JAIPUR - KALWAR ROAD

Rs. 15.35* Lac onwards

"Dignity is Life!"

At Ashiana UTSAV, you will always live with Dignity!

- Conveniently Located on Kalwar Road just 25 minutes away from MI Road
- Activity & Club-life with like minded people
- Conveniences like Dining, Shopping etc.
- Medical facilities with Doctor and 24 hrs Ambulance
- 24 x 7 Security with Emergency Response System
- State-of-the-art maintenance
- 600 Ashiana Utsav families in Bhiwadi

LAUNCHING SOON at Lavasa (Pune) & Lucknow - Registration Open

SMS ‘AUJ’ to 56677

In Association with

Ashiana Manglam Developers:
JAIPUR: 604, Apex Mall, 5th floor, Lal Kothi, Tonk Road, Jaipur. Ph: 0141-40 20 400, 098280 23760;
DELHI-H.O.: Ph: 011 - 4265 4265, 098107 36565 E-mail: jaipur@ashianahousing.com Web: www.ashianautsav.com

TRY BEFORE YOU BUY - TRIAL HOMES AT ASHIANA UTSAV, BHIWADI. CALL: 099833 30688
DELHI - NCR (BHIWADI) | JAIPUR | LAVASA (PUNE) | LUCKNOW
I connect

PURSUE A PASSION

Last month began on a very exciting note for me. From 6-11 June, renowned auction house Christie’s held a special viewing of 32 artworks from The Tina and Anil Ambani Collection in London in collaboration with wealth management firm Barclays Wealth. Further, 12 artworks from Harmony Art Foundation were auctioned at Christie’s to raise awareness about the foundation and funds for its activities. Both events were extremely successful and, most important, evoked a great interest among international art lovers in the diversity and virtuosity of Indian art.

I must confess that I never consciously set out to build a ‘collection’; it evolved naturally from a passion for creativity in myriad forms. And I have been blessed enough to have had a career and life that allowed me to indulge this passion. Nevertheless, I wasn’t a celebrity or corporate wife when I bought my first work of art. It was actually very early on, when I was yet to make a mark as an actor. I saw an abstract study of a woman with a red vermilion mark on her forehead, and was enthralled. I still have that painting and it remains extremely precious to me—not just for its appeal but for the fact that it inspired a love for art that has become a lifelong engagement.

Indeed, if there’s one thing I’ve learnt over the years, it is the importance of finding something you love and pursuing it with all your heart. That’s exactly what designer Ritu Kumar, on our cover this month, did. Her love for Indian textile traditions led her on a crusade to seek out craftsmen in remote villages, revive long-forgotten techniques and translate them into wearable, contemporary garments. And that love continues to drive her even today—despite the influx of international brands in the country, she insists on an Indian handwriting in whatever she does.

Where will your passion lead you? It’s time to find out. As Harmony reminds you every month, this is your moment. With the 9-to-5 grind behind you and your children having flown the nest, there’s no time like the present to follow your dreams.

We all have inner desires, a subconscious yearning to do something that we put aside owing to a lack of time or opportunity. Don’t let your dreams wither away—it’s never too late to start something, to enrich your life. Whether it is travel or literature, painting or poetry, community service or winemaking, listen to your soul. And let your spirit soar.

Tina Ambani
SBI Reverse Mortgage Loan for Senior Citizens.

A loan scheme in tune with your financial requirements at 60

Thanks to Reverse Mortgage Loan, you can now maintain your lifestyle. You can get cash against property to lead a safe and secure life.

- Min. age at entry - 60 yrs
- Max. loan period - 15 yrs
- Options of receiving payments - periodically or in a lumpsum
- No EMIs
- Remain Home Owner throughout your life.

Please contact nearest SBI branch or call 1800 112211 (toll-free)

www.sbi.co.in
column one

There may be possibilities we don’t know about. It’s for us to look for them and broaden our choices—the reason why we chose Ritu Kumar for the cover this month. No one can take away the fame and fanfare that surrounds her. The designer could have relaxed and reaped the rewards of innovation in fashion, but the 63 year-old chose to walk with the times, listen to the young voice of her son Amrish and launch a perfume that’s as earthy as her personal charm. Read “India’s LABEL” for a slice of Kumar’s fundamentals of fashion and life.

Bomi Hormusji Patel (“Change is Growth”), a resident of Pune, opened up to an all-new life after selling his automobile parts business at the age of 63. All he had to do was look next door where his son had rented a plot to run a nursery. In the past three years, he has become valuable to himself. He has shed baggage, learnt a new skill and enriched his life. Hesitation could lead you to the end of the road. Banish it, like Katy Mody did. The sexagenarian took a course in computers at Harmony Interactive Centre three months ago, and it took her three hours to set up two email accounts and download and use video-chatting software called Skype at the Harmony office. “Skype Smart” tells you about her experience.

Elsewhere in the magazine, there are pointers to combat signs of loss of memory, advice on skin problems during the rainy season, dos and don’ts after bypass surgery, and a travel advisory for Hyderabad. We promise to add value to your life with our recommendations.

— Meeta Bhatti

Bravely blocking out the sad part of one’s life, whatever its magnitude, coupled with an appreciation of its redeeming features is the key to contentment. A beautiful epitome of this philosophy is a 70 year-old woman I have known for some time. She has been bedridden for many years, crippled after a fall owing to osteoporosis. Before she turned into an invalid, her active lifestyle was a source of amazement and inspiration for everyone who knew her.

When I met her recently, she was cheerful as always. Watching my ill-concealed sadness at her state, she assured me, “Don’t worry, dear. I am as much in love with life as before. By the grace of god, my faculties are still functioning not too badly for my age. What if I cannot walk? I can while away my time chatting with whoever I come across, listen to my favourite music, read and watch TV. After all, how many people enjoy the luxury of being attended to round the clock without having to budge an inch from bed?”

This example of optimism brought a smile to my lips. I think the never-say-die spirit displayed by this octogenarian is worth emulating—especially by those who wallow in self-pity when suffering from ordinary age-related ailments.

GIRJA RAO
New Delhi

I am a regular reader of Harmony since inception, and so are most of my fellow members at the All India Non-Pensioned Cum Senior Citizens Retirees’ Association. We congratulate you for being a pioneer and bringing out the first magazine exclusively for silvers. Our association has been set up to pursue the cause of retired senior citizens, especially those from public-sector undertakings, who do not earn any pension. Considering the high cost of living, it is very difficult for them to make both ends meet. We lobby the central government on their behalf. Interested silvers are welcome to check our website www.allindia-nonpensioned-retirees.org; email us at ainp.cum.scra@gmail.com; or call 080-545 5160.

B S DAS
Vice President, All India Non-Pensioned Cum Senior Citizens Retirees’ Association
Bengaluru

Silvers are often victims of unethical hospital practices. Once hospitals, nursing homes and doctors know you are covered by medical insurance, they obtain the approval of the insurance company or agency
before proceeding with the operation and other treatment. Then they start giving you exorbitant bills by carrying out all types of investigations and pushing admissions in first class where all treatment and operation charges increase. These days, even house doctors charge Rs 1,000 for a brief visit. Such inflated medical bills lead to heavy claims from the insurance company. Consequently, silvers end up being penalised with heavy insurance premiums for renewal of policies. Is there any remedy for this problem?

MAHENDRA P LODHAVIA
Mumbai

We are regular subscribers of your excellent magazine for senior citizens. We enjoy the ‘Orbit’ section with its meaningful articles and good photographs.

We believe that after working hard for our family our whole lives, we should enjoy ourselves after retirement, join laughter clubs, and participate in social service activities so that we can make a significant contribution to the society. Unfortunately, the cost of living hampers us greatly. Most senior citizens depend on their pension and have no other source of additional income. We hope the government takes immediate action against the price increase of essential commodities.

HANS R BHARUCHA
Mumbai

I applaud your idea of setting up Harmony. However, I feel you have neglected the physically challenged. Many physically challenged persons strive to be a part of India’s growth story, and I am one of them. Despite being graduates and adequately qualified, we do not get jobs. Even if companies have any openings, most of us remain unaware of them. Job opportunities will enable the physically challenged to live with self-respect without depending on others. Just as Harmony helps silvers, I request you to understand the plight of physically challenged people.

ASHISH LAMBA
Via email

Living in the capital of India is rather difficult for senior citizens. Here are a few typical examples that illustrate the point.

A R Khosla, 92, received a letter from power distribution company BRPL that the power supply to his house would be disconnected if he didn’t pay his electricity bill immediately. He had never received the bill in question.

C L Jain, had paid his water bills in October 2007. The amount paid was shown as arrears in the next bill. He approached the Revenue Office with the payment receipt to get the bill corrected. The error recurred and he had to go through the process again.

G M Chadha (name changed) refused to install an online booster on his water supply line knowing that this is an irregular practice. His family continues to suffer frequent water shortage.

There is a need for a radical change of mindset on the part of the staff in the administration towards senior citizens, without which welfare measures and policies for senior citizens would fail to deliver the goods. If records relating to senior citizens are stamped ‘SENIOR CITIZEN’, it would alert the staff to be more courteous and helpful towards the elderly.

G M CHOPRA
Chairman, Senior Citizens’ Forum, Greater Kailash II, New Delhi

In this month’s ‘At Large’, poet, novelist and journalist C P Surendran airs his views on our society’s dismal attitude towards ageing. The 45 year-old is the author of four collections of poetry, Gemini II, Posthumous Poems, Canaries On The Moon, and Portraits of the Space We Occupy, and a critically acclaimed novel An Iron Harvest. Till recently, Surendran was resident editor of The Times of India (Pune). He sent us the following poem “Guest” from his book Portraits of the Space We Occupy. Dedicated to his father, it sums up his sentiments on ageing:

And the days pass into weeks, and months into years
And up the winding stairs approach footsteps
Growing loud like heartbeats in our ears...
COSMETIC CAULDRON

In its Global New Products Database (GNPD), global market research leader Mintel lists *snake venom, snail slime*, *semen, bee mucus, breast milk* and *placenta extracts* among the latest offerings from the cosmetics industry. According to GNPD beauty analyst Alexandra Richmond, “Today manufacturers have to find bizarre, new ingredients to make their products stand out from the crowd.”

For instance, UK-based Planet Skincare has launched an anti-ageing moisturiser with ‘Syn-ake’ (see February 2008 issue of *Harmony*), an ingredient that replicates snake venom and blocks the neuromuscular contractions that cause wrinkles. Then there’s Spermine, an antioxidant—claimed to be 20-30 times stronger than Vitamin E—found in seminal fluid that Norway-based firm Bioforsknings has recreated for its anti-ageing cream. China-based Profael Specialty Skin has launched an anti-wrinkle product with bee mucus extract. American company EMK has developed an anti-ageing serum made with placenta. A Danish company has launched Vilact, a moisturiser made with cow’s colostrum (the first milk produced after the birth of a calf). And UK-based Holland & Barrett are launching a collagen-rich gel made with Chilean snail slime. Richmond’s verdict: “These products may have anti-ageing benefits but I wouldn’t want to comment on whether they would actually work.”
HANDS UP
While you’re busy slathering anti-ageing cream on your face, spare a thought for your hands. They are the most used and exposed part of your body—and often the most neglected. While harsh climates and chemicals dry out the skin, the volume of the hands also reduces with age, giving the hands a bony appearance. Today, though, a host of ‘hand rejuvenation’ treatments are gaining popularity in the West. According to www.cosmeticsdesign-europe.com, techniques for skin refining and re-contouring can reduce the wrinkled appearance of the hands, age spots, as well as loss of volume. These include:

- Photo rejuvenation, which eliminates sun spots and stimulates fibroblasts (collagen-producing cells) to synthesise collagen and elastin.

- Laser treatments to minimise the appearance of blood vessels.

- Autologous cellular rejuvenation (ACR), where the patient’s platelets are extracted from a blood sample and injected into the hands. The high concentration of growth factors in the platelets attracts stem cells within the skin which begin to divide and differentiate into skin cells. This results in regeneration and rejuvenation of the skin.

- Peels, which rejuvenate the skin by speeding up the rate of cell renewal, and removing surface blemishes, scars and fine lines. Enhanced skin renewal increases production of collagen and elastin.

- Mesotherapy, in which cocktails of minerals, antioxidants, amino acids, and nucleic acids, are administered beneath the surface of the skin to enhance production of collagen and elastin.

- Volume enhancement by injection of calcium hydroxylapatite, which fills out the hands and stimulates collagen production.

Of all these, photo rejuvenation and peels are available in India at present, though these procedures are generally used for the face.
RAISING THE BAR
There’s a new ray of light for silver inmates in prisons in Tamil Nadu. The state government is moving them out of their dimly lit, congested cells and into special well-ventilated cottages in the prison compound. The cottages include fans, newspapers and even a 29-inch colour television. A special diet prescribed by a nutritionist is prescribed for the inmates, who can play indoor games, learn yoga and meditate. They are also provided regular health check-ups.

The Palayamkottai central prison in Tirunelveli district is the first to implement the new policy and the facilities will soon be extended to other jails in the state. “We have plans to emulate the model in all the nine central prisons and three special prisons for women in the state,” A Subramanian, additional director-general of police (prisons), tells The Hindu. “Considering their ripe age, prison should be more a place to repent or reform for the elderly than to suffer hardship. We are trying to be humane as these aged convicts may spend the rest of their life in jail.”

SILVER AGENDA
Mumbai Police’s Elder Line—the city’s senior citizens’ helpline (1090, 103)—was a prime focus of conversation at the first Mumbai unit meeting of the Federation of Senior Citizens’ Organisations of Maharashtra (FESCOM), a body affiliated to around 1,300 senior citizens’ bodies across the state. The meeting was attended by about 300 silvers, including delegates from 65 organisations. “Of the 25,000 calls made to the helpline that started two years ago, approximately 6,000 calls were made just to talk,” joint commissioner of police Hemant Karkare said at the meeting. “Around 1,900 calls were made for information-related queries, about 60 were made to report cheating, and 325 calls were made for issues like being unable to pay electricity bills, gas shortage and volunteer enquiries.”

Other issues discussed at the meeting included legal safeguards for the elderly; the need for day centres for silvers in every ward of the Brihanmumbai Municipal Corporation; more concessions; higher pensions; adoption and implementation of a state policy for senior citizens; free healthcare facilities in public hospitals; 50 per cent concession on state transport; space for silvers to conduct activities; and free identity cards.

“The aim of the meeting was to utilise the knowledge, experience, wisdom, energy and skill of senior citizens for the welfare of society in general and senior citizens in particular,” says Vijay V Aundhe, secretary of FESCOM (Mumbai region). “The state has a population of over 9.6 million of which 10 per cent is above the age of 65. The idea is to bring together associations interested in the welfare of the aged and promote and maintain the dignity of the aged through schemes that address their basic needs and rights.”
INNOVATION

SOMEBODY’S WATCHING

Silvers in the UK may soon have their doctor’s eye on them—at all times. According to a study by communications regulator Ofcom, in future elderly people could be fitted with microchips so their doctor can monitor their health from miles away. London newspaper The Guardian reports that Ofcom is working closely with the Department of Health to develop ‘in-body sensors’ that will be implanted inside a patient’s body to pick up dangerous health signs such as high blood pressure or an irregular heartbeat. An automatic alert would then be sent wirelessly, via a home computer, to a general physician, who would be able to contact the emergency services or make a home visit if they believed that the person’s life was at risk. Ofcom also predicts that sensors will be fitted on ‘intelligent’ pill dispensers that would sound an alarm or send a message to a home computer if a patient forgot to take their medication. If the patient ignores the alarm, an automatic message would be sent by email from the home computer or by SMS from a mobile phone to their doctor, family or caregiver.

“Wireless devices are now an essential part of our everyday lives,” says Ofcom’s study, titled Tomorrow’s Wireless World. “The use of technology could empower the individual to take more responsibility in maintaining their health, freeing up resources within the National Health Service for other, higher priority uses.” Ofcom expects some of the technologies described to be deployed for use within the next 10 years.

No spam: Tired of spam, or unwanted email in your inbox? Woomail is a spam-free email tool that keeps your inbox clear from unwanted mail, pornography and illicit material, and protects you from electronic scammers. (In 2007, complaints from consumers 55 years or older accounted for 24 per cent of all online fraudulent schemes and scams in the US). To find out more, go to woomail.com
The pesky fruit fly could help us solve the mysteries of ageing. Researchers from Oxford University and The Open University in the UK have discovered the human ageing gene in fruit flies, which means they can now be used as a model to study the effect that ageing has on DNA. “We study a premature human ageing disease called Werner syndrome to help us understand normal ageing,” explains Dr Lynne Cox of Oxford University in journal Aging Cell.

“The key to this disease is that changes in a single gene, WRN, mean that patients age very quickly. Scientists have made great progress in working out what this gene does in the test tube, but until now we haven’t been able to investigate the gene to look at its effect on development and the whole body. By working on this gene in fruit flies, we can model human ageing in a powerful experimental system.” Fruit flies with damage to this gene share important features with people suffering from Werner syndrome. In particular, the DNA, or genetic blueprint, is unstable in the flies that have the damaged version of the gene and the chromosomes are often altered. In patients with Werner syndrome, this genome instability leads to cancer.

MEDIA WATCH

TRIPLE WHAMMY
Hindi film director Raj Kanwar’s next film Sadiyaan packs quite a punch—the family drama will feature silver stars Hema Malini, Rekha and Rishi Kapoor. The younger generation will be represented by actor Shatrughan Sinha’s son Luv, who makes his debut in the film. Media reports suggest that Sadiyaan, which will be written around the three stalwarts, will be a sensitive, ‘feel-good’ film that highlights social values and family relationships. Get out the tissues.
WORTH YOUR WHILE

MESSAGE IN A BOTTLE

What most people perceive as junk—broken glasses and empty beer bottles—are raw materials for Pune-based Umberto Carrara to work his magic. The 54 year-old Italian makes lampshades from just about anything: bangles, marbles, crystal, glass, old beakers, beer and whiskey bottles, test tubes, bottles, beads, glass pipes and even powdered glass. Occasionally, he also uses stones, shells and wood for his work.

