by a 'Page 3' regular.

Also present are a number of Page 3 people: a best-selling novelist, a jazz dancer, a broken hearted model, a fiery feminist with a dramatic past, a respectable wife, and an industrialist with a yen for horses. It should have been a great party—but there is murder on the menu.

Kalpana Swaminathan, a 48 year-old surgeon-author, fleshes out each character distinctly. For instance, Lalli's indecisiveness at shopping malls sharply contrasts with her precision on the crime scene. There's also a lot of attention to detail. Like the scene of the crime, Ardeshir Villa—an architect friend of Swaminathan drew it out for her, complete with interior decoration! The millennium banquet isn't entirely fictional either—it can actually be cooked. Indeed, Swaminathan mentioned in an interview that her friend Ishrat Syed tried all the non-vegetarian cooking, "and I did the vegetarian cooking".

There is no denying the influence of Agatha Christie on Swaminathan's writing, particularly the style of questioning suspects. The book's greatest strength, though, is that it races along, with the plot building up admirably—although a few loose threads at the end leave you a tad dissatisfied. Lalli will appear again in Swaminathan's next, tentatively named *The Gardener's Song*. It's time, perhaps, to say goodbye to Inspector Ghote.

—Teena Baruah

**FIRST HAND**

*Ananda Mukerji, 72, author of And Where, My Friend, Lay You Hiding?, speaks to Harmony on his first novel*

**Q** How did your book come about?

**A** This is my second novel. After retiring from my job as senior executive in an advertising firm, I had relocated to a Chennai-based advertising company in 1996. The company was undergoing an overhaul then. I managed to keep

myself occupied by writing. I wrote not one but four plots in the following two years and the second one turned out to be my first novel published in 2006.

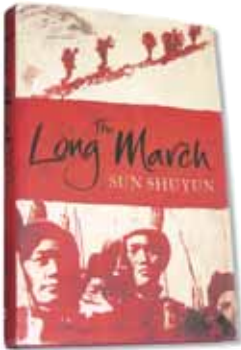
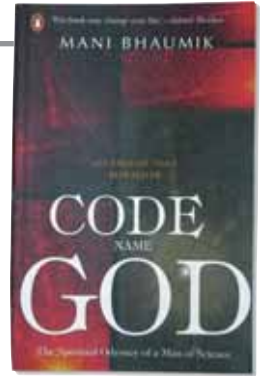
**Q** Is the novel autobiographical? The two main characters live and work in Allahabad,



HarperCollins;  
Rs 295; 264 pages

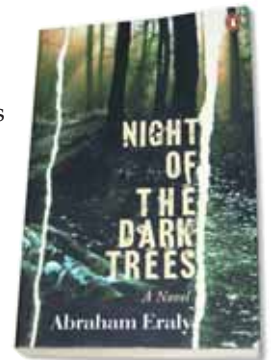
## BRIEFLY

A pioneer of laser technology that made LASIK (surgery to reduce dependency on glasses) possible, **Mani Bhaumik** looks for missing links between science and religion in **CODE NAME GOD** (Penguin; Rs 150; 222 pages). Bhaumik describes his book as a “spiritual odyssey of a man of science” to seek a ‘common source’ creating the cosmos. The journey of his own life progresses from a village in Bengal to colleges and institutes in India and the US. He acquires recognition, riches and many mistresses. Somewhere along comes the problem of plenty. That’s when his quest for the primary field of creation begins. In this fascinating book, Bhaumik quotes holy books and prophets who claim ‘God is One’ and refers to the quantum field theory that acknowledges the ‘one source’. His own ways to connect with the ‘One’ — meditation and healthy diet. Bhaumik does not define who or what ‘God’ is, though, leaving it to the reader to crack the code.



Only a few of those who participated in the Long March, the historic journey made by China’s beleaguered Communists in 1937, are still alive today. Dearth of first-hand accounts has led to the march being labelled by many Communist China’s ‘founding myth’ — it’s said that China’s then ruler Chiang Kai-shek made no more than a token effort to stop them and that the Communists themselves didn’t cover half the journey that was finally recorded. A few writers, though, have tried to retrace it. Film producer **Sun Shuyun** in **THE LONG MARCH** (HarperCollins; Rs 895; 302 pages), interweaves the memories of survivors with on-the-ground reportage to produce an effective narrative. Without trying to bridge the gap between myth and reality, Shuyun writes an insightful account of the ordeals suffered by the marchers, their pain and hopes. Each chapter is a survivor’s account. The myth endures.

Zeruba is an indulgent artist, looking for stability that only age can bring. Every now and then, he loses his focus in the swirl of events in his life. Therefore for his wife Aditi he is Zero baba. A philanderer herself, Aditi looks for unfound love in relationships with other men. **NIGHT OF THE DARK TREES** (Penguin; Rs 325; 337 pages) is historian Abraham Eraly’s first novel. From the author of *Emperor of the Peacock Throne*, a definitive biography of the Mughals, one expected mind over matter. But all that the reader gets is life experience of Zeruba and a travelogue of his village in Kerala and beach cottage in Madras. What shines, though, in *Night...* is detail and history of Jacobite Syrian Christians, who proudly claim descent from the few families of high-caste Indians converted by Apostle Thomas in the first century.