In the late 1970s, Carrara was making paper lamps with wooden frames in Bergamo, Italy, when he first discovered glass. “I started working for a guy who made aquariums,” he recalls. “However, my artistic expression was getting suffocated as aquariums have fixed dimensions. I decided to combine my newfound knowledge of working with glass and my talent for making lampshades.” Carrara made his first glass shade in 1979 decorated with colourful pebbles he found in the Himalaya—he was visiting Dharamshala in Himachal Pradesh to see the Dalai Lama. A year later, he shifted to Pune to be a part of the Osho Ashram. In 2003, he began to sell his lampshades, which retail for an average of Rs 800.

“I don’t go looking for raw materials,” he says. “I just come across them in various places and incorporate them in my work.” Carrara’s lampshades normally have psychedelic shapes with their final look based on the continuous flow of his ideas—no two shapes are the same. Lit from within, these glass lampshades become liquid pools of light, whose reflections bounce off the ceiling.

DIY

Materials: Thin glass or gardening glass available in hardware shops (for beginners, it is easier to cut than thick glass); a glass cutter; kerosene or thinner to use as a lubricant for the glass cutter; a brush to apply the kerosene with; sandpaper to buff the edges; a ruler; glue like M Seal or Araldite; pliers to chip the glass and edges; marker to write on glass; screwdriver and scissors for electrical wiring.

Method: Make a drawing of your lampshade and cut the glass according to these specifications. For this, you draw on the glass with the marker, then apply the kerosene and cut along the lines with the glass cutter. Then, use the sandpaper and pliers to even out the edges and use glue to stick the structure together. Fit in the bulb and electrical wires and your lampshade is ready.
TRENDS

INVESTING IN TOMORROW

Four key themes—inheritance, preparedness, expectations and choice—anchor HSBC Insurance’s study, *The Future of Retirement: Investing in Later Life*. Undertaken with Oxford University’s Institute of Ageing and authored by Professor Sarah Harper from the university, this is the company’s fourth annual study that examines data collected from over 21,000 people in 25 countries and territories to investigate how people prepare for retirement. “The research reveals how realistic people are becoming about their old age,” writes Harper. “However, it also highlights the vulnerability of generations coming up to retirement. There is growing recognition of the importance of having a portfolio of support. Now, working longer is an acceptable solution to many healthy older men and women. In addition, people are increasingly looking to savings and assets to provide a better standard of income in their retirement years.”

The survey finds that India has the highest proportion of people in the world preferring to pass on property; has extremely low confidence that government will fund retirement; favours increasing the retirement age and enforced additional savings; and finds family the most important pillar of support. The survey also shows a reasonable degree of optimism with regards to living standards in old age. Here are the findings for India across the four themes:

1. **Expectations**: Globally, 31 per cent of respondents feel that governments should bear most of the financial costs of supporting them in retirement. In India, only 7 per cent of working people and 6 per cent of retirees believe the state should support them in later life (the second lowest proportion in the world after Mexico).

2. **Choice**: Although revenue-raising avenues such as raising taxes, reducing state pensions or increasing retirement age are generally rejected globally, in India, for post-retirement people, increasing the retirement age is the preferred option (45 per cent). This is followed by enforcing additional private savings (25 per cent). Forcing people to save is the preferred mechanism to provide for the ageing population among the pre-retirement generation, with 50 per cent in favour, followed by increasing the retirement age (26 per cent).

3. **Preparedness**: In India, each of the four pillars of support for
later life (government, employer, family and self) is regarded as contributing to retirement income. Overall, family is seen as the most important contributor in India by both pre- and post-retirement people, while government is the least important. The individual is the second most important contributor. In an Asian context, India has one of the lowest proportions (less than 50 per cent of pre- and post-retirement generations) fearing not having enough money, illness, disability and dependency in old age.

4. Inheritance: According to the survey, India is the only country where people prefer to pass on tangible legacies, such as home/property, money and business/career, to their heirs —70 per cent of those pre-retirement and 64 per cent of retirees favoured leaving behind such material legacies. Globally, most people preferred to pass on ‘soft’, less tangible values, collectively termed ‘perspective on life’, rather than more tangible legacies.

To read the entire report, visit www.hsbc.com/retirement

Silver rocks: Here’s another voice speaking for the cause of silvers. Silverline is a Malayalam magazine targeted at silvers in Kerala. Priced at Rs 20, the magazine—launched in November 2007—packs in a lot of useful and interesting information on health, travel, pilgrimages, naturopathy, astrology, Ayurveda and mental well-being. The June 2008 issue has singer Yesudas on its cover. We loved the matrimonials in the classified section at the end!
New connect: Silverpeers.com is a US-based website built by pensioners for pensioners, run by 68 year-old Hans Hagen, a retired agricultural consultant. Members can play online games, upload poetry and chat with each other.

**Wild Silver**

**JUMBO RETIREMENT**

This May, India's first retirement home for elephants opened in Kerala. The home, located across 1,000 acres in a tranquil forest at Kottur, outside Thiruvananthapuram, is funded by the state government. “We purchase old elephants for a nominal sum from owners who cannot or will not look after them properly,” V S Verghese, Kerala's chief wildlife warden, tells The Spectator. “We want them to enjoy their last years.” All elephants have a personal pen, yet are able to roam freely. They are fed, watered, bathed and massaged with large pumice stones and coconut husks by mahouts to keep their blood circulation healthy. The mahouts also mix Ayurvedic tonics, which are consumed as pills or rubbed into their skin. The elephants also enjoy special treats like big slabs of rice, jaggery, and honey. And vets are always on hand. At present, 30 elephants live in the sanctuary and more are expected soon. The home will also cater—for a fee—to elephants who are still working but are in need of some R&R. “They can spend a month with us and go back to their owners refreshed,” says Verghese. Kerala is home to 650 captive elephants—the highest number in any Indian state.
EVENT
AGAINST ABUSE
To commemorate World Elder Abuse Awareness Day instituted by the International Network for Prevention of Elder Abuse (INPEA), Delhi-based Development, Welfare and Research Organisation (DWARF) organised a national seminar on 14 June in Delhi, in association with Delhi Federation of Associations of Senior Citizens, Bharat Pensioners Samaj, Pensioners & Retired Persons Association, Bharat Central Pensioners Confederation, Senior Citizens’ Council of Delhi, All India Confederation for Senior Citizens and the Indian Sociological Society.

Titled Building Knowledge and Networks to Address Elder Abuse in India, the seminar was attended by members of organisations working for silvers, including Harmony for Silvers Foundation; medical professionals; government officials; police officers; and media. There were four sessions: ‘Aspects of Elder Abuse in India’; ‘New Initiatives to Improve Quality of Life for Seniors’; ‘Health Concerns and Models of Care’; and ‘Social, Health and Financial Security’. Apart from keynote addresses by P C Sharma, member of the National Human Rights Commission, and Dr Arbind Prasad, joint secretary in the Ministry of Social Justice and Empowerment, there were many noteworthy speakers. Additional Commissioner of Police Kewal Singh from Delhi Police’s Senior Citizens’ Cell discussed ways to curb crimes against silvers. Dr Cherian Verghese of the World Health Organisation discussed healthcare that focuses more on prevention than treatment. Dr Ravinder Singh of the Indian Council of Medical Research spoke on the psychological consequences of elder abuse. And Dr P Vyasamooorthy, who has created the SSS-Global network for silvers (www.societyforservingseniors.satyamcsr.org) discussed ways in which the Internet can help create awareness about elder abuse.

HELP AT HAND
RIGHT DIRECTION
Looking for an address in Pune? Help is at hand, thanks to Ballal Hari Joshi. The 70 year-old will soon release a booklet with directions to about 10,000 housing societies in Pune. “I love my city,” he tells Harmony. “It is my duty to help anyone in search of an address, without the stress of wandering around.” With 120 maps of various areas, Joshi has divided each map into a grid with horizontal and vertical lines, and assigned an identity to each box in the grid. Names of the societies are in alphabetical order. To locate a society, you have to first find the name in the index, and then check the map number and grid box identity given against it. A Pune guide brought out by Joshi in 1980 had proved very popular, and second and third editions of the guide were published. Joshi struck upon the idea of compiling a booklet of housing societies about five years ago. For details on purchasing the booklet, contact 020-24346383.
Welcome to the section where you can share your thoughts and experiences on anything under the sun. Write in with full contact details, and make this space your own!

**A JOURNEY TO REMEMBER**

From Kuala Lumpur, we flew to Singapore where we stayed for the next three days. The hotel where we stayed was close to Komala Vilas, a restaurant famous for its south Indian fare. After a traditional south Indian breakfast, we went sightseeing along with a motley group of foreign and local tourists in a tourist bus. Being a plant pathologist, my husband enjoyed our visits to the Mandai Orchid Gardens and the Botanical Garden. The night safari was another unforgettable experience—we saw over 1,000 nocturnal animals amid the natural habitat of a tropical jungle. The next day, at Jurong Bird Park, my husband refused to budge without taking several photographs of the flamingoes. We also went window-shopping at the malls—which were inundated with electronic gadgets of every conceivable utility.

I have particularly fond memories of our trip to Singapore—probably because I had the pleasure of seeing my husband savour the experience like a child. Soon after we returned, my husband suffered a stroke. Today he is confined to a wheelchair, but still dreams of visiting Italy some day. Like always, I share his optimism.

—T E Sundaravalli, Chennai

FIAT FERVOUR

I have owned a Fiat for the past 25 years. I am 71 years old. For me my car is a friend who has been a witness to some of the most precious memories of my life. I am a member of the Fiat Classic Car Club (FCCC) started by management consultant Subhash Karmarkar in 2004.

The club has 125 members, aged between 16 and 95—of which 25 are women. The oldest car in our group is a 1919 model owned by Peter Travasso, who has had it for the past 75 years. We meet every week to discuss ways to preserve our vehicles, some of which have been in our family for generations. We have even visited the Fiat factory in Mumbai and Ranjangaon and met Giovanni dePhillipis, the MD of Fiat India. In fact, the Fiat headquarters in Italy too have been intimated of our club.
On Republic Day and Independence Day, we conduct a rally from Police Memorial Pashan to Empress Gardens in Pune. On such days, mechanics and other car care specialists are also awarded citations for their contribution through the years.

The Fiat was once regarded as the car of the elite as it was used as state cars by some erstwhile princely states. A 1956 Fiat that cost Rs 7,500 then, today has an antique value of approximately Rs 4.2 million. When I look at my car I am reassured that the battered cliche is true after all—old, indeed, is gold.

—Arvind Kirtikar, Pune

The Goswamis: next to Golden Gate Bridge in the US

Though it would have been easier to settle for a package tour, we wanted to enjoy the country at our own pace. Fortunately, we did not have any unpleasant experiences. We travelled light with just three to four pairs of clothes as there are laundromats everywhere in the USA. Being a vegetarian, my husband did have a problem with the local cuisine as vegetarian food was not easily available everywhere. But he made do with salads and we stock up on Indian snacks like laddoo wherever they were available.

This journey taught me one very important thing: adventure has nothing to do with age and everything to do with attitude and zest for life.

—Col Alka Goswami, Pune

We reserve the right to select articles, which will be edited to suit space and editorial considerations. Harmony takes no responsibility for advice offered in this column. For more Your Space letters, log on to www.harmonyindia.org
In Ahmedabad, Nayem Quadri meets silvers with a heart of gold

I prefer to mingle with my friends here and have a good laugh over some old joke, instead of watching senseless TV serials at home,” says Maheshbhai Patel, 70, sipping a cup of tea under the large canopy of a banyan tree. Patel and his friends meet at Vadil Vaikunth, a senior citizens’ club that is part of the Gopi Ashram in Nava Wadaj, Ahmedabad, since 1999. The club has more than 600 members from all over the city from different walks of life—retired teachers, bankers, municipal officers and government officials. Besides meeting every day for chitchat and _chai_, the gregarious group of silvers bond over birthday parties, dinners and pilgrimages. Last year, silvers from Vadil Vaikunth went on pilgrimages to Ambaji, Shreenathji, Dwaraka and Unjha in Gujarat. “In the last week of every month we hold a birthday celebration for all those whose dates of birth fall in the given month,” says Vishnubhai Patel, founder of the Gopi Ashram, explaining that such simple gestures have forged a strong bond between silvers.

Vadil Vaikunth is just one facet of Gopi Ashram—the Ashram has been actively involved in charity for the past nine years through its other initiative, Gopi Annak-
shetra. Every morning at 10.30 am, silvers meet here to distribute food to over 200 poor people from the neighbourhood who gather at the Ashram’s gates. “I was inspired to start Annakshetra by my close friend Purushottamdas Patel, 75, who used to feed *kadhi-kichdi* [curry and stewed rice] to poor people seeking alms at the Veeramata temple in Nava Vadaj,” says 65 year-old Vishnubhai, who owns five factories that manufacture flexible PVC pipes—his sons manage the family business while he devotes his time and energy to the Ashram. Initially, Vishnubhai and Purushottamdas donated from their own pockets. Soon, word spread and more silvers from Ahmedabad decided to participate in the charity. Today, the Ashram has 600 donors and volunteers, and 10 trustees—all silvers. About 200 of them, aged between 60 and 90, are keenly involved in the daily activities of the Ashram.

“All of us work for free as we are financially secure because of our pensions, savings and investments,” says septuagenarian Ramanbhai Patel, who has been a volunteer with the Ashram for the past nine years. Though his hands are wrinkled, they are dexterous as they fill gleaming steel lunch boxes with piping hot *chapatti*, rice, *dal* and vegetables. Ramanbhai is part of a long assembly line of silvers meeting at the Ashram’s leafy premises every morning, all through the year, filling lunch boxes with clockwork efficiency. Two helpers clean and wash the utensils while a *maharaj* (cook) prepares the meals with help from two assistants. By 10.30 am, 120 lunch carriers are loaded into a van and sent out to relatives of cancer patients admitted at Ahmedabad Civil Hospital. As families of these patients struggle to cope with inflation and rising healthcare costs, the sumptuous food—provided free of cost—offers both solace and nourishment, during long stay in the hospital.

The Ashram, however, is more than just a catering service. It also has a yoga and massage centre, and a dispensary where poor patients can avail of a check-up and medicines for just Rs 5. About 150 patients throng the dispensary everyday. Recently they installed a spiral acupressure machine that has become popular with silvers. The subsidised healthcare costs are borne by donations received from all over the world. Two of the trustees—Babubhai Girdharlal Patel, the vice-president, and Kantilal Visabhai Patel, the joint secretary—are non-resident Indians (NRIs).

The Ashram’s various efforts are funded entirely by philanthropy. Purushottamdas claims that the trust has never ventured out with receipt books to seek funds. “We are so flush with donations that now we have started donating to worthy causes and organisations,” he says with a hint of pride. Donations mostly come in from philanthropists and the huge Gujarati diaspora in the UK, the US, Africa, Australia and Canada. There are four donation schemes. According to one of the four schemes, a donation of Rs 500 can provide a simple meal of *chapatti*, *curry*, *dal* and rice to 200 people. For an additional Rs 250, you can add a sweet dish to round off the meal.
The Ashram has 10 trustees, and 600 volunteers and donors—all silvers

Last month the Ashram also sold 13,000 notebooks at subsidised rates to needy students. They have also hired a production unit where they manufacture biscuits, sauces, and savouries like kachori, khakhra, papad and mantri on a no-profit no-loss basis. The various eatables, prepared under the strict supervision of silvers, are sold at a 40 per cent discount on market price.

Silvers have also established a strong network of contacts with traders, companies and farmers based on goodwill. Recently, in the throes of the mango season, silvers at the Ashram sold mangoes worth over Rs 110,000 in a single day. No wonder, the daily turnover of the trust in terms of sales of various items averages Rs 100,000! “Last month we donated Rs 131,000 to the Kadva Patidar Trust that is setting up a school-cum-hostel in the city,” says Vishnubhai.

Indeed, Vishnubhai and his fellow silvers have found new purpose to their lives at the Ashram—it’s evident wherever you look. When the Ahmedabad Municipal Corporation granted land to the Ashram in 1999, the area was barren. Today, it is a green expanse dotted with seven single-storied buildings. The central area near the gate is the hub where silvers gather every day under the trees on the premises—at the other end construction work is in full swing; here, three temples will be ready by the end of the year. The open-air office has many chairs and tables where members discuss everything from hiring the right personnel to procuring ingredients at economical rates. Of course, silvers manage all operations. As Vishnubhai says, “The experience they bring with them is phenomenal.”

For contact details of the Gopi Ashram, turn to Page 81
Mumbai’s most attractive figures.

RATE OF INTEREST WITH EFFECT FROM 1ST JANUARY 2008

<table>
<thead>
<tr>
<th>MATURITY PERIOD</th>
<th>Interest Rates in Percentage (Per Annum)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>General Public</td>
</tr>
<tr>
<td>15 days to 45 days</td>
<td>4.50</td>
</tr>
<tr>
<td>46 days to 90 days</td>
<td>5.50</td>
</tr>
<tr>
<td>91 days to 180 days</td>
<td>6.50</td>
</tr>
<tr>
<td>181 days to 1 Year</td>
<td>7.00</td>
</tr>
<tr>
<td>Above 1 Year to 2 Years</td>
<td>9.00</td>
</tr>
<tr>
<td>Above 2 Years to 3 Years</td>
<td>9.50</td>
</tr>
<tr>
<td>Above 3 Years to 7 Years</td>
<td>8.50</td>
</tr>
<tr>
<td>GB Tax Gain Scheme</td>
<td>8.50</td>
</tr>
<tr>
<td>GB Money Multiplier Scheme*</td>
<td>Deposit doubles in 94 Months.</td>
</tr>
<tr>
<td>GB Senior Citizen Money Multiplier Scheme*</td>
<td>Deposit doubles in 87 Months.</td>
</tr>
</tbody>
</table>

* No additional rate of interest will be applicable for the said deposits.

Great strength: The Greater Bombay Co-operative Bank Ltd. established in 1952 has a strong network of 18 branches spread across Mumbai, Navi Mumbai and Thane districts providing fully computerised value added services. All our branches are ISO 9001:2000 certified. Deposits upto Rs.1,00,000/- are insured with DICGC. For further details visit any of our branch today.

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

Ph: 22075315, 22076489. Fax: 22076989. E-mail: info@greaterbank.com Web: www.greaterbank.com

<table>
<thead>
<tr>
<th>BRANCH</th>
<th>PHONE NO.</th>
<th>BRANCH</th>
<th>PHONE NO.</th>
<th>BRANCH</th>
<th>PHONE NO.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Andheri (E)</td>
<td>28370794, 28370772</td>
<td>Dahisar (E)</td>
<td>28281409, 28280888</td>
<td>Naigaon</td>
<td>24106850, 24123229</td>
</tr>
<tr>
<td>Bandra (W)</td>
<td>26420150, 26415737</td>
<td>Ghatkopar (E)</td>
<td>25128936, 25124906</td>
<td>Thane (W)</td>
<td>25372928, 25363703</td>
</tr>
<tr>
<td>Bandra Rec.</td>
<td>26438849, 26438850</td>
<td>Goregaon (W)</td>
<td>28723793, 28765076</td>
<td>Vasai (W)</td>
<td>95250-2340321, 2340839</td>
</tr>
<tr>
<td>Borivali (E)</td>
<td>28938559, 28905036</td>
<td>Kandivali (W)</td>
<td>29673361, 29671125</td>
<td>Versova</td>
<td>26342832, 26346248</td>
</tr>
<tr>
<td>Bhuleshwar</td>
<td>22408890, 22413642</td>
<td>Malad (W)</td>
<td>28807088, 28823163</td>
<td>Vile Parle (E)</td>
<td>26144977, 26191318</td>
</tr>
<tr>
<td>Dadar (E)</td>
<td>24112232, 24172071</td>
<td>Nerul (W)</td>
<td>27864009, 27711131</td>
<td>Wadala (W)</td>
<td>24125638, 24172248</td>
</tr>
</tbody>
</table>
India’s LABEL

Drawing from traditional craft techniques to create contemporary chic, Ritu Kumar was a pioneer in the Indian fashion industry. And even after four decades in a notoriously fickle business, she remains heads and hemlines above the competition, writes Arati Rajan Menon
Tell me what you think,” says Amrish Kumar, as he spritzes some perfume on the inside of my wrist. The Tree of Life comes in a gorgeous bottle; clean lines with a floral motif lightly printed on the glass; a crimson, tasselled pump that channels red-carpet glamour. The scent, though, when it wafts its way up, is distinctly earthier, even primal; redolent of wet earth, dark woods, green grass, and the sandalwood sachets that kept silk saris fragrant in old steel trunks.

It’s exactly how you expect a fragrance from the House of Ritu Kumar to be—inimitably Indian. She wouldn’t have it any other way. “I told my son [Amrish], who helped develop the perfume, that it should have ingredients like khus, jasmine and sandalwood,” says the 63 year-old designer, who will launch the fragrance in stores this month. “After all, an Indian perfume must smell of India.”

“Don’t try to look like Aishwarya Rai... just enjoy yourself the way you are, the size you are, and the age you are”

Ritu Kumar’s India is vivid, a riot of textures and colour. A neon-orange banister leads the way up to her office in Gurgaon, an astonishing counterpoint to the art casually placed everywhere—a large kalamkari depiction of The Tree of Life, an exquisite old door, framed embroidery, works by artists Paritosh Sen, Jogen Chowdhury and Lalu Shaw, and even an imposing grey-black bull by Satish Gujral. Inside her office, the effervescence of the exterior is replaced by an enveloping calm, with russet tones of art by Anjolie Ela Menon and Shakti Maira and heavy jute blinds that keep the afternoon sun at bay. Sporadic flashes of colour come from the rack of garments in one corner, the textiles piled in a glass-fronted cupboard, and the fabric
I cover feature

crammed in the bags lying askance on an embossed leather sofa.

“It’s khadi,” says Kumar, resplendent in an indigo silk tie-dyed salwar kameez set off by a necklace of silver coins. That’s her next project: a collection for the Rajasthan government. This month, she will visit towns like Jaisalmer, Barmer, Bundi and Jhalawar to check out the weaves available. When ready, the khadi line will be sold out of Rajasthan Handloom’s retail outlets at competitive prices. Kumar, featured in Harmony’s first Hotlist of silver achievers (in January 2005), believes in the need to take traditional industries beyond the status of folk art and make them ‘aspirational’ to keep them alive. “We have such beautiful fabrics; we just need that little extra effort to cut them better and make them more flamboyant,” she adds, her warm, lived-in face creasing into a wide smile. “I have managed to do it well sometimes, so I’ll give it a bash again!”

That’s almost laughably modest. A former art history student who was at the vanguard of the craft and textile revivalist movement in the 1970s with historians Pupul Jayakar and Kamala Devi Chattopadhyay, Kumar went on to develop a design vocabulary that draws from traditional techniques such as zardozi, bandhani, block-printing and chikan work to create contemporary chic in cotton, silk and leather. Beginning with four hand-block printers and two tables in Calcutta, she introduced the ‘boutique culture’ in India under the brand name ‘Ritu’—she opened the first boutique in Delhi in 1966, in Calcutta in 1968, and in Mumbai in 1974. She’s dressed “well, just about everyone”, from Princess Diana and Jemima when-she-was Khan to Shabana Azmi and Sushmita Sen; in fact every Miss India winner from 1994 (“four girls a year for 14 years!”). Her fashion empire continues to grow, with over 20 boutiques in Delhi, Mumbai, Kolkata, Chennai, Amritsar and Chandigarh and a store in New Jersey (opened in October 2007). On the anvil are stores in Pakistan and Sri Lanka.

Ritu will always be 10 paces ahead of everyone else,” says Laila Tyabji, designer, writer, and founder member and chairperson of Dastkar, a society for crafts and craftspeople based in New Delhi. “She broadened the spectrum for design by interpreting traditional techniques in contemporary garments. She also popularised the bridal jora or lehenga. Earlier, people wore saris at their wedding.” Tyabji recalls an exhibition Kumar held at the Lalit Kala Akademi in the late 1970s. “She combined elements like zardozi, embroidery, block-printing and kalamkari with such style. It was an eye-opener to see that it could be done, and could be viable commercially and not just from a revivalist point of view.”

Her commercial status has been, admittedly, gratifying, but Kumar insists that her motivation was simple: patriotism. After studying at Lady Irwin College in New Delhi, in the mid-1960s she was selected for a scholarship to Briarcliff College in Westchester County, New York to study the history of western art. “There, my teachers would repeatedly refer to India’s rich cultural heritage,” she recalls. “I was dismayed to realise that I didn’t know about my own country. I was culturally impoverished.” Following her return to India, and her marriage to Shashi Kumar, a businessman, she moved to Calcutta—where she promptly enrolled herself in a diploma in museology. “I began to educate myself,” she says.

It was the start of what she calls “an exciting journey with long searches”—it would take days, sometimes years, touring through villages to discover artisans skilled at forgotten techniques. For instance, in the early 1970s, Kumar discovered the embroiderers of Ranihati, a settlement based outside Calcutta, and provided them with a workspace in their own environment. Gradually, the craft of zardozi, which flourished in the times of the Mughal emperors, was revived. “This is what drives me,” she says. “There are times I run out of energy. But then I think of the difference my business has made to so many, especially women. With this comes a responsibility to keep the business going.”

Still, Kumar has her share of reservations about the fashion business these days. “There are so many fashion weeks now but who are we really catering to?” she questions. “People seem to be
designing just for the shows and not real people. From Chandigarh to Chennai, what are most people really wearing?” The answer, in her words, is salwar kameez. “This is India’s fashion,” she says with passion. “We have fantastic clothes, fabulous fabrics. But we’re going crazy about foreign brands in a reckless binge of consumption.”

Indeed, with the influx of foreign luxury and high-street brands, Kumar concedes it’s becoming harder for Indian designers to stay afloat. “So many people are coming into this market and consumers have deep pockets,” she says. “They don’t think twice before shelling out for a Gucci or LVMH product. Indian designers have to sharpen their pencils if they are going to compete,” she adds, a frown creasing her brow.

Designer Rohit Bal doesn’t think she needs to worry. “There’s always place for someone like Ritu Kumar,” he says, calling her a “pioneer” in creating a house of fashion in India. “There are many funky young designers but they are not a patch on her. While they remain in a mad urgency to create something trendy, she creates timeless pieces of art. She will always be relevant.”

But Kumar is nothing if not a realist—to stay ‘relevant’ in today’s market, she realises that

**Significant awards**

2008: Chevalier des Arts et des Lettres (Knight of the Order of Arts and Letters) by the French Government; in recognition of her contribution to Indian textile crafts, and traditional techniques

2007: Indira Gandhi Priyadarshini Award; for her achievements and contribution in the field of fashion

2004: Designer of the Year at the F Awards in Mumbai

1998: Outstanding Woman Entrepreneur Award by PHD-Chamber of Commerce
Driving the change has been 31 year-old Amrish, who joined the company in 2002—her other son Ashvin is a filmmaker. “I think I needed someone like him to come and shake things up,” she says. Amrish’s goal is to build a diversified, international brand. “I don’t think Indian customers are as heterogeneous as they used to be,” he says. “We are much more part of the global village, more homogenous. So we have to look beyond the salwar kameez.” But he’s quick to add, “It’s important that the company remains steeped in our heritage. We are not a nation of blacks and greys; we wear more colours than anyone. It is important to take forward the vibrancy and romanticism of our culture.”

Kumar never expected Amrish to join the business. “You can’t push someone into anything,” she maintains. “But I’m glad he’s here. He handles all the business details and is great support.” For his part, Amrish calls his mum “magnificent”. “She’s always been a rock,” he says. “It’s always been easy to talk to her about our aspirations, our ideas. Of course, her strong points are not things of a more practical nature; that comes from my father’s side. He’s the grounded one.”

Kumar too relies heavily on husband Shashi—“a quiet person who shies away from the public eye”. He runs Kalamkari, a garment export house established in 1975, which she designs. “The revenue helped drive my projects, like block-printing that never made any money initially,” she says with a chuckle. “I told him I’d make silly polka dot dresses for him as long as he let me carry on with what I loved.”

“Salwar kameez is identifiable to India yet contemporary... I don't want to make black Lycra dresses or T-shirts”
Today, Kumar is gearing up to pass on the mantle to Amrish. And what would she like to do? “Write another book.” Her first, *Costumes and Textiles of Royal India*, published by Christie’s in October 1999 chronicles the history of India’s royal patronage to textile arts, from Mohenjodaro to the present. “Our industry needed a reference point,” she says. In Kumar’s view, lack of documentation and archiving has been a major lacuna. “If I had to look for an old Indian fabric, I had to go to Victoria and Albert Museum in London.” Her next book would be about the crafts in India, “a story that must be told”.

Art is another passion for Kumar, who says she would have been a painter if she wasn’t doing what she is. “I do oils, I sketch,” she says. “In fact, I paint all my textile prints in my studio first.” She also enjoys gardening; loves classical music (her sons and she are trained vocalists); watches “every kind of cinema”, although Satyajit Ray is a favourite; works out regularly (cycling and yoga three days a week); and adores travelling, especially vacations off the beaten track in Ladakh and in wildlife sanctuaries.

Kumar is always on the move—and loves it. In fact, there’s a palpable restlessness about her, evident during our photo-shoot; she’s eager to get it over with and get on with the rest of her day.

“Ritu has a huge appetite for life” says Tyabji. “While she actively fosters the arts, she genuinely cares for people. She is not at all pompous about what she does. And her home is a warm, informal place where she serves up good food and better company.” Kumar lives with her family in a sprawling farmhouse in Bijwasan village, a 15-minute drive away from her office in Gurgaon. She also has homes in Kolkata—where she lived until she moved to Delhi in the late 1970s—and Goa, where she “loves looking at the sea” as it brings out the more spiritual side of her. “I don’t feel that I am like a reckless binge about foreign brands, and wear them terribly religious,” she confesses. “But I do feel there is a greater power. It’s like I’ve got onto a boat and it’s taking me down some sort of river. I could try and negotiate it but it’s not something that I can completely control. Something is driving that boat.”

We can empower ourselves in the simplest ways, believes Kumar. She cites the example of her mother who, even in her 60s and beyond, would dress in her finest saris and jewellery every evening, even just to stay home. “When I once asked her why she was taking all the trouble, my mother replied, ‘I don’t want to grow old looking like Mrs Thatcher!’,” recalls Kumar with a guffaw. “It made her feel good about herself. She may not have been a size zero but she looked fabulous.”

She rues the fact that the European mindset, which seems to have pervaded India, teaches us to be dissatisfied with our bodies. “Further, the whole business of fashion is so discriminatory for an older person,” adds Kumar, who describes her own personal style as driven by comfort—she wears Indian designers Meera and Muzzafar Ali, Abraham and Thakore and Rajesh Pratap Singh; and western high-street brands MaxMara and Joseph.

To best the fashion mafia, Kumar believes women must trust their instincts and evolve their own style. “Enjoy the retail experience and buy nice things but don’t be a fashion victim,” she cautions. “Don’t try to look like Aishwarya Rai; that’s just not going to happen! Just enjoy yourself the way you are, the size you are, and the age you are.”

“*We have such fabulous fabrics but we’re going crazy about foreign brands in a reckless binge of consumption*”
Memory lapses

Ageing may affect memory by changing the way our brain stores and recalls information, says Swati Amar

Our brain works like a computer—it places important information into ‘files’. Every time we need to remember something, we pull out a file. However, as we grow older, it may take longer to retrieve these files. Why does this happen?

In our 20s, we begin to lose brain cells, a few at a time. Our body also starts making less of the chemicals needed for our brain cells to work effectively. These changes can increasingly affect our memory as we get older—by changing the way the brain saves information and by making it harder for us to recall stored information.
STORE HOUSE
Information is stored in different parts of our memory. Information stored in short-term memory may include the name of a person you met moments ago; and information stored in recent memory may include what you ate for breakfast; while that stored in remote memory may include childhood incidents.

Key to good memory is the capacity to remember and retrieve this information. When the information is of importance, it will be retained and stored. Though memory is stored in different areas of the brain, the main network that organises and manages it is the ‘limbic system’. Damage to this region in various diseases and medical conditions impair memory.

DEMENTIA
Memory is the most important cognitive function—the others being language, calculation, visuo-spatial ability, judgment, behaviour and personality. A person is said to have dementia when he has significant problems with these functions. In this state, in addition to impaired memory, people have difficulty managing money, shopping, going to places, finding the right words while speaking and following instructions. Daily life is affected severely and patients gradually lose the ability to live by themselves. They may also experience behavioural and personality changes. First there is slow loss, but progressively even the names of children, addresses, and direction to rooms at home are forgotten. Recent memories are the first to go—people suffering from dementia initially have excellent remote memory and can recall events that happened decades ago.

Dementia is not because of ageing but in response to a medical condition affecting the elderly. Brain cells shrink in number with age, but this does not cause memory difficulties affecting routine life. This is important as some diseases that cause dementia—such as thyroid or vitamin deficiencies and excess water in the brain (hydrocephalus)—can be effectively treated or even completely cured. Depression and alcohol dependence also cause memory disturbances that are reversible.

The incidence of Alzheimer’s is increasing in India because of lifestyle changes

About 10 to 20 per cent of people over 70 years and 20 to 40 per cent over 85 years of age have significant memory loss. The two most common causes are Alzheimer’s disease (a neurodegenerative disease) and stroke (deficient blood supply to the brain). The main problem is difficulty in forming new memories. A person may recall the name of a schoolmate with whom he studied 60 years ago but not what he had for breakfast one hour back! This often misleads family and friends. Many patients may deny having any memory problem. They may even get angry when their condition is discussed and refuse medical help.

Memory decline happens mainly owing to vascular dementia caused by reduced circulation in the brain and Alzheimer’s disease. The incidence of vascular dementia in India is higher whereas in western countries, Alzheimer’s is higher. However, the incidence of Alzheimer’s is going up in India because of lifestyle changes. Women in the peri-menopausal stage (the time before menopause) exhibit significant memory loss. Though it has not been proven conclusively, decline in oestrogen levels appears to affect memory. And uncontrolled blood pressure may lead to a condition called multi-infarction dementia where small areas of the brain are damaged.

Certain psychiatric conditions also affect memory. A classic example is depression, which slows down all cognitive functions including memory. There is no real loss of memory.

MEMORY PROBLEMS NOT PART OF NORMAL AGEING

- Forgetting things much more often than you used to
- Forgetting how to do things you’ve done many times before
- Trouble learning new things
- Repeating phrases or stories in the same conversation
- Trouble making choices or handling money
- Not being able to keep track of what happens each day
but just a slowdown of recall. Though patients of anxiety neurosis or obsessive compulsive disorders also complain of memory loss, here the cause is deficiency in registering information owing to anxiety or obsession. Memory loss is also witnessed among people under stress.