**Kolkata and Mumbai; cities you have lived in.**

**A** Writing is always autobiographical and never completely so. I have foraged for raw materials in the library of my memories.

**Q** Did you research on the three cities?

**A** I had always been fond of travelling. I have explored places in greater detail than those living there. I do not drive anymore but I still travel. I rely on my memory for the rest.

**Q** A full-fledged writer at 72...was it difficult?

**A** It was not difficult at all. I am fit and healthy for my age. I used to jog till I was 64. I go for walks now. I get up as early as 3 am, make my own tea and for my wife when she is not away visiting our children. I start writing from 4-4:30 in the morning and am at it till 11. I return to writing only the next morning.

**Q** When do we expect your next novel?

**A** It’s already with the publishers. I am working on the third one right now. I might rework my first unpublished novel after that. This is a new phase in my life-writing. ■



# When I'm 34

You may grow old faster than you think, says **Arati Rajan Menon**

**A**ge is not something that jumps out at you like a pop-up banner on the Internet. I mean, you don't spring up on the wrong side of the

bed one morning and get an epiphany: 'Jeez, I'm getting older.' It's much more gradual than that, a feeling that creeps up on you until you know it's time to smell the decaf.

Let's face it, when you're 30-something, old is a milestone that seems very far away. And if you're 30-something and on staff at a magazine like *Harmony*, it's initially surreal to read and write about things related to 'silvers'—the term 'old people' is the first thing you jettison when you start working here! Osteoporosis and cataracts, incontinence and knee transplants, arthritis and hypertension... in fact, it's easy to get smug and think, "I'm light years away from all this." But the way time flies, light years away could be just down the road. And I am already on the fast lane.

The signs are there. All those vodka-tonics that I can't put away so easily any more; the late night on the dance floor leading to a morning with two aching left feet that refuse to do my bidding; walking four floors up to the office when the elevator is on the blink and then panting for the next half hour; the sexy college guy with a backpack and the six-pack abs in the mall who bumped into me—ooh—only to say, "Sorry aunty." Ouch.

Here's another sign that I would have been foolish to ignore: I was trying on a pair of tight black pants that (I thought) did wonders for me when my eight-year-old daughter looked me up and down a couple of times and pronounced: "Mommies shouldn't wear clothes like that." Double ouch. But it's not all quite so brutal. Getting older has its upside. Definitely. For

one thing, I've finally got to know myself, what I'm capable of, my strengths and, yes, my weaknesses. I also know the worth of others around me—my partner, family, friends, colleagues.

The days of rose-coloured glasses on my eyes and stardust inside them may be over—that, I must confess, happened a long time ago—but they have been replaced by a life brimming with tangible goals both personal and professional, firmer convictions, lasting bonds and self-esteem. It is a life crafted on the basis on experience, not mindless excitement.

Everyday living is not a drink of water any more—bottoms up, mate, over in a trice—but a glass of fine wine, to be sampled with care, savoured, the aftertaste lingering well after the last sip. And perhaps it is no coincidence that wine (red, of course, and just one glass) is slowly supplanting the vodka as my sundowner of choice.

I've come to terms with this changed frame of reference; for whatever it's worth, I've even begun to embrace it. When the teenager next door showed up on the road with a short skirt, I was the first to tut disapprovingly. And when my mom makes uncharitable references to 'the younger generation', I find myself nodding in agreement almost unconsciously. There's empathy there, a connection that's taken a long time coming.

The days of  
rose-tinted glasses  
on my eyes and  
stardust inside them  
may be over

Last year at a dance in Mumbai, I watched a lovely couple in their 70s jive their hearts out. Turning to my husband, I said: "That's a *Harmony* moment." He nodded and we continued to watch the couple for the next 10 minutes with indulgent smiles on our faces. It's the same smile my daughter sports when she sees my husband and I dancing together. And strangely enough, I kind of like it. ■

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Arati Rajan Menon, 34, is senior writer, *Harmony*



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# Death of values

Shrinking family ties lead to weak value system, says **Amita Malik**

For those of us who live in the capital, these are very disturbed times. The alarming Rahul Mahajan case has raised several timely questions about the role of elders—call them silvers if you prefer—in what is happening to the youth, especially of the middle classes. Most people blame it on the surfeit of money going around, and even more on the way pampered brats, as we like to call them, not only enjoy it but flaunt it in our faces. The very thought of a young man rolling up his heroin in a 500-rupee note to snort the drug is not only revolting but almost obscene.