**TREATMENT OPTIONS**

Loss of memory is a neuro-psychiatric problem and patients need both specialists. Treating the underlying disease is crucial. Cholinesterase inhibitors—a group of drugs that block cholinesterase enzyme activity in the brain—are prescribed for treating early and middle stages of Alzheimer’s symptoms. Drugs that prevent accumulation of toxic proteins, stem cell therapy and gene therapy show promise for future treatment.

In many cases, such as CNS (central nervous system) infection, dementia is reversible. Vitamin B12 has been found to help normal functioning of the brain and B12 injections result in marked memory improvement. Treatment of conditions like hydrocephalus, tuberculosis of the brain and syphilis also leads to improvement in memory.

Three basic groups of medicines are usually prescribed for memory loss—donepezil, (Aricept® is a hot selling wonder drug for Alzheimer’s), galantamine and rivastigmine. Usually two or three drugs are administered in combination. The medicines and treatment are not expensive.

Psychiatrists administer medicines to control depression and associated psychiatric problems. It is important to detect which neurotransmitter is involved to decide the type of treatment. The burden of taking care of a patient with memory loss tells upon the health of the caregiver, so one should not hesitate in considering institutionalisation for people afflicted with severe memory loss.

**PREVENTIVE MEASURES**

Keeping ahead of developments in your field of work, controlling blood pressure and diabetes, and handling stress help keep memory loss at bay to a large extent. Maintaining a high level of intellectual activity is the best guarantee against memory-related diseases. Avoiding smoking and alcohol consumption, consumption of fresh fruits and vegetables, regular exercise, and leading emotionally and spiritually nourishing lives are additional safeguards.

Your memory is like a bank deposit. The more you put in initially, greater is the interest you gain later. Learning varied skills when young, rote learning and memorising, games involving cognitive skills like chess, scrabble, number games, jigsaw puzzles and crosswords, and methods to improve concentration such as meditation and yoga help brain activity. It has been observed that memory is sharper in people with jobs that involve decision making and thinking compared to persons doing repetitive or sedentary jobs. Exercise appears to slow loss of brain tissue as blood circulation through the entire body including the brain increases significantly.

---

**THINGS TO HELP YOU REMEMBER**

- Keep lists
- Follow a routine
- Make associations (connect things in your mind), such as using landmarks to find places
- Keep a detailed calendar
- Put important items, such as your keys, in the same place every time
- Repeat names when you meet new people
- Do things that keep your mind and body busy
- Run through the ABCs in your head to help you think of words you’re having trouble remembering. ‘Hearing’ the first letter of a word may jog your memory

---

*With contributions from Dr V L Arul Selvan, consultant neurologist, Apollo Hospitals, Chennai; Dr V Srinivas, consultant in geriatric medicine, Fortis Malar, Chennai; and Dr Bharathi Visveswara, senior consultant psychiatrist at Apollo Hospitals, Chennai. For contact details, refer to Page 81*
Monsoon woes

The rains can trigger skin problems, cautions Dr Sunil H Maniar

Q My skin has always been good but I had a lot of eruptions around this time last year. Does my skin problem have any connection with the monsoon?

A During the monsoon, airborne and water-borne microbes in the air tend to affect the skin. It is important to use a good antibacterial toner for preventing skin infections and eruptions. As you have naturally good skin, an anti-bacterial face wash can be used as additional precaution. People have the mistaken impression that our skin needs a moisturiser only during winter. Actually, moisturising is equally important during the rainy season.

Q During rains, why does skin tend to feel dry and itchy?

A Usually monsoon affects different skin types differently. It has a de-moisturising effect on dry skin and an over-hydrating effect on oily skin making it sticky. The frequent wetting and drying of the skin during monsoon tends to dehydrate the skin. In addition, ageing combined with poor nutrition tends to make skin lose its natural moisture and become dry. And dry skin, especially in older people, causes itching. A non-water based moisturiser should be used daily if you get caught in the rain often. In addition, it is also important to wash your face with a good moisturising soap after returning home.

Q What skin ailments are more common during the monsoon?

A The risk of various skin problems is high during the monsoon because of the fluctuating weather. The combination of heat and humidity takes a severe toll on the skin. One of the main concerns is a tendency to develop fungal infections in body folds owing to wet clothes and shoes. Danger-prone areas are the armpits, groin and the area between the toes. Besides humidity, fungal infections also spread because of poor hygiene, sharing of towels and clothes. Tight-fitting clothes as well as synthetic fabrics like polyester or nylon that cling to the skin may cause infection. Patients suffering from diabetes and other immunity-compromised conditions are more vulnerable to fungal infections. Hot and humid weather also has adverse effects on eczema.

Q What preventive steps or skin care regimen should I follow during the monsoon?

A Regular baths help minimise chances of infection, so personal hygiene should take priority. Fungus thrives on moisture, so the body must be dried properly and care must be taken to ensure that no moisture is retained in the body folds—pay more attention to these areas while towelling your body. Talcum powder should be used as it absorbs moisture from the skin surface. Fungal infections can be prevented to a certain extent if sharing personal articles like towels, caps, combs and shaving blades is avoided. If someone in your family is suffering from a fungal infection, make sure the clothes of the infected person are washed separately. Wash clothes at home; avoid laundries in the monsoon.

Q Can fungal infection become a chronic condition in silvers?

A Our immunity decreases with age to a certain extent. While middle-aged and obese people are more prone to infections owing to humid conditions, the elderly may suffer because of their low immunity status. Fungal infections owing to monsoon settles down in winter but resurfaces during the summer and monsoon months. This condition can be offset to some degree by following a nutritional diet and avoiding tension. Though stress does not cause skin problems, it can certainly result in a flare up.

Dr Sunil H Maniar, skin & venereal specialist, is dermatologist at Bhatia Hospital and Saifee Hospital, Mumbai
What is 60?

The number of push-ups you have to do this week.
The number of movies you have to catch up on.
The number of bad jokes you cracked last month.
The number of times you told your grandson to get away from the TV set and get a life.
The number of places you have to travel to.
What it's not, is your age.
At least not in your head.
Or in your heart.
If you’re above fifty five, we believe Harmony is just the magazine for you. Filled with human interest stories, exciting features and columns, Harmony encourages you to do just one thing: live young.
With all his heart

Teena Baruah traces Subhash Chander Bholā’s recovery from bypass surgery

Some people are content spending their lives in idle recline. But Col (retd) Subhash Chander Bholā, 63, is not one of them. A self-confessed fitness freak, he had planned to learn aerobics and take on a second career in marketing management. So, a month before his retirement in 2003, he enrolled at a neighbourhood aerobics class in Delhi and a short-term course in export management at the Indian Institute of Foreign Trade.

“I started cycling 5 km from my house in Saket to Mehrauli,” he recalls. “But I felt breathless, and had a discomfiting pain in my chest and severe pain in my left arm for some days. One day, I felt my chest would cave in. It was scary.” He was rushed to the All India Institute of Medical Sciences (AIIMS) where he underwent a stress test, which was fine. But a second test revealed ischemia (restricted blood flow to the heart). A battery of tests followed—echo test, ECG, treadmill test and angiography—revealing four blocked arteries, including one with 90 per cent blockage. He was immediately wheeled into the operation theatre for a bypass surgery, involving four graphs. “I suddenly felt very lonely,” his wife Shakuntala, 61, recalls. “We had lived separately for years because of his postings. But he always came back to us. This time, though, I wasn’t sure.”

Born to bustle, the forced idleness in the hospital dragged Bholā down by imperceptible degrees. Within two days his doctor Dr P Venugopal, chief cardiologist at AIIMS, advised him, “Get dressed every evening, put on your shoes and sit on the visitor’s chair. Mentally you’ll feel that you are fine, you are a normal, healthy person.” However, Bholā soon developed high fever and was prescribed additional antibiotics. The complication wasn’t resolved in the two weeks he was admitted at AIIMS, before shifting to the Army hospital where he stayed for another three weeks. Every night, Bholā willed his antibiotics to work on him. “Every night before I went to sleep, I used to tell myself, ‘Subbi you have to get well. Your medicines must work. They have to fight the soldiers, no matter how many of your soldiers get killed, but you have to be at it.’ I used to give this command to myself every night.”

Bholā’s family stood by him through his long, painful recovery. His sons, Vikrant, then 29, and Rajat, 25, cracked jokes and discussed domestic issues to make him feel normal during his 35-day hospital stay. Rajat even promised to fulfil his father’s wishes and join the short service commission in the Army.

“A lot of people think that a bypass is a quick step to immediate recovery,” says Bholā. “It’s far from true. For me, it was even more difficult.” While most patients are discharged from the hospital five to seven days after an uncomplicated bypass surgery, Bholā came back home after more than a month. “To
walk with painful stitches across the chest after a month of complications was a hellish experience,“ he recalls.

But as soon as he was discharged from the hospital, Bhola made sure he took his rehabilitation seriously and adopted a series of radical lifestyle changes. Over the next four to six weeks, he began rebuilding his endurance levels by refusing to take sedatives or painkillers. He switched to a healthy, oil-free diet, started exercising regularly, and began taking steps to manage stress and bring emotional balance in his life.

In uncomplicated bypass surgery, continued recovery lasts six months to a year before a patient feels 100 per cent normal. “In my case, I started questioning my doctor about how much longer the recovery period would be,” recalls Bhola, who started walking around in his home 45 days after the surgery compared to others who are advised to do so within a week. A week later, he started walking on the terrace for about 30 minutes every day. And four months later, he went out to the neighbourhood park for 40 minutes every day at a decent pace. “It wasn’t easy and I had to sit and take a breather several times,” he says.

Four months later, he was doing push-ups ignoring his wife’s well-meant advice. He started with 10 and now he does 50 push-ups a day. “I have gradually increased my stamina and can now walk 6 km a day,” he says, regretting the fact that everyone has suddenly started telling him to slow down and ‘act his age’. “Even when I do my breathing exercises, sucking in my stomach 50 times and exhaling, my wife gets anxious and says, ‘Don’t breathe so hard, your stitches will open up’. She worries that I can’t sit in one place for more than a minute.” But Bhola refuses to see himself as an ‘open-heart surgery case’.

**Bhola took his own rehabilitation seriously and adopted radical lifestyle changes**

Five years after his surgery, Bhola remains cautious about his diet and exercise. His meals consist of one-third protein and two-thirds fruits and vegetables to control insulin. Too much insulin can increase blood pressure and create high levels of cholesterol and blood fats called triglycerides.

“My primary indulgence is my work [for 12 hours a day as director general manager in a security agency],” he says. “I try and stay happy by dressing up in my favourite cotton shirts and cap to work. I have not given up smoking, though. I smoke once in a while. If I give up everything, I will be like a sailor caught in the doldrums, waiting for the faintest hint of breeze.”

Bhola is now on a mission to make people in his home and neighborhood take up a strict yoga and aerobics routine to prevent lifestyle diseases. “If it happened to me, it can happen to you,” is his logic.

---

**AFTER BYPASS SURGERY**

- Avoid fried foods and use minimal oil while cooking. Even biscuits and cakes contain hidden fats.
- Go for a 30-minute brisk walk every day. Start at a slow pace and increase your tempo gradually.
- Include three to five servings of fresh fruits and plenty of fibre in your daily diet.
- Cut down your intake of dairy products; if you can’t do without processed dairy products, make sure they are made from skimmed milk.
- Avoid food that cause sudden increase in blood sugar (foods with a high glycaemic index) such as white bread and chapatti made of refined atta.
- Yoga and meditation help reduce stress.
- It’s perfectly safe to travel by road and air six to eight weeks after bypass surgery. However, every individual recovers at a different pace. So, speak to your doctor before you plan any travel.
- Always carry your medications if you are travelling and make sure you don’t miss a dose.

Harmony does not take any responsibility for the advice offered above. Please consult your doctor before following any fitness or diet regimen.
Snack mix

Dr Pushpesh Pant dishes out two wholesome treats for the monsoon

After months of sweltering heat, the rainy season is finally here to tickle the palate and stoke our appetite, tempting us to savour fried and spiced goodies. Here are two nutritious choices—one uses a baked base, the other uses very little oil. Indulge without worry.

SWADESHI PIZZA

Preparation time: 20 minutes
Cooking time: 10 minutes
Serves: 2

INGREDIENTS

- Button mushrooms: 50 gm; washed and diced
- Tomato: 1 large; chopped
- Capsicum: 1; chopped
- Onion: 1; medium sized, finely chopped
- Coriander powder: 1/2 tsp
- Kashmiri lal mirch: 1/2 tsp
- Cumin powder: 1/2 tsp
- Chaat masala: 1/2 tsp
- Salt to taste
- Oil: 1 tbsp
- Kulche: 2 (from the baker/grocer)

METHOD

Heat oil in a non-stick frying pan. Add tomatoes. When the moisture almost evaporates, add onions along with powdered spices and salt and stir-fry for a minute. Add mushrooms and continue to cook on high flame, stirring briskly for another minute. Sprinkle chopped capsicum. Remove from stove and spread the mixture evenly on the kulcha. Slice like regular pizza and serve with preferred chutney or pickle.
KHANDAVI

Preparation time: 10 minutes  
Cooking time: 15 minutes  
Serves: 4

INGREDIENTS
- Gram flour (besan): 1 cup /100 gm
- Yoghurt: 1 cup/250 gm
- Ginger paste: 1 tsp
- Turmeric powder: 1/4 tsp
- Green chilli paste: 1 tsp
- Red chilli powder to taste
- Water
- Salt to taste

For tempering
- Vegetable oil: 1 tbsp
- Fenugreek seeds: 1 tsp
- Cumin seeds: 1 tsp
- Asafoetida: 1/4 tsp
- Dried red chillies: 2
- Sesame (til) seeds: 1 tsp
- Curry leaves: 1 tbsp

METHOD
Make a smooth paste with gram flour, yoghurt, ginger paste, turmeric powder, water and salt. Pour this mixture into a wok and cook until thick in consistency. Grease a flat tray and spread this mixture evenly over it. When it sets, roll from one end to other. Cut into 3 cm pieces and keep aside. For tempering, heat the oil and add all the ingredients. Cook for a few minutes and pour this over the little pieces and serve.

Dr Pushpesh Pant, our culinary expert, is a documentary producer, author and die-hard foodie
recently, the Gait Study Centre in Philadelphia reconfirmed what most yoga schools already knew: a regimen designed to help balance, muscular strength and flexibility in the lower limbs can also prevent falls in silvers (see ‘Health Bytes’, May 2008 issue of Harmony).

The Gait study used the Iyengar yoga technique, focusing on basic, therapeutic practices with props instead of exotic poses. The poses were selected to improve muscular stability and balance while walking. “Subjects demonstrated improved muscle strength in lower extremities, which helps with stability,” the programme coordinators tell media. The focus was also on the right way of breathing as that too affects the nervous system, also involved in our sense of balance.

Often, falls happen owing to a wrongly learned pattern of walking. Vision impairment and weakened musculo-skeletal coordination, often a result of a sedentary lifestyle, are other major causes. While games like tennis help vision remain healthy for long, ironing out postural imbalances can help us from becoming a discomfiting statistic. An American study found that one-third of silvers admitted to hospitals are there because of a fall. Among them, the percentage of women was higher. Also, most of these falls affected the hips.

Even basic yoga balancers are sufficient to improve balance, and boost leg strength and coordination of the nervous system. When muscles are exercised, bones closest to them become dense and can withstand a fall. Unexercised bodies have weak bones that may themselves cause a fall by collapsing from within. Basic poses like the one-legged prayer pose (eka pada pranamasana), half-lotus tree pose (ardha padma vrikasana) and Krishna pose (natvarasana) are simple to learn.

Other simple balancers are the palm tree pose (tadasana) and squat pose (utkatasana). Other powerful poses are the warrior pose (veerasana), legs stretched wide-angle pose (upavista konasana) and cow-face pose (gomukhasana). Such poses help rectify postural imbalances. They also work powerfully on the hip joint making it a strong support for our frame.

Yogic moves
Warrior pose (veerasana)
Sit on your heels in vajrasana, with hips rested on flared heels. The big toes should be touching and knees should be together. Now, raise your right knee up, and place right foot beside left knee. Bend right hand, placing right elbow on right knee. Rest chin on right hand, close your eyes. Remain in the pose for as long as is comfortable. Relax back to starting pose. Repeat for left leg. If you have a knee problem, try the legs stretched wide-angle pose (upavista konasana), which involves sitting on a thin cushion with legs as wide apart as comfortable, with hands either on the thighs or on the ground. Benefits: Both poses work on the hip joint and are healing. They rectify postural imbalances and strengthen and tone the leg muscles.

Shameem Akthar is a Mumbai-based yoga acharya. If you have any queries for her, mail us or email at contact.mag@harmonyindia.org (Please consult your physician before following advice given here)
I would like to help elderly citizens with bill payments and shopping for groceries; accompany them to the doctor and other establishments; and look after them when they are alone. I train young men and women for such assignments and sponsor them to undertake these duties. You can contact me at:

**H Sahney**  
J4/14A, DDA Flats, Kalkaji  
New Delhi-110019  
Tel: 011-26029080

I am 63 years old. I enjoy travelling all over the country with friends. Some of my other hobbies include reading fiction and detective novels, listening to Hindustani classical and old Hindi film songs and cooking. I would like to exchange letters with people who share similar interests. You can contact me at:

**Nirmala Lingappaji**  
D-2, Belavadi Apts, 13th Cross,  
8th Main, Malleswaram,  
Bengaluru-560003  
Tel: 080-23465252

I am 68 years old. I have a large collection of notes and books on chess that belonged to my father. I would like to donate the books to chess clubs or to people who are interested in the game. You can contact me at:

**Rajni Deshpande**  
B 26, Pandurang Coop Society  
Next to Juhu Post Office  
AB Nair Road, Mumbai-400049  
Tel: 022-26200123  
E-mail: rajnideshpande@yahoo.com

I am a 61 year-old ex-bank manager. I am also a certified financial consultant of HDFC SLIC Ltd. I would like to guide people who have queries regarding banking and life insurance. You can contact me at:

**Mukul Gupta**  
M-8, Shastri Nagar  
Bhopal-462003  
Tel: 0755-2772871/9425609125  
E-mail: mukulgupta234@yahoo.co.in
OLDER, WISER
Recent research by Harvard University psychiatrist Shelley H Carson reveals that *ageing does not cause decline in brainpower—though it may cause a lot of distraction.* “The ageing brain is trying to sift through a clutter of information, often to its long-term benefit,” she writes in her latest book, *Progress in Brain Research.* “It causes a gradually widening focus of attention that makes it difficult to latch on to just one fact, like a name or a telephone number.” The researcher insists that distractibility increases the amount of information available to the conscious mind. Reviewing the study in *The New York Times,* Lynn Hasher, professor of psychology at the University of Toronto and senior scientist at Rotman Research Institute at Toronto’s Baycrest Centre for Geriatric Care, says, “A broad attention span may enable older adults to know more about a situation and we believe that it could be the reason why we think of older people as wiser.”

ORGANIC SUN BLOCK
If all goes well, we will soon have *organically produced sunscreen creams and lotions that not only protect the skin from harmful ultraviolet (UV) rays but also work as an anti-ageing remedy.* The project is led by H M Chawla of the Department of Chemistry at the Indian Institute of Technology, Delhi, who has sent his samples to a Swiss company for evaluation. The research was carried out in Sanmotech (Synthesis and Natural Molecular Technologies, IIT Delhi). “Most sunscreen lotions and cosmetics protect us from UV B radiation and not UV A rays, which are larger in range,” he adds. “UV B is present only during the day, while UV A is there throughout. Our sunscreen will aim at total protection from both UV A and UV B radiations.”

HELP ON CALL
Mission of Mercy Hospital & Research Centre in Kolkata has added a *24-hour helpline—30217703*—to its existing telephone helplines. On calling the number, the query is recorded and redirected to an expert (or his assistant) who answers the query within 15 minutes. The number can also be dialled to avail of services like emergency medical advice, ambulance or drugs. The same helpline can be used for home services like blood collection, delivery of medical reports and doctor visits.
TOOTH SCARY
Don’t underestimate gum disease. Researchers from Imperial College, London, have discovered that people with a history of gum disease have a 14 per cent higher chance of cancer compared to those with no history. The risk is equal in smokers and non-smokers. Gum infection is especially linked to a higher chance of lung, kidney, pancreatic and blood cancers.

“There are a number of theories that link gum disease with other illnesses,” writes lead researcher Dominique Michaud in journal Lancet Oncology. “There have been suggestions that bacteria linked to gum disease could cause other problems in the body. Alternatively, persistent presence of gum disease might be a sign of a weak immune system that could allow cancer to develop.” According to Michaud, who studied the health records of about 50,000 men with his team, long-lasting gum disease could trigger changes in the immune response that helps cancer thrive. His recommendation: patients with dental problems should seek care from their dentists irrespective of the consequences.

BUGGED!
Paging systems are passé. Everyone, including doctors, freely uses mobile phones for better connectivity. However, the use of wireless devices in hospitals has been a growing cause of concern for patient safety because of emission of electromagnetic waves. Now, a study confirms another cause of worry—cell phones are a major secondary source of infection. A study of 144 mobile phones of doctors at PSG Institute of Medical Sciences and Research in Coimbatore reveals that 90 per cent of mobile phones used by doctors are contaminated with a range of bacteria, including the dangerous MRSA (methicillin-resistant staphylococcus aureus) and E coli.

“A cell phone can get infected when a doctor examines a patient,” explains B Appalaraju, head of the Microbiology Department at PSG and co-author of the study, published in the Journal of Association of Physicians of India. “If the doctor does not wash his hands and uses the cell phone before examining another patient, infection can get transmitted easily. Most of the bacteria are killed within hours owing to drying but some bacteria like MRSA and E Coli can survive for weeks and multiply rapidly in a warm environment.”
HEALTH BYTES

TACKLING TB
Indian scientists are now a step closer to finding a cure for tuberculosis, a disease that kills one person every 15 seconds somewhere in the world and has been a major healthcare challenge for the medical fraternity in India. Now researcher Seyed E Hasnain of the Institute of Life Sciences at the University of Hyderabad has deciphered the process of iron uptake by the tuberculosis bug in the human body. This, Hasnain says, could lead to development of new drugs to cure the ailment. This comes as a ray of hope as the TB bacterium has developed resistance to existing drugs owing to improper and prolonged use.

“Like most pathogens, the TB bacterium requires iron to survive and depends on human cells for its supplies,” Hasnain tells Harmony. “It releases molecules that squeeze out iron from human cells and this process forms the backbone of its survival. If we disrupt this mechanism, the bacterium won’t survive.” The study is technologically supported by a host of premier institutions such as Delhi University, the National Institute of Nutrition in Hyderabad, and Jawaharlal Nehru Centre for Advanced Scientific Research in Bengaluru.

HOPE FLOATS
There are two new procedures that can substantially improve quality of life for Parkinson’s patients. “Deep brain stimulation (DBS) is a surgical option for patients when medical management fails to give results,” says Dr Paresh Doshi, neurosurgeon at Jaslok Hospital. An electrode (lead) is implanted in the brain while an insulated wire (extension) connects the lead to a neuro-stimulator implanted under the skin, usually near the collarbone. This battery-operated device delivers electrical stimulation to targeted areas in the brain that control movement, blocking the abnormal nerve signals that cause tremors and Parkinson’s disease symptoms. The procedure costs between Rs 500,000 and Rs 1 million.

Another emerging treatment option for Parkinson’s patients is ozone therapy, practiced by Dr Ashish Tiwari at Bombay Hospital. “We started the therapy a fortnight ago and already have 20 patients,” he says, adding that it can reduce the symptoms of Parkinson’s by 20 to 70 per cent. Ozone therapists believe that the three oxygen atoms in ozone have health benefits beyond the two oxygen atoms found in air. In the case of Parkinson’s patients, ear insufflation (blowing ozone gas into the ear) helps remove toxins that cause neural clogging and promote proper levels of hormone production and nerve growth. Though it is not yet approved in Canada and the US, doctors all over the world use the therapy, as it is extremely effective with no adverse side effects. However, it is a second-line treatment, used along with existing medicines.
7 PAINS YOU SHOULDN'T IGNORE

Severe headache: It could be a brain haemorrhage or brain tumour

Pain in chest, shoulder and arm: It could be pneumonia or a stroke or cardiac arrest

Pain in lower back or between shoulder blades: Most often, it’s arthritis

Severe abdominal pain: Could be appendicitis

Calf pain: Could be because of deep vein thrombosis (a blood clot that can occur in the leg’s deep veins)

Burning sensation in feet or legs: Could be undiagnosed diabetes

Vague, combined, or medically unexplained pains: Could be depression

Source: WHO media release

FATAL FAKEs

Piracy is now hitting your pillbox. According to a recent study by the Associated Chambers of Commerce and Industry (ASSOCHAM) in India, the market for fake and spurious drugs is growing at an alarming rate of 20-25 per cent, and has already exceeded the Rs 150 billion annual mark in India. Lending urgency to the study is a recent research article in journal Lancet, which says that in developing countries like India, 10-30 per cent of medicines are feared to be counterfeit. The Health Ministry’s estimates are more conservative: it says 5 per cent of drugs in India are counterfeit, while 0.3 per cent are spurious. While counterfeit drugs have no active ingredient or are outdated drugs that are re-labelled and sold, fake drugs may not resemble the original and could cause serious harm. “The counterfeit drug market in India, which we believe is still not that large, has the potential of becoming extremely threatening,” Health Secretary Naresh Dayal tells Harmony. “We need to ascertain its actual size in order to combat it.” Submitting proposals to prevent counterfeiting of drugs, the Organisation of Pharmaceutical Producers of India (OPPI) has requested the government to form a dedicated cell to conduct systematic statistical study of the extent of the market.
Spiritual change

David Stiendl-Rast offers a fresh new take on religion

The great problems that we are facing are not, in a narrow sense, religious problems. I think the biggest problem is our relationship to the Earth and to our environment and all the other aspects are related to that. But the religions, all the different religions, have failed very seriously in even recognising this as a major problem, let alone raising the consciousness of their various adherents to the problem. This loss of connection with the environment pervades everything else: it's our loss of our roots, it's our uprootedness from our deepest values, from the Divine Ground, and from one another. All this is connected, in a very direct way, with our uprootedness from the environment.

One way of understanding the term ‘religion’, etymologically, is as a re-establishing of ties, retying bonds that have been broken. The bonds to the environment are the most obvious, and, in a sense, the most promising area of concern, because sooner or later it must become clear to everyone—regardless of their political conviction, economic status, religious associations, or many other aspects—that what is at stake is our home, the Earth. And therefore we have here not only a problem area, but also an area that could connect us with one another, a concern that is our shared concern. It is something objective, not just an ideal like pacifism—it is a common area of concrete activity and concern. To put the emphasis on that would seem very important to me.

What we need to survive as a human race is the notion of ultimate reality that includes us
different forms. I would think most people have their deepest religious experiences, by their own testimony, in contact with nature, rather than in religious services. There is a significant number, and to cultivate that religious aspect is cultivating an aspect that, again, unites us, while established religions divide us... and must divide us. This is also something that we should be quite alert to: they are institutions, and institutions by definition are self-perpetuating, and if one institution is self-perpetuating, it must separate itself and act against other institutions as an institution. What we need is something that unites us rather than sets us apart.

We have traditionally emphasised a notion of God, a theistic notion of God, which conceives of God as ultimately separate from us. We are over here; God is over there. The very word ‘holy’ originally means ‘separated’ in Hebrew, separated from us. And what we need to survive as a human race is the notion of ultimate reality—call it God if you want—that includes us, and in which we are completely embedded. So the switch, in technical terms, that we have to accomplish is from deism to panentheism. Not pantheism, which simply means that everything is God but panentheism in the sense that all is in God and God is in all, and that is a concept of a living reality that includes all of the positive aspects of pantheism, but goes beyond. And put in simple terms, this is something that every human being can experience. And this is again my emphasis, that a great shift is taking place from beliefs to experience in the realm of religion. The beliefs are, for most people nowadays, only valid insofar as we can experience their content. I think this is a step forward from even what’s the norm in my youth. People want religious experience, not religious teachings.

An extract of thoughts shared by Brother David Steindl-Rast on www.shiftinaction.com, a website that explores different spiritual beliefs. Steindl-Rast is a Benedictine monk who engages in Buddhist-Christian dialogue, works with Zen teachers, and also believes in the Orthodox tradition.
From teeth in a jar
to teeth in an hour!

Gone are the days when teeth were just pulled out and replaced with dentures and the patient was left with discomfort and embarrassingly loose dentures. Today, innovative new dental technology allows us to replace all missing teeth with fully fixed permanent teeth in a matter of hours.

DENTAL IMPLANTS
Dental implants are titanium root tooth substitutes that are surgically embedded in the jawbone to support ceramic or other type of substitute teeth that are fabricated to be placed over the implants. Implants can be used to replace one tooth or multiple teeth. In fact they can be used to replace all missing teeth.

HOW IS IT DONE?
Earlier the process used to fix implants into the jawbone involved two stages. In the first stage, the implant was surgically placed in the jaw. A couple of months later when the implants are integrated with the jawbone, ceramic teeth are fabricated and placed on the implants. Removable dentures can also be fitted onto the implants with clips and magnets.

Now pioneering technology has condensed this lengthy process into one single sitting—both the implants and the teeth are fixed at the same time.

THE RIGHT PATIENT FOR DENTAL IMPLANTS
There are no major contraindications for dental implants. Patients should undergo routine medical investigations to rule out any condition that might complicate the outcome of the implant. Both the patient and the dentist must be aware and informed of all the implications so that necessary precautions can be taken.

MAINTAINING DENTAL IMPLANTS
Have routine dental check-ups to keep your teeth clean and always use special cleaning aids recommended by the implantologist. To make your dental implants work effectively, you must listen to your dentist’s advice and maintain good oral hygiene.

INSTANT IMPLANTS IN AN HOUR!
With instant implantation, a patient can get a complete new set of teeth in just an hour! A patient with no teeth can walk out of the clinic with renewed confidence and a sparkling set of permanent, ‘ready-to-use’ teeth. All you need is a skilled dentist, the right implants and good laboratory support.

WORLD-CLASS TECHNOLOGY
The new technology involves a CT scan of the patient which is then scrutinised by a sophisticated software to plan the implant placements. The processed information is sent to a laboratory in Sweden where a silicone stent and a fixed bridge are fabricated according to specifications. The splint then helps in the exact orientation of implants onto which the prosthesis (replacement teeth) is fixed.
The pinch

Uma Shashikant discusses the impact of inflation on silvers

Inflation is now headline news. Before we allow the gloom to engulf our otherwise normal lives, and begin to psychologically suffer the damage we are expected to suffer, it may be worthwhile taking stock of the situation more realistically.

What is this number?

The number that is making news every Friday is the wholesale price inflation (WPI). It measures the change in the wholesale price of a basket of goods, over time. This basket is made up of food and food products, petroleum products, iron and steel, machinery and such things that are in the consumption basket of companies, not so much the consumers. The other index that measures the consumption basket of the ordinary man (consumer price index or CPI) does not get the news coverage it should, as it is only published once a month. In this age of speed, a weekly number, even if not so relevant, is fine. The CPI is estimated at about 9 per cent. Inflation numbers that are published represent a change in the price of a basket of goods. This means, they do not refer to a situation where all prices across the board are up 11 per cent or 9 per cent. Some could have moved up in price and some could have come down. What the index measures is the average change in prices of this basket, over time. The WPI measures price changes in 435 products and services. One of the other reasons for its notoriety is its broad coverage. It is, however, pertinent to note that the index does not cover transportation...
(road and rail), banking and telecom in the basket. As it has not been revised in ages, it may not be a representative basket of what the much-patronised common man consumes.

What is our number?

We may not be able to run an inflation index or publish it for public consumption. However, if we cared to have an account of our monthly expenses, we would broadly know how inflation has affected us. It is very likely that our own personal inflation could be higher or lower than the national average. The number that should matter to us more is our own inflation for our personal consumption basket.

If car loans are likely to be costly, or if property prices are going to fall, it may not impact us if we are simply not in the market for these things. We also may not be in the multiplex, buying that popcorn, inflated by 300 per cent to a bag... Too much sweat about the front-page inflation may mean overreaction.

Who is affected?

We cannot wish the number away, though. The most affected by the WPI numbers will be producers. They will pay more for their inputs, and therefore will suffer a hit on their margins. Margins of companies will come down from higher costs that cannot always be passed on to the customer. Depending on the market the company operates in, it may choose to pass on the cost, or take a hit on its margins. Lenders and borrowers will pay higher costs.

Silvers may not be in the multiplex, buying that popcorn, inflated by 300 per cent to a bag... too much sweat about the front-page inflation may mean overreaction

To consumers too, inflation is bad news. The prices of commodities such as food and food products, petrol and petroleum products, and a range of consumables will move up. As income is unlikely to move up in line with inflation, the salaried and pensioners will be the most affected. In an inflationary environment, income and employment will not grow too much, requiring a realignment of spending habits. A sense of thrift will set in, to balance the mindless extravagance of the good times.

What are the options?

There are two investment options during inflationary times: gold and rental income. Gold has the tendency to appreciate when inflation is high. It is not an investment option that provides higher return in normal times, but a good option that usually stands up to inflation when it affects the portfolio. Rents move up during inflation. Investment in housing that can be rented out moves up in line with inflation, unlike deposits and salary income that are not inflation-indexed. It is a good idea to rebalance the portfolio to remove any skew it may have. Many senior citizens’ portfolios are all-debt, and lose the edge that equity provides for growth. Equity returns beat inflation and should be present to fight times like these. Some senior citizens’ portfolios are completely skewed towards property. It is important to realise possible rental incomes.

Portfolios that had some equity allocation would have grown in size. Growth enabled by equity enlarges the base capital over time.

Therefore such portfolios can still generate adequate cash for the investors, providing a cushion for saving and inflation. This is why we call equity a hedge against inflation, given it ability to stay ahead in terms of return, over the long run.

What is the number?
What can the government do?

In most economies, it is well understood that senior citizens who are not part of the regular workforce may be affected most by inflation. Policy objectives are set to keep inflation at a stable and low level. We are yet to get there. Many regimes make it possible for them to have access to low-cost or free medical facilities, provide concessional pricing for several goods and services, and enable investment in an inflation-linked bond. The government has done nothing on any of these fronts. If a society is known by the way it treats its seniors, we have a long way to go. We are left asking seniors to find solutions for their unique problems on their own. Now we have added inflation to the list.

IN THE NEWS

PRECIOUS ASSET

Corporation Bank has launched ‘Corp Shelter,’ a reverse mortgage loan scheme for senior citizens. According to chief general manager M Narendra, the bank will offer a loan between Rs 100,000 and Rs 5 million to people over 60. Married couples will be eligible as joint borrowers for financial assistance, provided one of the two is 60 years or older and the other is at least 55 years old. The borrower/s should be the owner of the residential property with a clear title indicating the ownership, which must also be the permanent residence. As a goodwill gesture the bank has waived the pre-payment penalty.

BETTER INTEREST

After State Bank of India, which hiked its rate of interest on deposits last month, Oriental Bank of Commerce, Yes Bank and Bank of India have hiked their deposit rates by 0.5 per cent to 1 per cent. While Oriental Bank of Commerce has hiked its rate to 9.75 per cent for senior citizens, silvers who bank with Yes Bank will get 10 per cent on their deposits with other customers earning 9.5 per cent. If inflation continues to soar, experts believe there will be another rise in deposit rates.