Let me illustrate the way this excess money, which no one takes the trouble to hide, creates doubts about how we are bringing up our children. A colleague of mine from TV goes everyday to a well-known sweet shop in Bengali Market for its famous samosa. Nearby is a famous public school, well known for the way teenagers without driving licenses drive themselves to school. A boy of about 12 came in with a girl of about 10 from that school. The boy ordered two ice-creams and when the waiter brought the bill for Rs 40, the boy handed over a 100-rupee note. When the waiter brought the change, the boy said: "Keep the change." My friend was horrified and walked over and whispered to the boy, "You don't have to tip so much; just Rs 5 will do." The boy replied: "You keep out of this aunty, my mom gives me Rs 500 a day as pocket money." Well and truly snubbed, my friend retired hurt.

In this case, I plainly blame the parents. Because this is symbolic of the way that parents who have no time for their children try to get rid of their guilt. Not just working mothers who go to office to supplement the family income or pursue professions

for which they are highly trained. But women who are not working but spend all their time at kitty parties, cocktail parties and manoeuvre to get on to 'Page 3', which now costs upwards of Rs 5,000 to have your name and photo in. They hardly see their children and expect them to look after themselves with the aid of generous pocket money.

This brings me to another vital point: the break-up of the joint family, the sad state where couples with small flats in metropolitan cities cannot keep their old parents with them. Because grandparents used to be the most stabilising factor in family life. Endless elderly people, some distinguished in public life, have stated on the pages of *Harmony* and elsewhere how comforting it is for them to have grandchildren. Finance Minister P Chidambaram, for instance, has confessed how he always takes time off from his official visits to Chennai to spend some time with his little granddaughter. Alas, not all grandparents have the inclination to keep in touch with their grandchildren. And those who have, are too cut off.

**The very thought of a young man rolling up a 500-rupee note to snort the drug is revolting**

In fact, it is usually the elders of the family who have the time and inclination to encourage moral and family values in children. And the last thing they do is buy off the children with money. I know of wealthy families where ostentatious habits about money are discouraged, where the value of money is instilled in children by their elders who have earned it by hard work and where everything, from good

manners to good habits, is taught by older people who are, in turn, able to get both the respect and the affection of the children.

It is up to us silvers to give thought to what is happening to family values. India's moral, cultural and social values are impeccable, which is why the rest of the world respects us and which is why India produced Mahatma Gandhi. Let us not forget that. ■

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



## H PEOPLE

## 137 NOT OUT

He lives with 70 family members, has seen the sixth generation of his family and received pension for the past 65 years. Meet **Habib Miyan**, 137, the oldest man in India. On 20 May, Habib cut his birthday cake at his home in Jaipur amid hundreds of well wishers. Efforts are now being made to enter his name in the *Guinness Book of World Records*. According to Chuttan Miyan, Habib's 65 year-old grandson, the publishers will soon send a representative to Jaipur to authenticate his grandfather's age. Habib, a clarinet player with the army band of the erstwhile princely state of Jaipur, retired from the Jaipur State Forces Band in 1938. Though he lost his eyesight half a century ago, he claims that he does his daily chores himself. "I don't take medicines and I like to eat anything put before me," he says. His dream: communal harmony in the country.



## BROKERING A DEAL

Indian Space Research Organisation (ISRO) chairman **Gopalan Madhavan Nair**, 62, has helped revive an old relationship with National Aeronautics and Space Administration (NASA) by brokering an agreement on carrying scientific instruments abroad *Chandrayaan I*, India's mission to the moon. The agreement was signed after two years of discussions with NASA. The NASA-ISRO relationship had grown cold after India's supposed lean towards the Soviet Union. The signing of the agreement is perceived as a major breakthrough as the two space organisations are working together after 43 years—NASA had helped build the Apache, the first rocket that India launched into space in 1963.

## CUP OF LIFE



Here's a goal the Chatterjees have managed to score for the past 24 years—watching the World Cup live! Diehard football enthusiasts **Pannalal Chatterjee**, 73, and his wife **Chaitali**, 63, save a portion of their pension money every month to attend the football tournament that takes place every four years. They spend sparingly just so that they make it to the World Cup. Their first trip was to Spain to watch the 1982 World Cup. In following years, they went to Mexico, Italy, the US, France and Japan. They left for Germany on 22 June.

## BIRTHDAYS



Founder of *Playboy* magazine **Hugh Hefner** made an 80th birthday appearance at the Cannes film festival in France on 25 May with three girlfriends. "Turning 80 is very nice when you consider the alternatives," announced Hefner. "Eighty is the new 40." But he had

to acknowledge that two years ago he was in Cannes with seven girlfriends (which is better than three).



Singer and songwriter **Bob Dylan** turned 65 on 24 May. On a radio show commemorating his birthday, the legendary singer confessed about his secret love for baseball, even belting out a cappella, the game time anthem *Take me out to the ball game*.



Guitar maestro **Les Paul** celebrated his 91st birthday on 12 June on stage performing with his band. The five-time Grammy Award winner and member of the Rock and Roll Hall of Fame is the inventor of the solid body electric guitar and the pioneer of multi-track recording.



At Sir Sean Connery's behest, the original Bond girl **Ursula Andress** celebrated her 70th birthday in Scotland on board the Royal Yacht Britannia. Andress starred in the first Bond film *Dr No*, in an iconic scene emerging from the waves wearing a white bikini.

## VISITORS

### 5-11 JUNE

**Who:** Major General Said Bin Nasser Bin Sulaiman Al Salmi, Commander of the Royal Army of the Sultanate of Oman

**Agenda:** To broker continuous bilateral cooperation in the defence sector between India and Oman. To visit Jammu and Kashmir, the Para Training School at Agra, the Ammunition Factory at Kirkee and other training establishments in Ahmednagar and Devlali.

**A first:** The Major General became the first Army Chief from the Islamic nation to visit the Line of Control in the Kupwara of Jammu and Kashmir where he was briefed about the prevalent insurgency situation.



### 6-9 JUNE

**Who:** Girija Prasad Koirala, 84, Prime Minister of Nepal

**Agenda:** Dubbed as a goodwill trip to strengthen bilateral ties, Koirala discussed the rebuilding of Nepal's shattered economy and reviewed the air service agreement with India with the aim of scrapping existing restrictions on air-seat allocations. The ageing prime minister, who cancelled his visit to Bangkok for a medical check-up and chose to come to India instead, got Rs 1,000 crore (\$ 21.7 million) aid from India.



### 14-19 JUNE

**Who:** Shaikh Sabah Al-Ahmad Al-Jaber Al-Sabah, 77, Emir of Kuwait

**Agenda:** To ink three agreements—Double Taxation Avoidance Treaty, Agreement on Drugs and Narcotics and Agreement on Cooperation in Culture—and discuss investment options in petrochemicals, construction, urban development and industry in India as well as Indian investments in Kuwait. The Emir also visited Mumbai to interact with Indian business leaders.





## MILESTONES



**Nominated.** **Shashi Tharoor** as a candidate of UN secretary-general's post by India. Tharoor, 50, an Indian national, is a well-known writer and has worked with the UN since 1978. If elected, he will be the youngest secretary-general of the world body.



**Awarded.** The Sahitya Shiromani Samman to lyricist **Gulzar**. The award, presented by the Hindu Urdu Sahitya Committee, consists of a cash award of Rs 25,000, a shawl and a citation. The award was presented on the occasion of the 17<sup>th</sup> literary festival.

## IN PASSING

Austrian composer **Gyorgy Ligeti**, 83, gained popularity after director Stanley Kubrik used a part of his *Lux Aeterna* composition in the film *2001: A Space Odyssey*. Ligeti is known as the inventor of a new technique which he called "micropolyphony". It focused on texture and musical colour, transcending concepts such as harmony, melody and rhythm. Kubrik used Ligeti's *Musica Ricercata II (Mesto, rigido e cerimoniale)* as the theme for 1999's *Eyes Wide Shut*—his final film. Ligeti passed away on 12 June.



Grammy winning keyboardist **Billy Preston**, 59, was often called the "fifth Beatle" for playing on the *Get back/Don't let me down* single with The Beatles. Apart from solo hits like *Outta space*, *Will it go round in circles* and *Nothing from nothing*, he also played with Little Richard and Ray Charles, the Rolling Stones and Eric Clapton and wrote the Joe Cocker 1974 classic *You are so beautiful*. Preston received a kidney transplant in 2002, which failed. He passed away on 13 June.



Actor **Huda Sultan**, 81, was a pioneer of Egyptian cinema, with notable films like *Imra'a Fil Tareeq* (A Woman in the Road), *Shai Fi Sadri* (Something in My Heart) and *Al Ikhtyar* (The Choice). Her first film was *Sit Al Husin* in 1950. Around the same time, she met and fell in love with the late Egyptian actor Farid Shawki. They eventually married. The couple acted together in numerous films. Besides acting, Sultan sang most of the songs in her films. She died of lung cancer on 5 June.

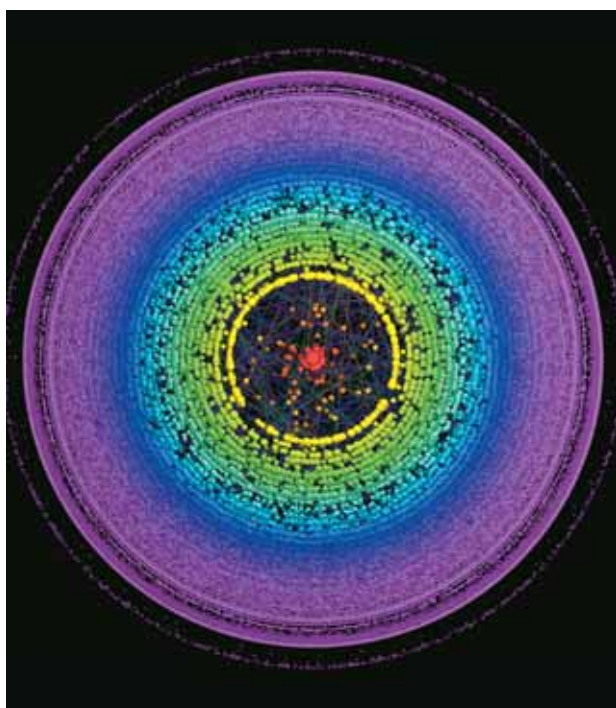


Described as the most colourful and controversial leader in Irish history, four-time premier **Charles Haughey** was one of the founding architects of the Northern Ireland peace agreement. He was first elected to the Irish parliament in 1957. His 30 year-long political career ended in 1992. Haughey, 80, passed away on 13 June after a long battle with cancer.