The author is managing director, Centre for Investment Education and Learning, Mumbai. Contact her at uma.shashikant@ciel.co.in
Ankur Salt
The salt for today’s modern lifestyle

These days, the pollution in the atmosphere also affects the quality of the salt we consume. Natural salts are usually contaminated with impurities such as dust, rusted iron and calcium phosphates at the salt works.

At Ankur Chemfood Ltd, we manufacture refined free flow iodised salt using sophisticated Swiss technology. Our refinery, established in September 1997, adheres to BIS specifications. The iodine content in our salt is monitored by the International Council for Control of Iodine Deficiency Disorders. We are also the first salt manufacturing company in India to win the Bharatiya Udyog Ratan Award in 2000.

Everyday we produce 1400 tones of refined free flow iodised edible salt. By the end of 2008, on commissioning our fourth production unit, our production capacity will be stepped up to 2100 tonnes per day. Shortly we will be launching Ankur Iron Fortified Salt—iodised salt enriched with iron—in accordance with the guidelines laid down by National Institute of Nutrition (ICMR), Hyderabad. Ankur Iron Fortified Salt will help eliminate hemoglobin deficiency and will be targeted at women and children. We also plan to launch a low-sodium salt variant to control blood pressure.

Thanks to our vast distribution network, Ankur Salt is available all over India and has a huge demand in countries like Australia, the UK, the Middle East, Nepal and Africa. At the Salt Expo-2007, held at Naples in Italy, Ankur was the only company certified with Indian National Fl.

DO NOT IGNORE
Are you suffering from

- Weight gain
- Loss of stamina
- Tiredness
- Hair Loss
- Depression
- Hoarse voice
- Forgetfulness
- Intolerance to cold
- Fatigue mood swings
- Heavy menstrual periods?

It could be because of your failing Thyroid

THYROID TESTING 3 tests: T3, T4 and TSH @ Rs. 250/- only

Get tested for 2 and get it done for 3rd person FREE!

Thyrocare®
World's largest thyroid testing laboratory

Available in all major towns in India

Offer valid till 30.07.2008

www.thyrocare.com

To get a FREE THYROID BOOKLET and the address of your nearest Thyrocare Center on your mobile, send an SMS Throid<space>your Pincode to 9870 666 333 (for e.g. Thyroid 400705 to 9870 666 333)
If you have children living abroad and are running steep ISD bills every month, your computer now offers you a more affordable way to stay in touch. Skype is a ‘Voice-Over Internet Protocol’ (VOIP) provider, which enables you to make free calls over the Internet to other Skype users, as well as make calls to landlines or mobile phones at charges much lower than half of standard STD/ISD rates. All you need is a computer, headphones with microphone or speakers (Rs 250-Rs 550), and a web camera (Rs 275) if you want to see the person on your screen.

To show you how easy it is to use Skype, we invited vivacious sexagenarian Katy Mody to test-drive the software at our office. On a cloudy Wednesday afternoon, Mody walked into our office—her diminutive frame belying her enormous self-confidence and sharp mind. It didn’t take her long to break the ice. In just 10 minutes, Mody was chatting with us like we were old acquaintances, asking rapid-fire questions about the software and regaling us with anecdotes from her past. Retired for the past 10 years, Mody earlier worked as a secretary in a multinational firm. Her first tryst with computers was back in 1984 when she took a short course in Word Smart, Word Perfect and Harvard Graphics to stay abreast at work. With disarming candour, Mody told us about an incident when she rebooted her boss’ computer and ended up erasing important data. The feisty lady however refuses to let technology intimidate her and has recently
enrolled for a one-month course in computer basics at Harmony Interactive Centre.

Mody’s husband passed away recently, succumbing to a heart ailment. Having spent the past few years tending to him, she now wants to devote time to her own spiritual growth—these days, she often surfs the Internet to read up on spirituality and is busy connecting with people who share her spiritual ideas and beliefs. She feels software such as Skype will make it easier to do so, and keep her grey cells busy.

We decided to get Mody ‘Skyping’ with our design head Ritu Nanda who was sitting a few cubicles away. Nanda uses Skype almost every day to chat with her daughter who studies in the US. For our test-drive, Nanda hooked up a web camera on her computer, so Mody could view her on screen while they were chatting.

Though Mody was not nervous, she did have many questions. “Will I be able to download the software on my own? Is it a complicated process?” Thankfully the Skype application or executable file is very easy to download—it took us all of 10 minutes. Just go to www.skype.com and click the ‘Download’ button. After you have downloaded the file, just follow the instructions given by the Setup Wizard to complete the installation of the software. At the end of the installation you will be asked to set up a Skype account. Enter your details on screen—name, password, email id, etc—and click the ‘Sign In’ button. Your Skype account is now ready for use.

After downloading the software and setting up the account, we plugged the microphone and headset to Mody’s computer. “How will I know if the microphone and headset are working?” asked Mody. We showed her the ‘Skype Test Call Feature’, which allows users to test their headset and microphone before making a call.

After logging in, we searched for ‘Ritu Nanda’ online by entering her name in the Search Window. When her name showed up on screen, we selected it with the cursor and clicked the green ‘phone’ icon at the bottom of the screen to place our call. Mody was delighted when she heard Nanda’s ‘phone ringing’ on her headphones. Nanda accepted the call and for the next 10 minutes the two chatted and laughed into their microphones. While Nanda told her about her daughter who lived abroad and how wonderful it was to ‘see’ her everyday with Skype, Mody spoke about her need to connect with the world and rediscover herself. On her screen, Mody could also view Nanda chatting with her.

“When can I make calls to a local landline or cell phone with Skype?” queried Mody who was just beginning to discover the power of the software. We typed our office landline number on the screen and clicked the green ‘phone’ icon again. Mody was puzzled when the call was rejected. We explained to her that though Skype can be used to make calls to landlines or mobile phones, you need to buy ‘Skype Credit’ online using a credit card starting from $10 (approx Rs 450) and then use the amount on outbound calls. If you do not have a credit card, you can ask your son or daughter to purchase Skype Credit for you using their card. Cost per minute depends on your destination number and is available on the official Skype site. All ‘SkypeOut’ calls are subject to a connection fee. However, you can make free calls to any Skype user at anytime, anywhere in the world.

With Skype, you can make free calls to any Skype user anytime, anywhere in the world.

---

**SKYPE FACTS**

Skype was created by a team of software developers in Tallinn, Estonia. The Skype group has its headquarters in Luxembourg. It was acquired by eBay in September 2005 for $2 billion.

Skype has more than 29 million registered users worldwide, with an average of 2 million using the service at any given time.

Skype is also available on mobile phones. This facility, available in 50 countries around the world, is yet to be launched in India. In 2007, the company also launched its own mobile phone, Skypephone.

**Caution:** Skype calls are vulnerable to interception.
just ensure that the user is also logged in at the same time. Though it will take another two or three hands-on session for Mody to be fully comfortable with Skype, she is now looking forward to reaching out to her friends and chatting with them at her own leisurely pace and time. So if you have some free time on hand today, why not log onto the Internet and go Skyping!

GET SKYPING

**Downloading Skype**

Go to www.skype.com and click the ‘Download’ button. A dialog box will appear on screen asking you to ‘Save’ or ‘Run’ the file. If you click ‘Save’, you will need to choose the location to save the Skype application. You can save it on the desktop or choose a location in your C drive under Program Files. If you click ‘Run’, the executable file is downloaded under the Program Files folder in a directory called Skype. A ‘Skype Setup’ icon will appear on your desktop. In case the dialog box does not automatically appear, click the ‘start download again’ link. Once you have downloaded the executable file, click on the Skype Setup icon on your desktop. A ‘Skype Setup Wizard’ will appear on screen. Follow the instructions to complete the installation.

**Setting up an account**

A ‘Create a New Account’ window appears along with the ‘Skype Login’ page. Enter your details in the Create a New Account window. Type in your Full Name and then type in a ‘Skype Name’ and a Skype ‘Password’. Note down your Skype Name and Password; you will need them every time you open the application. After you have filled in all the details, click the ‘Sign In’ button. Your Skype account is now ready for use. The next time you open Skype, your Skype name will automatically appear in the Skype name field.

**Add contacts**

To add friends to your contact list, click the ‘Add a Contact’ feature at the top of the application. You will be taken to a ‘Search’ page where you can search for contacts either by their Full Name, Skype Name, or Number. Once you have entered in the required details in the desired field(s), click the Search button. Select your contact(s)’ name(s) from the Search list to add them to your Skype Contact list.

**Make a call**

To call a Skype user, select the contact from your list and click the green ‘phone’ icon at the bottom of the application. You will hear the phone ringing (via your headphones/speakers) till your selected contact accepts your call. You can then begin talking to your contact via the microphone attached to your headphones or a mike attached separately to your computer. To end the call, click on the red ‘phone’ icon again at the bottom.
What’s your WQ?

Find your wellness quotient on the web

While there’s nothing to beat your annual physical, the Internet has some useful (and free) diagnostic websites, developed in consultation with physicians, which give you some idea of your health and longevity prospects. The results are by no means conclusive—vital values lie in the information and tools they put at your disposal, empowering you to take control of your body. Here are some sites we liked:

Livingto100.com: The ‘Life Expectancy Calculator’ at this site asks you 40 quick questions related to your health and family history to estimate how old you will live to be. You receive feedback for each of your answers; a list of things you can do differently and how many years you will add if you do so; and a list of things to discuss with your doctor. Simple and doable.

Realage.com: Find out if you are biologically younger, older, or the same as your calendar age, with The ‘Real Age Test’, which asks you questions on your health, habits, relationships, diet and fitness. Results come with a personalised plan to lower your age. You’ll also find assessments related to nutrition, exercise, skin and hair; tools to stop smoking, improve your diet and bust stress; and a collection of brain games to sharpen the grey cells.

Americanheart.org/faceTheFats: Dedicated to living ‘fat-sensibly’, this site tells you what are good fats and bad; which foods contain which types of fat; and how many calories—and how much fat—you should eat each day. ‘My Fats Translator’ is an easy-to-use tool that calculates your daily calorie needs based on your body mass index (BMI) and rate of physical activity; and gives you a recommended range for total fats and sets a limit for (bad) saturated and trans fats. Finally, ‘Test your Fats IQ’ tells you how much you already know—and ‘Dictionary of Fats’ will tell you all that you don’t.

Ghi.com: This is a useful archive of health and wellness calculators. Choose a link to take you to the one you want. Our picks include ‘Breakfast Calculator’, which ensures that you’re getting enough nutrition from the most important meal of the day; ‘Calorie Counter’, which estimates if you’re burning enough calories during your workout or if you’re—literally—going round in circles; and ‘Metabolism Calculator’, which measures your resting metabolic rate and your activity level—combined, they show you roughly how many calories you burn each day.

Myonlinewellness.com: Another website with a long list of assessment tests. Calculate your body fat and daily nutrition intake; learn how many calories you are ‘drinking’, what your waist-to-hip ratio is and what your ideal weight should be; and find out if you’re eating enough ‘superfoods’. And if you’re feeling a little under the weather, they’ll even tell you ‘what kind of headache you have’.

—Arati Rajan Menon
presenting, BlackBerry from Reliance Mobile.

live the smarter life!

BlackBerry from Reliance Mobile, powered with CDMA technology gives you the fastest mobile internet access on the move. Also enjoy a host of advanced features that will enhance your professional and personal life.

- Send & receive e-mails on the go
- Download and transfer heavy files instantly
- Browse the web with fast and consistent internet speed
- Use Instant Messaging to chat with friends and family
- Stay updated with real-time data
- Bloomberg applications
- Enjoy multiple applications on Reliance Mobile World

**BlackBerry from Reliance Mobile advantage:**

**Fastest speed & CDMA technology**
- Wireless internet speed of up to 144 kbps
- Superior download speed for heavy e-mail attachments

**Widest coverage & consistency**
- Only network in India which allows e-mail, data, internet access across 15,000 towns & 4 lac villages
- Global voice roaming in 400 networks across 190 countries and data roaming in 218 networks across 120 countries with both CDMA and GSM partners*
- Only operator to have maximum network on key national highways & major railway routes

**Customised applications**
- Widest range of applications, customised as per your organisational requirements

For further details: Call 3033 6363 from any phone, SMS RMBB to 54242 from your Reliance phone, Send an e-mail to query.blackberry@reliance.com, Visit our select Reliance World and Reliance Communications Showrooms, Visit www.reliancemobile.com/blackberry and register your request. *Available only on BlackBerry World Edition 8830.
Most silver citizens would give anything to experience youth again.

Our yearly subscription costs just Rs. 324.

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

Subscription Card

(Please tick below for your choice of subscription)

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

And the subscriber will also get free gift hamper from Himalaya Ayurvedic Products with this offer.

<table>
<thead>
<tr>
<th>Subscription</th>
<th>You Pay</th>
<th>You Get</th>
</tr>
</thead>
<tbody>
<tr>
<td>2 years (24 issues)</td>
<td>Rs. 576</td>
<td>Himalaya Ayurvedic gift hamper worth Rs.215</td>
</tr>
<tr>
<td>1 year (12 issues)</td>
<td>Rs. 324</td>
<td>Himalaya Ayurvedic gift hamper worth Rs.100</td>
</tr>
</tbody>
</table>

Please fill in CAPITAL LETTERS and mail the form below with your Cheque / DD in this Business Reply Envelope. In case of Credit Card payment you may fax the form to: 0120-4078080.

Personal details: Mr/Mrs ____________________________

Address __________________________________________

City __________________ State __________ Postal Code __________ Country __________________

Phone __________________ E-mail __________________

I wish to pay by: ☐ Cheque ☐ Demand Draft

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

made payable to M/s LMIL-AVC Harmony for Rs. ____________

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

☐ Amex    ☐ Visa    ☐ Master Card    ☐ Diners

Card Number ______________________

Card Member’s Name ____________________________

Card Expiry Date Month ___ Year ___

Card Member’s Signature ____________________________

Date of Birth __________

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

Mr/Mrs/Ms _______ First Name __________________________

Last Name __________________________

Address __________________________________________

City __________________ State __________

Postal Code __________ Country __________________

Phone (Off.) __________________ (Res.) __________________

E-mail: ________________________________

Website: www.harmonynigeria.org For queries e-mail us at: harmonycare@intoday.com

SUBSCRIPTION TERMS & CONDITIONS: Rates and offer valid in India only. Allow 3-4 weeks for processing of your subscription. Free subscription gift will reach you within 4-10 weeks of commencement of your subscription. It will not be possible to entertain any request for cancellation of your subscription once your free gift has been dispatched. The free subscription gifts are covered by guarantee for manufacturing defects/quality/damage in transit as per standards laid down by the manufacturer. Add Rs. 10 for non-Delhi cheques. Please write your name and address on the reverse of the Cheque / DD. Do not send cash. All disputes are subject to the exclusive jurisdiction of competent courts and tribunals in Delhi, New Delhi only. The Publisher reserves the right to terminate or extend this offer at any time, or to accept or reject any or all forms received at its absolute discretion without assigning any reason. Information regarding such cancellation / extension / discontinuance will be published subsequently in the magazine. For further details please contact our Customer Care Department: Write to: Harmony Care, Living Media India Limited, A-61, Sector-57, Noida (UP)-201301; Call: (91)120 2478900 from Delhi & Phd: (0120) 2478900 from Rest of India, Fax: (0120) 2478900 (E-mail: harmonycare@intoday.com)

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

Experts answer your queries and concerns on jobs after retirement

Q I had invested in five acres of farmland in Talegaon district on the Mumbai-Pune road several years ago. Now that I am retired and settled in Mumbai, I would like to develop the property. Is it advisable to do it myself? Please suggest.

The pleasant weather in Talegaon has resulted in many housing complexes coming up in the area recently. Developing such a large piece of land—one acre measures 43,560 sq ft—will not only be extremely time consuming, but involve major running around. It would be better to either keep 5 or 10 per cent of the land for yourself and go in for an outright sale, or promote the property through a reputed developer. Advertise or contact estate agents—but choose a promoter of good standing rather than a fly-by-night operator who may offer a more lucrative deal. A combination of apartments and a series of row houses would be ideal. If you plan to live there in future, you could negotiate for a couple of row houses. Besides enjoying amenities like a club house and swimming pool and life in a clean environment, the complex would provide you both security and company.

—Dr Ketan K Gokhale
Gokhale is technical director of City Corporation Ltd, a reputed Pune-based builder and developer

Q I have always made my own greeting cards and recently I designed the wedding card for my daughter’s wedding. The positive feedback has encouraged me to set up a small printing unit. How do I go about it?

Setting up a unit requires a fairly large investment as well as space, skilled manpower and managerial know-how. Besides running the business and managing workforce, following up with payments and ensuring a continued flow of business are not easy. Rather than setting up a unit yourself, I suggest you tie up with an existing setup. You could get in touch with a graphic designer or printing house, where you can join as a designer or just lend them your designs. Remember to carry some samples of your work when you approach them. You can also check out sites like naukri.com or monster.com and other headhunting agencies. Institutions that teach skills like designing usually have a placement cell and can help you find a suitable opening.

—Deepa Gupta
Gupta is a graphic designer at Wordcraft Designs, a design and print studio in Mumbai

Q I am 57 years old and based in Kolkata. I am fond of painting and embroidery and have always designed my own saris. Now that my children are settled and I have time on my hands, I am thinking of starting a sari business from home. How should I go about it?