## SAY IT OUT LOUD



When I took office, only high energy physicists had ever heard of what is called the Worldwide Web. Now even my cat has its own web page.

— *Former US president Bill Clinton*

On the Internet, nobody knows you're a dog.

— *Cartoonist Peter Steiner*

We've heard that a million monkeys at a million keyboards could produce the complete works of Shakespeare; now, thanks to the Internet, we know that is not true.

— *Computer scientist Robert Wilensky*

The Internet is like alcohol in some sense. It accentuates what you would do anyway. If you want to be a loner, you can be more alone. If you want to connect, it makes it easier to connect.

— *Technology editor Esther Dyson*

My favourite thing about the Internet is that you get to go into the private world of real creeps without having to smell them.

— *Comedian and illusionist Penn Jillette*

## THE WORD IS OUT

New terms that have made their appearance in newspapers, magazines, books, websites and other recorded sources



**soccer leave** *n.* Time off from work or other responsibilities to watch soccer, particularly a

major tournament such as the World Cup.

**Example:** "You've got maternity leave, you've got paternity leave and you've got **soccer leave**," said Peter Odle, who runs the company Urban Expeditions. "Diehard fans will be there for the early games; probably skipping school, probably skipping work, probably calling in sick."

— *Oliver Moore, "Fans stake out turf to view World Cup", The Globe and Mail, Toronto, 26 May 2006*

**social jet lag** *n.* Tiredness and disorientation caused by forcing one's body to sleep at unnatural times because of work commitments. Also: **social jet-lag**, **social jetlag**.

**Example:** Long working hours leave more than half of us in a state of permanent jet lag, says research. Those trapped in an office during daylight hours are unable to reset their body clocks. This means they cannot adapt to early-morning starts or late nights and spend their days in a state of grogginess.

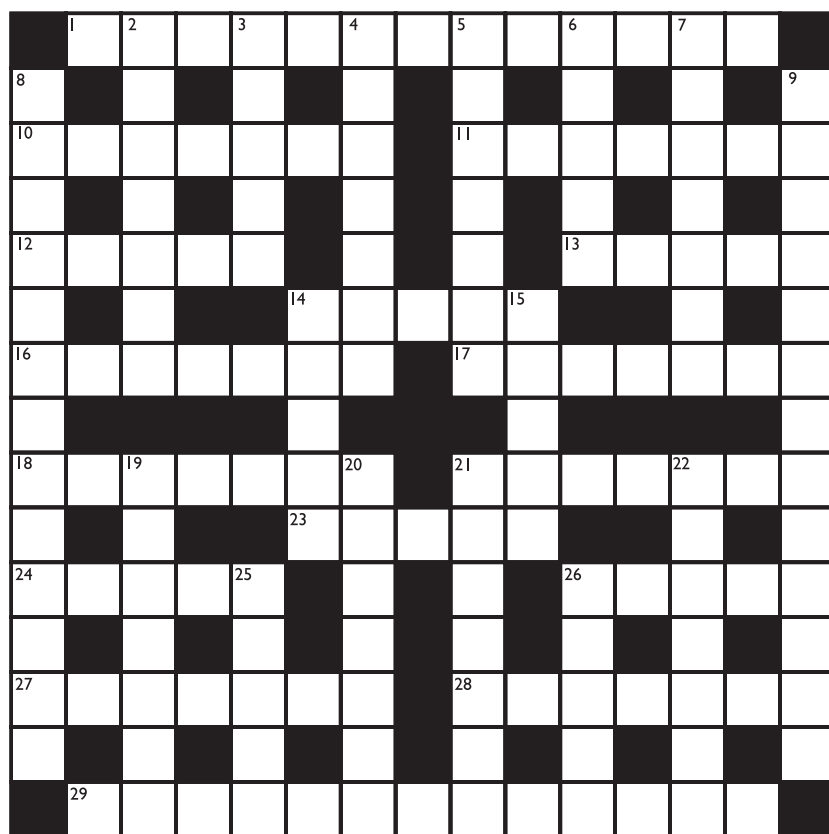
— *"Work can be tough", The Sunday Times, London 1 April 2006*

**startup artist** *n.* A person who specialises in creating new businesses.

**Example:** During the next 90 minutes, Gore had plenty to say about thinning polar ice caps, shrinking glaciers, rising carbon dioxide concentrations and spiking temperatures. The audience was filled with Silicon Valley luminaries and a cross section of CEOs, **startup artists**, techies, tinkers, philanthropists, and investors of every political and ethnic stripe.

— *Karen Breslau, "The resurrection of Al Gore", Wired, California, 1 May 2006*

## HEADSTART



## EXCLUSIVE HARMONY CROSSWORD 22

By Raju Bharatan

## ACROSS

- 1** In which Mino Masani's Our India is to be daintily spotted, somewhere between the 140th and 150th places! (5 8)
- 10** Champion first half unfolding before Thackeray Valley (7)
- 11** With every other old flame, a hang-up still? (3 4)
- 12** Those who employ ruses (5)
- 13** Way of observing a six we rewound (1 4)
- 14** Set offering rear view of ad in love, actor-director Ms Lupino

in action? (5)

- 16** In the capital of Denmark, Ira's for TT player Iengar & ace lawyer Jaisingh (7)
- 17** Mel piercing heart of the stoat (7)
- 18** Sai's son as Jackie's hub (7)
- 21** Denis Compton was at home striking out for this team as for Middlesex (7)
- 23** The model pre-war car (5)
- 24** Claim of certain crossword compilers teaming up and yet failing to rise? (2 3)
- 26** Flat-bottomed boat as the one who jumped over the moon (1 4)

**27** ...*khush hua* (7)**28** The one on eternal TV policing duty? (7)**29** Dilip Kumar as Lear? (4 2 7)

## DOWN

- 2** Goal-scoring could so depend in World Cup Football (2 1 4)
- 3** Our ears have Les embracing Bo upset (5)
- 4** Game pursuers they are, fans surrounding Landing Craft Officer (7)
- 5** Not a soccer team in the Cup-run any more? (7)
- 6** Character actress all honey to start with? (5)
- 7** Rahul Mahajan did in the TV moment that mattered (4 3)
- 8** Calibre of dual-sporting performer Bengal needs if Sourav Ganguly's India is to excel at football and cricket alike (1 5 7)
- 9** How tellingly, on the screen, Robert Donat argued his case to pull this lad out of that jam! (3 7 3)
- 14** Part of desert where the moon never changes shape? (5)
- 15** General Palindrome? (5)
- 19** I age going up ass coming down iron-tipped spear (7)
- 20** What our selectors made Sourav do by giving him a long rope (4 3)
- 21** Married lover (7)
- 22** Grown-up without issue? (2 5)
- 25** How exams encourage our youth (2 3)
- 26** No cricket umpire is compared to David Shepherd (2 3)

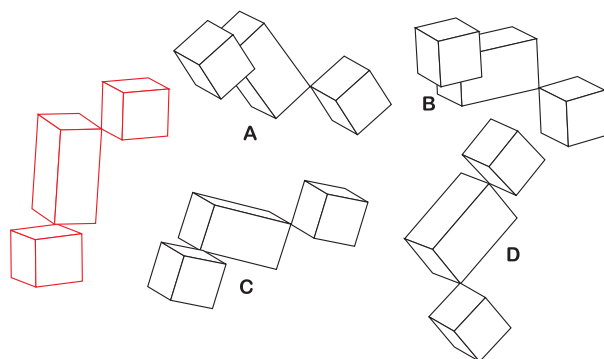
For answer, see Page 81

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

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

# BRAIN GYM

## MINDBENDERS



1. Which of the four black shapes is identical to the red one? There may be more than one duplicates.
2. James said that he was born on 29 February 1900. What birthday will he celebrate in the year 2000?
3. A man bought a bike for £20 and gave the bike dealer a cheque for £30 to pay for it. The bike dealer persuaded a shopkeeper to change the cheque for him and the buyer, having received his £10 change, rode off on the bike and was not seen again. Later, the cheque was found to be valueless and the bike dealer had to refund the shopkeeper the amount he had received. The bike dealer had bought the bike for £10. How much did the bike dealer lose altogether?
4. Punctuate this sentence: Kevin while John had had had had had had had had had had a better effect on the teacher.

Courtesy [www.brainbashers.com](http://www.brainbashers.com)

## Solutions

1. B
2. James was lying, 1900 was not a leap year.
3. £20
4. Kevin, while John had had "had", had had "had had". "Had had" had had a better effect on the teacher. To explain in more detail: John had had "had"—as in John previously had "had" as his choice. However, Kevin had had "had had"—as in Kevin previously had "had had" as his choice. "Had had" had had a better effect—as in "had had" managed to achieve a better effect.

## IQ CHALLENGE



1. A saying indicates that you should not exchange me while passing over a type of body of water. A homophone of me suggests a husky voice. What am I?
2. Most Fleeks are Grobs and most Grobs are Diors. Which of the following statements are definitely true? More than one answer can be true.  
All Fleeks are Diors  
Most Fleeks are Diors  
Some Fleeks are Diors  
None of the above statements are definitely true
3. Combine four of the two-letter pieces that follow to make a word that can mean both 'MARSH' and 'A DIFFICULT SITUATION': LA MG AG TE QU ER ND MI RE GH
4. My first is in MEAT, but not in FEET  
My third is in SNARE, but not in PRAYER



HEADSTART

BRAIN GYM

My fifth is in SPORT, but not in SPIRE  
My seventh is in YOUR, but not in WAR  
I am entirely in LABYRINTH  
What am I? (Warning: This is a tricky one!)