Before you decide to start a business venture, you need to establish a solid contact base of both suppliers and workers. Besides finding reliable weavers and retail outlets for purchasing raw material you have to tie up with skilled artisans or craftsmen to do the actual embroidery or stitching. For example, you can outsource work to village girls in Santiniketan for kantha embroidery. Your sari designs should be innovative to ensure a steady demand. To start on a small scale with a stock of say 50 cotton and silk saris, an initial investment of at least Rs 100,000 is required. Breaking even will take at least two to three years, and profits even longer. It would be better if you start with exhibitions once or twice a year. Once you acquire a regular clientele, you can expand and keep a ready stock at home.

—Sharmila Rakshit
Rakshit runs a successful home-based boutique in south Kolkata
Change is growth
Bomi Hormusji Patel doesn’t regret closing down his business to run a nursery

For over three decades, 66 year-old Bomi Hormusji Patel fabricated and supplied automobile and diesel engine parts. About three years ago, he faced heavy losses and had to sell off his business. He still had enough savings to lead a comfortable, retired life. However, he chose to work with his son Chirag, who runs Vardhaman and Company plant nursery and garden centre in Pune.

“Nurturing plants is a therapeutic and spiritual experience”

Patel was born in Nasik, spent his youth in Surat where he studied automobile engineering and shifted to Pune three decades ago as the business climate was more favourable. He became interested in horticulture in 1995, when Chirag, then 15, started a nursery in the rented plot adjacent to his factory. “So it wasn’t a huge change when I started managing the nursery after my business closed down. What’s more, it’s fun to get paid to pursue your hobby,” says Patel who takes a salary to manage the nursery, but offers free help at Chirag’s horticulture and landscape company, Chiragi Garden.

Popular for mini lotuses, Dutch roses and orchids, the nursery also supplies seasonal flowering plants and perennial flowering plants like the blue tagar and African violet. What sets it apart are its medicinal plants like vakhanda, used to treat fever in children and as a snake repellent. “While most nurseries use chemical insecticides, we use neem-based insecticides,” says Patel, who sources seeds, inspects the nursery, takes care of transporting plants, and inspects landscaping sites like row houses, hospitals, factories, call centres and BPOs.

“We have a team of gardeners to produce high-quality plants and herbs,” says Patel who works about 10 hours every day at the nursery and Chiragi Garden, taking half a day off every Thursday and Sunday to spend time with his wife Diana. “In my earlier job, stress levels were really high,” he says. “What I do now has turned out to be a pleasant change. Nurturing plants is a therapeutic and spiritual experience.”

— Khursheed Dinshaw

Send queries to contact.mag@harmonyindia.org; for second career options, log on to www.harmonyindia.org
Guided by history

Chitralekha Basu visits Hyderabad and rummages through its past amid urban trappings

Watch your step while you are in Hyderabad, for there’s no predicting when one might step across centuries. Visiting the Golconda Fort, the Qutab Shahi tombs and the Hitec City—all within an 8 km radius, roughly 16 km west of the city centre—you would be hopping from the 13th to the 17th to the 21st century at one go.

THE SIGHTS

Golconda Fort: In Hyderabad, asphyxiating traffic and giant digital billboards playing the same series of images can tease the patience of the tourist caught in a jam. The famous Golconda Fort is totally rid of such urban trappings; the most conspicuous noise is the dull whirring of the sugarcane juice seller’s wheel outside. Originally a mud hut built by king Ganapati of the Kaktiya dynasty in 1143 to house an idol picked up by a shepherd boy in the hills, Muhammad Quli Qutub Shah turned it into a fort in the early 13th century. Its sheer expanse (the boundary walls cover a distance of 7 km) is not evident from the outside. As you walk across what was once the moat, now reduced to a weeded trench, local guides are eager to offer help. “You can’t imagine how big this is, you would be lost,” they insist. They’re right—a quick round of the royal apartments, eight colossal gates, granaries, dungeons, exposed sections of concealed earthen pipes for water supply and 87 semi-circular bastions would take the uninhibited tourist an entire day. The intrepid should walk all the way up (387 steps) along the crenellated ramparts. The view from the roof of Balahisar
Baradari—a three-tier structure exactly 400 m from sea level where the Shah held court—is breathtaking. Looking north, you get a bird’s-eye view of one of the world’s largest and most tranquil graveyards.

Shilparamam: A little up north from Golconda is Shilparamam, a craftsmen’s village reverberating with the sound of people chipping wood, hammering metal or running the loom to produce some of India’s most vibrantly coloured and exquisite textured textiles. Amid yards of fabric, discover the lore behind the weaving styles of the gorgeous Gadwal saris. Even as weavers paddle the loom, they tell you about the time-honoured tradition of weaving the saris in cotton with silk and zari used in the ornate borders. The practice, they say, began centuries ago to keep the maharanji cool in the scorching southern summer.

Hitec (Hyderabad Information Technology Engineering Consultancy): Half a kilometre’s drive from Shilparamam (in the northwest of the city) is Hitec City, Hyderabad’s techno hub. The most spectacular structure here is a 10-storied cylindrical building, with a glass and metal facade. Flanking it on either side are more futuristic structures where software giants Microsoft, Toshiba and Wipro have set up shop. While Hitec City is included in the tour run by Andhra Pradesh Tourism Development Corporation (call: 040 23262151-57), visit it after sundown when the sparkle of the stars is reflected on the chrome and glass walls.

Char Minar: The epicentre of this bustling metropolis is the Char Minar. Up on the balcony of the first tier, girded by sturdy iron wires on all sides to prevent visitors from bending too far down, you get a great view of the Laad Bazaar. The bazaar is a mosaic in fluorescent colours—fuchsia, aquamarine, canary yellow and sap green. It’s the best place for bangles, sequinned fabric, zardozi saris, pearls, ittar and the fun of driving a hard bargain. The four minarets (each 48.7 m long) are ringed by four sets of balconies—these are off-limits to the public. Devout Muslims offering prayer and tourists form the bulk of visitors, filling up the space under the giant arches that open out to a plaza on either side.

Mecca Masjid: Just across the bustle and din of Char Minar lies an island of tranquillity. Mecca Masjid, which can seat about 10,000 people, inspires awe because of the 180 feet long hall. Built in 1617, the central arch was made with bricks produced from earth imported from Mecca. Inside, the large pool is cool and inviting. Legend has it that a visitor who sits down to rest on the stone seats next to the water will surely return.

Salar Jung Museum: Up north from Char Minar is the emaciated Musi River cutting the city into two neat halves. The Salar Jung Museum is located off the southern bank. The marble sculpture Veiled Rebecca (a coy, nubile woman) carved by Italian sculptor G H Benzoni is a bit of a disappointment. While the workmanship—where the texture of transparent fabric is replicated in stone—is astounding, putting the sculpture in a glass enclosure inside an overcrowded room has taken away much of the charm. The volume of archival treasures, most of which have been contributed by Nawab Mir Yousuf Ali Khan Salar Jung III, former Prime Minister of the seventh Nizam of Hyderabad welcomes thousands of tourists daily.

TIME TO GO
Summer hovers between 30° and 41°. June to October is pleasantly warm with occasional showers. November to February is cold.

GETTING THERE
By air: All major airlines fly to Hyderabad. The new Rajiv Gandhi International Airport is located at Shamshabad, 35 km away from the main city.

By road: Hyderabad is connected to the rest of the country by National Highways N H-7, N H-9 and N H-202.

By rail: Hyderabad is connected to all major cities by rail.

WHERE TO STAY
Amrutha Castle, designed like a Bavarian castle, is gorgeous. Other luxurious hotels include Hotel Taj Banjara and Taj Deccan. It is possible to get a decent room for two at the three-star Pearl Regency (Rs 2,500 above). Yatri Nivas at Secunderabad offers budget accommodation for Rs 500. Andhra Pradesh Tourism also arranges paying guest accommodation.

For contact details and tariff, refer to Page 81.
Hyderabad, are astounding. You’ll see an array of textiles, bronze images of deities dating back to the Pallava and Chola periods (5th to 8th century), and kalamkari paintings with scenes from the Ramayana. Also on display are ivory chairs presented to Tipu Sultan by Louis XV of France, tables with inlay work and early 20th century circus figures from Germany.

**Ramoji Film City:** Spread across 2,000 acres of greenery, RFC is a major entertainment centre. If you stay at one of the two-star hotels in the campus—Tara and Sitara—you could go for long walks, skirting the manicured gardens with quasi-mythological sculptures. The series of fountains near Hawa Mahal, designed after the Queen’s bath in Jaipur, is arguably the most frequently used backdrop for dance sequences in Hindi films. While you may not bump into Aishwarya Rai in a power suit (Sarkar Raj was shot here), you could always catch a film shoot in progress.

**Hussain Sagar Lake:** The most notable signpost in Hyderabad is the illuminated giant sculpture of the Buddha, rising from the expansive Hussain Sagar Lake. The lake itself and the attractively landscaped Lumbini Park adjacent to it make a great picnic point. If you enjoy water sports, you can go speed boating. Those who prefer less action can hop on to a pleasure cruiser. Tuck into nibbles and drinks served on the deck, and watch the sun move along on its course before disappearing into the water.

**BUYING PEARLS**

Hyderabadi jewelers have quaint ways of proving to you that their product is the real thing, as opposed to cultured pearls. A jeweller manning the counter at one of the many shops at Punjagutta Road taught me how to test pearls by putting a sample between his teeth. Speaking rapidly from between his teeth, he informed me that a genuine pearl would have a grainy texture, while an artificial one would feel smooth. He was also eager to set a pearl necklace on fire, but I was afraid that he may burn up the store even if the pearls—if they were real—remained unblemished.

**THE FOOD**

The legwork spent on sightseeing and shopping will leave you famished. *Biryani*, of course, is de rigueur but a filling meal of *haleem* — a pounded wheat and meat stew — is the thing to have during the Ramzan months (September-October). Vegetarians can gorge on *biryani* and *mirch ka salan* (red chilli curry). Dessert specialties include the flavour-some *shahi tukda*, *gil-e-Firdaus* (rich *kheer* of vermicelli and milk), and *Kakinada kaja* (pastry with treacle filling).

Finish up with a *paan* that packs a delectable mix of betel nuts, aniseed, cloves and cardamom — the perfect digestive. Locating Kwa Moinuddin’s kiosk in a nook under the crowded Patthar-ghatti colonnade off the Char Minar area is easy. This white-haired gentleman has been selling *paan* for close to 50 years, and can teach you how to tell a *saada paan* (with a filling of lime and betel nuts) from a *meetha* (with rose sugar, fennel, clove and saffron) or the *maghai* (a combination of the two). The high-profile *paan* shops are located in Secunderabad. For an over-the-top ‘designer’ *paan* with a foil of real gold or silver (Rs 2,500), go to PVS Paan Mahal in Paradise Circle or Dimmy Paan Palace in Sindhi Colony. Prenderghast Road.
WHERE ELSE WOULD YOU FIND SOMEONE ABOVE 55 YEARS WHO'S PERFECTLY IN TUNE WITH YOU?

HARMONY, OBVIOUSLY.
Name of Advertiser: ________________________________
Address: _______________________________________
________________________________________________
Age: _______________ E-Mail: __________________________
Tel: ___________________________ Signature: ____________

Tick chosen category

☐ Travel
☐ Hobbies & Interests
☐ Entertainment & Events
☐ Books & Music
☐ Services
☐ Health & Sports
☐ Computers
☐ Antiques & Collections
☐ Pet & Animals
☐ Jewellery & Watches
☐ Exchange
☐ Others __________________________

Please fill in the space provided below
________________________________________________
________________________________________________
________________________________________________
________________________________________________

Terms and conditions

1. Advertisers are required to read and approve the text and other details of the advertisement before sending the form.
2. The Publishers reserve the right to decline, change or reschedule any advertisement.
3. Advertisements are accepted in good faith and the Publishers accept no responsibility whatsoever regarding the bona fides of the Advertisers, not the contents of the advertisements. No interviews shall be granted or correspondence entered into regarding any advertisements published.
4. Under no circumstances will we be liable for any loss to the Advertiser for any error or omission by us.
5. The above conditions and any other conditions stipulated by us will govern the acceptance and publication of any advertisement.
6. One-on-One is a free readers service only for bona fide readers of Harmony.
7. Please fill up the enclosed form along with all the necessary details and mail it to 'One-on-One', Harmony- The Magazine, 4th Floor, Maker Chambers IV, 222, Nariman Point, Mumbai - 400 021.
8. Harmony shall not be responsible for any loss/delays in transit for the forms.
9. The offer is open for a limited period and is on first cum first serve basis.
10. No correspondence shall be entertained regarding non-publication of One-on-One.
11. Harmony reserves the right to modify/change the One-on-One received at their end.
12. Maximum number of words allowed per One-on-One is 30.
13. All forms should be sent by ordinary post only. No registered post or courier shall be accepted for One-on-One.
14. Only one entry per person shall be accepted.
15. Each entry should be in the original form printed in Harmony. No photocopies shall be allowed.

For office use only

☐ Advt. No.       ☐ Heading       ☐ No. of Words
Pet pleasures

Amita Malik tells us how animals can bring comfort to silvers

It is a common sight in the West: a children’s ward in a hospital where kids who are obviously very ill are lying bored in their beds or sitting listlessly in wheelchairs. Suddenly, someone enters with a Labrador. It goes up to the nearest child and makes friends. The so far listless child immediately sits up and returns the dog’s friendly gesture. Of course it is a highly trained dog that knows it has to make the child a friend. It does so without undue exuberance. It might take a little time, but soon not only this child but others in the ward also sit up and the dog goes from child to child, cheering them up. I have yet to see such a sight in an Indian hospital. But in Mumbai, Radhika Nair and Rohini Fernandes have set up the Animal Angels Foundation (call 0-9820788703), which has 20 ‘therapy dogs’ that help people, ranging from children with behavioural disorders to senior citizens.

Another rare sight in India is a guide dog helping a blind man cross a busy street at the right moment. Zebra crossings are often callously ignored by drivers who do not stop even for ordinary pedestrians. A blind one has no chance, even with a guide dog. Usually the dog has the good sense to stop in time. Once when I was in London, crossing the street on a zebra, four approaching cars screeched to a halt. I said a polite ‘thank you’ to them. The policeman at the crossing said cynically: “You don’t have to thank them madam; if they had not stopped I would have fined each one of them”. Well, this is India and I hope one day drivers will realise the importance and purpose of the zebra crossing.

Apart from utility, dogs and cats are also a great source of comfort to those who live alone.

wishes that more such dogs were trained in our country and made affordable for ordinary people. Apart from utility, dogs and other pets, such as cats, are also a source of great comfort to those who live alone. Who else will give uninterrupted love, with no question asked? Dogs, of course, are more dependent than cats. Cats forage for themselves, do not have to be walked on a leash and can even let themselves in and out through windows.

As a professional TV columnist, I often have to watch programmes that give me no pleasure at all. But the ones I always enjoy have to do with animals, birds and wildlife. We have our own David Attenborough, Swathi Thyagarajan, whose programme Born Wild on NDTV is a source of endless pleasure and information to lovers of wildlife. I sometimes feel a little nervous when Swathi snuggles up to a lion but they seem to trust and accept her as much as she trusts and accepts them.

There are also foreign programmes that show the comic side of animals and birds, usually presented by anchors who know exactly how to handle them. And I always watch with awe those incredible dog races where highly trained dog zigzag in and out of the most formidable obstacles. For many years now Mike Pandey has also been treating us to programmes on the environment that have sometimes saved particular species from extinction or rescued animals treated with extreme cruelty. I still feel most disturbed when people as civilised as the Japanese kill whales so cruelly.

Then, of course, our fashionable ladies still do not feel guilty when they wear animal skin coats or carry bags made from crocodile leather. Our media have a long way to go before they educate our own people about these malpractices, which hold a dangerous lesson for the future.

Amita Malik, often referred to as ‘the first lady of Indian media’, is a columnist and film critic.
Uncivil society

C P Surendran believes we don’t care enough for our silvers

A society is civil if it takes care of its children and their grandparents. In this sense India is not civil. Scandinavia is. My mother is 74 years old. She lives with domestic help in Kerala. Her husband died two years ago. He was suffering from Alzheimer’s. He was a famous writer and his name is still a rallying point in a state known for its volatile individuality.

My father was a very honest person. From my perspective, he was honest to the point of perversity: he actively resisted translating his fame into cash and sales. He paid his taxes to the last penny. And perhaps because of it, ended up not having a roof of his own when he breathed his last. If you are very honest, you may end up very poor. Which is one reason why Gandhi could have been wrong when he said honesty was the best policy.

Well, my mother wrote about my father in his sick bed. The story was serialised in a popular magazine, and the last instalment coincided, like a good reality TV show, with the last day of my father’s life. Despite the latter years of neglect owing to dementia-related diseases, thanks to my mother’s literary efforts my father’s contribution to Kerala was assessed again to his advantage. My mother’s book on him recently won the Kerala Sahitya Akademi Award.

But I am beginning to think none of it is enough. Old age, uncertainty, and prolonged exposure to sickness and death have altered my mother’s personality. It is not that she is now subdued for most of the time. She is visibly straining herself to contain her sharp edges, the gene-stuff that really makes a person more than the role she plays as mother, mother-in-law or wife, so that she comes across as more acceptable, less of a pain to her children and their partners.

One big reason for this is that she is financially dependent on them. Had my father been rich, my mother might have been more assertive, less vulnerable to the temperamental tyrannies of her immediate relatives. As in the case of so many senior citizens of this country, my mother is equally dependent on her family—extended and otherwise—for her emotional well-being. As a result my mother has become a refined person straining to be someone else, someone who watches herself very critically, so the slightest slip of mind and tongue appears to her as a grave wrong. She is now a painfully self-conscious person.

India is a primitive place for the elderly. The state doesn’t take care of them, even though they might have significantly contributed to its upkeep when they were young and productive. Grown-up children, caught up in their own existential struggles, have a natural duty towards their parents. But they are not encouraged by the state—for instance there are no tax exemptions for those who provide for their parents unless they are victims of some debilitating forms of neuron disease.