- 5. I mean WILLFUL. Read my last four letters backward and you have a word that means PULL. What am I?
- 6. What five-letter word can be written beneath these letters so that each 'column' forms a three-letter word, read from top to bottom? This would result in a total of five three-letter words.

B M L I R  
A O A L U

Solutions

- 1. The saying referred to goes "Don't change horses while crossing a stream". The answer is HORSE and the homophone referred to is HOARSE.
- 2. None of the above statements are definitely true. Most Fleeks may be Grobs but the number of Fleeks in the entire Grob population may be very small. Even though most Grobs are Diors, there is no guarantee that any of the Grobs that are Diors also happen to be Fleeks.
- 3. QUAGMIRE
- 4. The answer is MINOTAUR. The last statement that "I am entirely in LABYRINTH" refers to the Labyrinth in mythology that was built by Daedalus, and which the minotaur lived in until slain by Theseus.
- 5. FROWARD. Another good answer, found by a site visitor, is WAYWARD.
- 6. B M L I R  
A O A L U  
N O B L E

Other correct answers are AMPLE, AMBLE, GABLE and MAPLE.

SUDOKU FOR YOU

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

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

KOFFEE WITH KAKURO

	16	32					15	4	
	17					10			
				3	16				
	13			14					
		32	4						
		20					15		
		10			4				
				4					
		17		6					
				11					
		16							
	7	17						17	
	30					14			
	10					12			

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

## TRAINED TO CARE

Ravi Samuel, cognitive behavioral therapist can be contacted at **The Clinic**, 26/1 Arcot Street, T.Nagar, Chennai - 600 017, Tamil Nadu, India. Phone: 0-91-44-2433 7439 [www.urclinic.com](http://www.urclinic.com)

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# 16



Jaisingh) --- IN(D)/Ira's, D as the capital of Denmark; 17 ERMELIN -- er(Mel)in (*ermelin* is original spelling of *ermine*, meaning the *stoat*); 18 Onassis (*Sai's son*, 7 letters of *Onassis* rearranged); 21 Arsenal; 23 Skoda; 24 We set; 26 a scow (as/cow --- idea of *The cow jumped over the moon*); 27 Mogambo; 28 Ribeiro; 29 King of Tragedy

## DOWN:

2 on a head; 3 LOBES: L(OB)ES – *Les embracing Bo* upset ; 4 FALCONS: fa(LCO)ns, LCO standing for *Landing Craft Officer*, falcons are used as aids in pursuit of game; 5 outside -- out/side; 6 Beena (*Bee/na*); 7 look ill; 8 a Chuni Goswami; 9 *The Winslow Boy* (name of the Robert Donat British film classic); 14 Oasis (*O/as/is – the moon never changes shape*); 15 ARORA – General, reading ARORA (*Palindrome*) the other way too; 19 ASSEGAI: *Ass/egal/I – I age* going up *ass* coming down; 20 skip off; 21 admirer (7 letters of *married* rearranged); 22 no child; 25 to mug; 26 as big

## MAGIC IN THE AIR

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# 54



## Krishna Orchard Resort

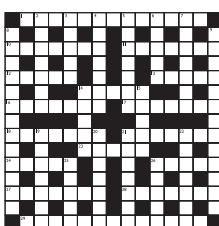
**Tariffs:** Duplex Family Room for four persons: Rs 3,550; Deluxe Double Room: Rs 1,950.00; **Address:** Krishna Orchard Resort, PO Sarga Khet-263132; Dist Nainital, Mukteshwar (Uttaranchal); Tel: 91-05942-286292

## EXCLUSIVE HARMONY CROSSWORD 22

### ACROSS:

1 World Football; 10 CHAMBAL – *Cham* (first half *champion*) unfolding before *Bal* (Thackeray); 11 The Moth; 12 users (5 letters of *ruses* rearranged); 13 a view – *a vi* (six)/*ew* (*we* rewind); 14 ONIDA: ON/IDA -- actor-director Ms (Ida) Lupino in action, *ONIDA* offering rear view of *ad in O* (love); 16 Indiras (of Indira Jengar & Indira

# 79



## SOLUTIONS TO SUDOKU

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

# 80

## SOLUTIONS TO KAKURO

	16		32					15	4
17	9	8				3	16	9	1
13	7	6		32	4	14	1	4	6
		20	4	5	3	2	6		
	10	5	4	1		4	3	1	
	17	9	8		6	3	1	2	
7		17		16	6	4	1	2	3
30	6	8	9	7				14	5
10	1	9						12	4



TEXT: AMITA AMIN-SHINDE; PHOTO: SAMIR PATHAK

**“I travel to interiors of Gujarat and Maharashtra to narrate the Gandhi katha only on invitation. I am happier when I get an invite from a non-Gandhian institute. It feels good to know that people are, after all, interested in knowing about the real Gandhi.”**

*At 82, Narayan Desai's Gandhian ideologies continue to sustain him. He spins the charkha for an hour every day, wears self-spun khadi, and has written over 50 books on the Mahatma, including a four-volume biography, Maru Jeevan Aeji Mari Vaani, in Gujarati. For research, he read his Gandhian father Mahadev Desai's diaries, diaries of Pyarelal (Gandhi's chief secretary in his later years) and over 200 books on Gandhi. Soon after Maru Jeevan's release in 2003, Desai decided to introduce Indians to the “real Gandhi” through katha. Desai's katha, interspersed with narration, songs and music, is laced with personal anecdotes picked up from Maru Jeevan. Desai's only condition to accept an invitation: the organisers should provide him with musicians. He sends cassettes of previously recorded katha to musicians to familiarise them with songs written by him on Gandhi's life experiences. Desai says he does this in hope that musicians would go and share it with others. Recently, he visited Jaipur for a 7-day katha rendition.*



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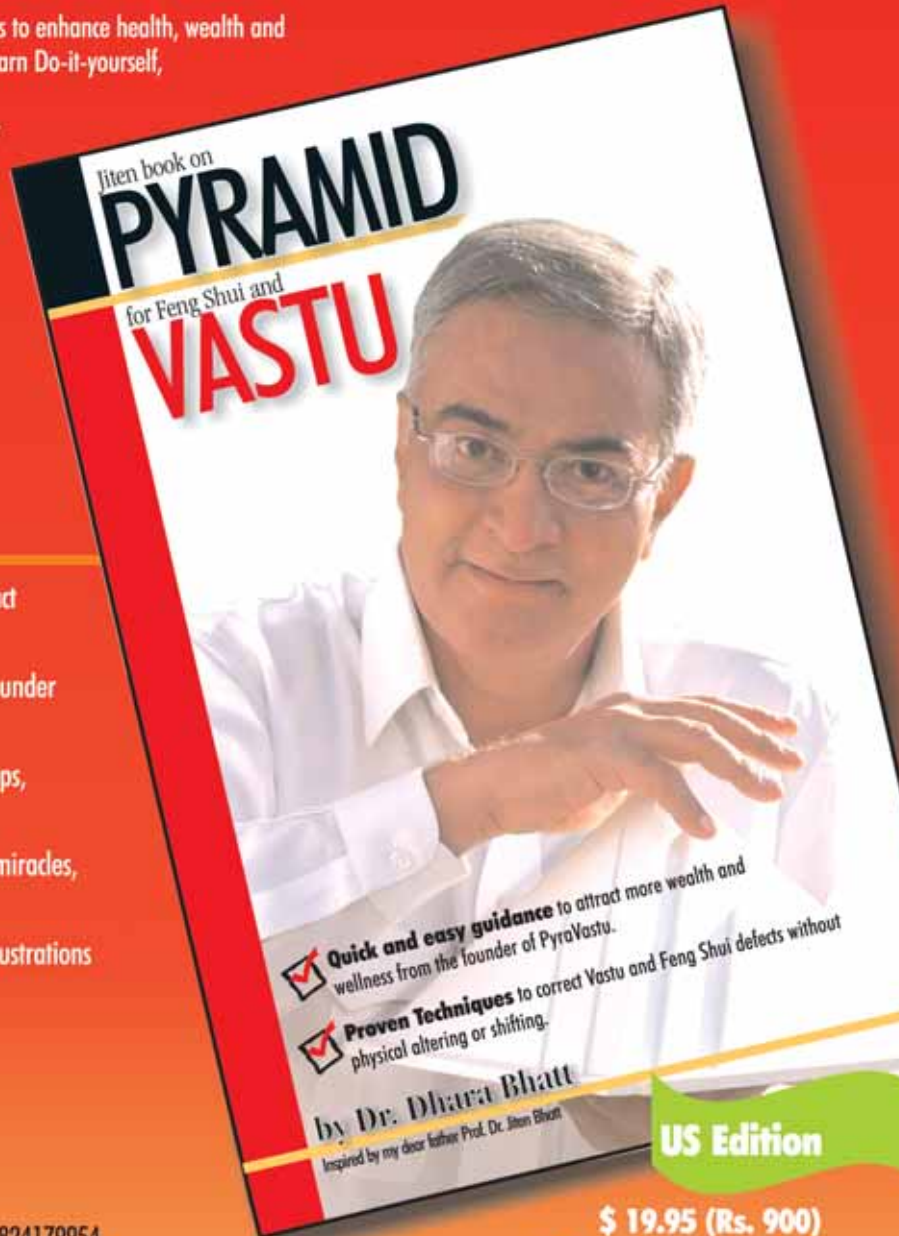
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