In an ideal situation, the elderly should be as free to be themselves as children

In an ideal situation, the elderly should be as free to be themselves as children. The last years of one’s life should be, as far as possible, free of anxiety of any kind. The old have earned their keep. But we live in a country that makes more noise than meaning. And, so, even as we talk about family values, we institutionalise no care for the old. This is not to extenuate the responsibility of the children to their parents. But surely the social and economic environment must see old age as an opportunity to acknowledge a lifetime of work. Old age is a kind of arrival. The reception should be warm.

C P Surendran, 45, is a writer and poet who lives in New Delhi
Plainspeak

**Dark Afternoons** by Bani Basu translated by Nandini Guha
*Katha; Rs 250; 268 pages*

The blanket of afternoon naps could be snug or end up on the wrong side of the bed. Jina marries Nikhil De Sarkar, an oddity in an otherwise buoyant family in Kolkata. Hostile to the idea of a joint family, he draws a line within the house against Jina’s wishes to live with his father Kalyanbabu, elder brother Biman, his wife Mallika, and their two daughters. Jina’s days begin to get engulfed in a heightened aroma of talc and fish curry when her friend Mukut arrives with the idea of life beyond drawn blinds. Initially reluctant, Jina agrees to work with Mukut and her fiancé Hrithik in their cause—to teach prostitutes from Sonagachi. The idea is to break free from her “eat-sleep-sex routine” and from chewing her nails, but soon her job morphs her social mores. While Mallika supports her quietly though she can’t see what Jina is seeking and the reasons for it, Kalyanbabu is proud and becomes her escort, soon joining her next door to teach children of these prostitutes. The book is also a social commentary on the NGO scene in India—the whys and hows of the ‘business’, tunnel-visioned social workers and the driving force that encourages them to take up causes that they don’t feel for. Jina’s relationship with one of her students, Bonomala, takes an unpleasant turn, making Jina more independent in life and mission, and ends up testing her own limits. *Dark Afternoons* casts serious aspersions on social respectability and middle-class values.

—Meeta Bhatti

Moving images

**The Bioscope Man** by Indrajit Hazra
*Penguin; Rs 299; 307 pages*

He had almost reached his goal of becoming India’s first silent screen star. Instead Abani Chatterjee becomes a social pariah (just like his father did) because he falls over an English man in a drunken stupor (his father vomited all over the same young lady a couple of decades earlier). This is the intriguing frontispiece in journalist Indrajit Hazra’s sweeping and stylish tale about the magical era of silent films (or ‘bioscopes’), the charm of early 20th century Calcutta, the rising wave of nationalism in the country, and the fickle nature of fame. Abani Chatterjee grows up virtually parentless; his father becomes insufferable following ‘the incident’ while his mother fakes a coma to escape him. With the help of his uncle Shombunath Lahiri, the young Abani enters the brave new world of moving pictures and becomes a hit actor even as Kolkata’s star goes on the decline following the shifting of the colonial capital to Delhi. But Chatterjee’s career comes to a grinding halt with one fell swoop (his own), only to experience a glimmer of resurrection many years on when German filmmaker Fritz Lang comes to Calcutta to make a film on Orientalist William Jones—Lang wants him to play Jones’s Sanskrit teacher. In a nice little touch, Chatterjee convinces Lang to make a new film, with the Sanskrit teacher in the lead. Unfortunately the bioscope is never released. The narrative is deftly interspersed with scenes from Chatterjee’s films, and real people (Annie Besant, Fritz Lang, Satyajit Ray) and fictional ones (like Adela Quested from E M Forster’s *A Passage to India*) make an appearance or are alluded to—Hazra’s idea of an inside joke. A clever book.

—Arati Rajan Menon
Hat trick

The 3 Mistakes of My Life by Chetan Bhagat
Rupa; Rs 95; 258

Chetan Bhagat is an investment banker who has become one of the biggest selling English language novelists in India’s history. He’s got there by striking a chord with a young demographic (18-24) and writing books that are essentially very ‘common’ — and that’s not a dirty word. His characters are real; they speak in simple, comprehensible language; they find themselves in believable situations; and they grapple with dilemmas familiar to his readers. Just like his first two books, Five Point Someone and One Night @ The Call Centre, The 3 Mistakes of My Life is about a generation that is trying to realise its dreams in a nation in a churn. In Ahmedabad, Govind, a math whiz, opens a sports store with his closest friends Ishaan, a failed cricket player and NDA dropout, and Omi, son of a pundit. They throw in math tuitions and cricket lessons to boost their income. As business booms, Ishaan takes Ali, an impoverished Muslim boy who bats like a dream, under his wing; Omi spends an increasing amount of time with his Hindutva-spouting uncle; and Govind begins to dream of expansion (and Ishaan’s sister Vidya whom he tutors). Slowly, though, earthquakes, religious politics and Govind’s “three mistakes” take their toll. And finally, when Ahmedabad burns in the wake of Godhra, their friendship threatens to go up in flames. This is a simple book that won’t win any literary awards. But Bhagat tells his story well enough to leave his readers — and no doubt his publisher — satisfied.

— Arati Rajan Menon

Indian idyll

Keep off the Grass by Karan Bajaj
HarperCollins; Rs 195; 259 pages

At first glance, the premise of Keep off the Grass seems rather tired. A Yale-educated NRI who works in a blue-chip investment firm in Manhattan and dates hot Broadway actresses throws it all up to discover his roots in India. But Karan Bajaj surprises you with Samrat Ratan, our hero. This alpha male is astonishingly likeable and his adventures are entertaining enough to draw you in. Ratan’s journey begins at IIM Bangalore, where he enrols for an MBA. Over the next two years, he makes friends (“doped up whiz-kid” Shiney Sarkar and Vinod, an ex-army man who survived Kargil); gets high on grass; watches his grades tumble; takes a Vipassana course in the Himalaya; and sells soap to a notorious don. He even lands up in prison — drunk and stoned. Finally, instead of being present on the day of his convocation in Bangalore, he makes a pilgrimage to Mussoorie to meet his — and Bajaj’s — hero, author Ruskin Bond in a life-affirming encounter. An alumnus of IIM Bangalore who now works as a management consultant in Washington DC, Bajaj brings great authenticity to life in a B-school in general and Ratan’s character in particular. He also writes with humour and more than a touch of irreverence. The result is a breezy read.

— Arati Rajan Menon
BRIEFLY

A lara Kalama, one of Buddha’s two teachers who helped him seek ‘the truth’, left a rich legacy for the Kalamas of Keshaputta in Vesali. After Rishi Kalama passed away, other religious leaders passing by Keshaputta wanted to lead the Kalamas. Confused, they approached Buddha.

“Explore. Examine. Understand,” said Buddha. This folklore is the foundation of Oriya author Santanu Kumar Acharya’s novel Anoma’s Daughter (Katha; Rs 175; 110 pages). The protagonist Raghunatha Kalama runs away from the British Raj police academy to seek truth and knowledge. He channels his energy into finding the treasure Rishi Kalama left for his people. He digs a tunnel underneath his house, only to have his mission continued by his daughter Chintroptala. Translated from Oriya by Bibhas C Mohanty, Anoma’s Daughter injects life into history. The spin of a lost-and-found treasure is ingeniously thrilling.

Travel writer Pico Iyer weaves a fascinating portrait of the Dalai Lama as political leader, scientist and philosopher in The Open Road: The Global Journey of the Fourteenth Dalai Lama (Penguin Viking; Rs 499; 252 pages). Iyer first met the Dalai Lama, “a man in red and saffron robes”, as a reluctant 17 year-old schoolboy—he was a friend of his father. And his time spent with the man over the past three decades, from his exile home in Dharamsala to Lhasa in Tibet and various tours and press conferences abroad, inspired Iyer “to bring the Dalai Lama out of Tibet and Buddhism and into the larger community of ideas and thinkers”. The book, both insightful and thought-provoking, is a delightful narration of a spiritual and temporal leader who has evolved into a champion of globalisation and technology.

Compiled over a period of four years, S C Kakar’s Kolkata City Guide (Mark-Age; Rs 75; 164 pages) is a notch above the run-of-the-mill guide book. Besides information about places of interest to tourists and heritage structures, the author gives readers a lot of useful information about the city—hotels, restaurants and clubs; markets and bazaars; educational and industrial establishments; civic, transport and health amenities; art and culture. Snippets on topics ranging from jamai shastrhi (a unique Bengali-specific event when sons-in-law are royally pampered) to Adda (informal group discussions that are essentially a Bengali phenomenon) add a distinctive ethnic flavour. Visitors to Kolkata will find the compilation of common Bengali phrases, yellow pages-style directory, and map of the city both useful and interesting. Though the quality of photographs included fairly liberally in the book is not much to speak of, the nominal price more than compensates for it.

All titles are available at Oxford Bookstore, Kolkata, Bangalore, Mumbai, Goa and New Delhi, and on www.oxfordbookstore.com
A NEW CANVAS
Bob Dylan, the legendary singer revered for his music and poetry, has released 44 albums and written more than 500 songs over the past 46 years, including timeless tracks like Blowin’ in the Wind, The Times They Are A-Changin’ and Knockin’ on Heaven’s Door. Now the 67 year-old has revealed another side of his artistic ability. Dylan, who has produced visual art for more than four decades, recently held an exhibition of his paintings at London’s Halycon Gallery. The Drawn Blank Series comprises about 300 canvases ranging from nudes and portraits to interiors and street scenes. Based on drawings and sketches made while touring in the late 1980s and early 1990s, the watercolour and gouache works were painted by Dylan last year in a style reminiscent of impressionist masters.

SUCCESS STORY
An art exhibition held recently at Nehru Centre, Mumbai, showcased paintings by Pushpa Bagrodia, 61, wife of coal minister Santosh Bagrodia. A self-taught artist who turned her hobby into a career, Bagrodia has already had painting exhibitions in Kolkata, Chandigarh, Hyderabad, Bengaluru and her hometown Delhi. Depicting the splendour of nature in watercolours, her paintings exemplify an understated elegance—interestingly, almost all her works show an inclination towards the use of the colour green. Achieving her goal of becoming a professional artist at the age of 56, Bagrodia now earns Rs 50,000 or more for each of her paintings. “I have always been passionate about painting,” she tells Harmony. “But it’s not really a career move as the entire proceeds from the sale of my paintings go to charity.” Though she never received any formal training, she received some guidance from well-known watercolour artist Indra Dugar.

GIVING BACK
Sir Gulam Noon is going back to his roots in a unique style—by building a hospital in his hometown. The 68 year-old, who struck gold with his food business in the UK, recently inaugurated the Noon Hospital and Research Centre in Bhawani Mandi in Jhalawar district of Rajasthan. The hospital boasts of state-of-the-art facilities and a completely free outpatient department. “Education and healthcare are close to my heart,” he tells Harmony. “My forefathers are from Bhawani Mandi and even when my family was not so affluent, my father built two hospitals. So I decided to do my part for the people of my hometown.” Sir Noon has founded the Zeen-Zar Charitable Trust to run the hospital, marking the involvement of his two daughters Zeenat and Zarmin in his project. “This is my way of giving back to my country,” he says matching the tone of his hospital’s vision statement, which aims “to provide accessible healthcare to those who need it the most.”
GIFTING A LEGACY
Roza Deshpande’s decision to gift 3,000 books collected over a lifetime by her father S A Dange will be a priceless endowment to the University of Mumbai. Dange, a freedom fighter and founder of Communist Party of India, owned books on communism, trade unionism and speeches, besides volumes by his favourite Kalidas, and rare first edition prints of Charles Dickens. The vast collection, more than half of which is housed in Deshpande’s daughter’s home in Pune, will benefit students of civics and political science. “Parting with my father’s collection was a difficult decision,” the 78 year-old tells Harmony. “But the thought that it will benefit many students helped me make up my mind.” The university is expected to receive the collection by October this year.

WHAT I LOVE
MAPPING ADVENTURE
“In the 90 treks I have undertaken in my life, I have mapped the entire Himalayan range,” says Manmohan Bawa, cartographer, trekker and writer. His friends no longer accompany the adventurous 75 year-old, but he refuses to stop trekking. A frugal vegetarian, his daily fare includes an 8-km walk.

Growing up in Wairowal village in Amritsar district, Bawa moved to Delhi in 1942 and started working as a freelance painter. He also enrolled at Mumbai’s J J School of Art. “Because of financial constraints, it took years before I could graduate in 1949,” he explains. After a decade of exploring the plains around Delhi on a bicycle, he took to the hills in the 1960s. “Initially my mother would chide me, but later she would pack pinni [edibles made of wheat flour, dry fruits and clarified butter] for my journey.” As the desire to trek the unknown grew, he became a member of the Youth Hostel Association (YHA). “My first treks, from Manali to Leh and Manali to Lahaul valley, are still fresh in my mind.” Besides keeping a diary, Bawa started charting trekking routes and documenting paths. Intrigued by maps, he would always find out about every dot or contour during printing. “Unknowingly my notes helped me turn into a cartographer,” he says. “Over the years, my maps of various treks in the Himalayan range became a reliable resource for trekkers both in India and abroad.” Though The Indian Himalayas – Touring and Trekking Guide (Leumann Maps) is his most popular book, Bawa has written two adventure books for children—Adventure in the Snow and Adventure in the Mountains—as well as historic novels and books on trekking in Punjabi.

The president of Climbers & Explorers Club of India, Bawa recently trekked in east Kumaon but Milam glacier in Kumaon, Tawang in Arunachal Pradesh and Ladakh remain on his “must-do list”. Enjoying seven months in Dalhousie every year, he spends the other five resting and writing in Delhi.

—Pooja Vashisht
BIRTHDAYS

- Tamil Nadu chief minister M Karunanidhi turned 85 on 3 June
- Rahul Bajaj, chairman of Bajaj Group, turned 70 on 10 June
- Railway minister Lalu Prasad Yadav turned 61 on 11 June

MILESTONES

Awarded. A Lifetime Achievement Award to veteran actor Shammi Kapoor, 76, for his outstanding contribution to the Indian entertainment industry at the 10th Osian Cinefan Film Festival on 14 June in Mumbai. Often called India’s Elvis Presley, his role in films like Dil Dekh Dekho (1958), Junglee (1961), Professor and China Town (1962), Kashmir Ki Kali (1964), Teesri Manzil (1966) and An Evening in Paris (1967) made him the ultimate icon of the swinging 60s. One of the first users of the Internet in India, he is the founder of the Internet Users Community of India (IUCI) and has been instrumental in setting up the Ethical Hackers Association.

IN PASSING

US film director and producer Sydney Irwin Pollack started his career as an actor. Acting in over 30 films and television shows, he made his last appearance in Made of Honor earlier this year. His films The Way We Were (1973), Tootsie (1982) and Out of Africa (1985) were among the most successful movies of the 1970s and 1980s. Pollack’s films received a total of eight Academy Award nominations and won 11 Oscars. Diagnosed with cancer nine months ago, Pollack passed away on 26 May in Los Angeles. He was 73.

Born in Oran, Algeria, Yves Saint Laurent went on to become one of the best-known figures in French fashion in the 20th century. Largely responsible for changing the way modern women dress, he sought inspiration on the streets to create peasant-inspired clothing in rich fabrics. During a career spanning 45 years, his influence was at its height during the 1960s and 70s. Saint Laurent passed away in Paris on 1 June from brain cancer. He was 71.

Born Ellas Otha Bates, Bo Diddley was a singer, songwriter and guitarist who invented his own name and with a few other musical pioneers, rock ‘n’ roll itself. His first record Bo Diddley (1955) became a No. 1 rhythm and blues (R&B) hit followed by many other hits through the 1950s and 1960s. He received many accolades, including a Grammy Lifetime Achievement Award in 1998. Bo Diddley passed away on 2 June in Florida. He was 79.

Vihang Nayak, a civil engineer, forayed into acting with Govind Nihalani’s Aakrosh (1980). Actively involved in Mumbai’s English theatre, the veteran film and television actor played railway minister Lalu Prasad Yadav in the play Bottoms Up. A stalwart of the Marathi stage, he acted in several Hindi films including Main Azaad Hoon and Takshak. On his way to a shoot near Pune, he met with a fatal accident and passed away on 9 June, at the age of 58.
you can achieve a lot with as little as Rs.100 per month

Small but regular investments through Reliance Systematic Investment Plan can go a long way in building wealth over time. You can start investing with as little as Rs.100/- every month. Start small and welcome a better tomorrow.

Reliance
Systematic Investment Plan (SIP)

Call: 3030 1111
www.reliancemutual.com
sms 'SIP' to 55454

You can open an account by investing a minimum amount of Rs.100/- per month (in multiples of Rs.1/- thereafter) for a minimum of 60 months or Rs.500/- per month (in multiples of Rs.1/- thereafter) for a minimum of 12 months or Rs.1000/- per month (in multiples of Rs.1/- thereafter) for a minimum of 6 months. The other option of investment is Rs.500/- per quarter (in multiples of Rs.1/- thereafter) for a minimum of 12 quarters or Rs.1500/- per quarter (in multiples of Rs.1/- thereafter) for a minimum of 4 quarters. Mode of Payment: For investment of Rs.100/- per month only ECS Auto Debit or Direct Electronic Debit to investor's bank account is applicable and for all other investments, apart from these two modes mentioned above, additional facility of payment through post dated cheques is also applicable. Sponsor: Reliance Capital Limited. Trustee: Reliance Capital Trustee Co. Limited. Investment Manager: Reliance Capital Asset Management Limited. Statutory Details: The Sponsor, the Trustee and the Investment Manager are incorporated under the Companies Act 1956. General Risk Factors: Mutual Funds and Securities Investments are subject to market risks and there is no assurance or guarantee that the objectives of the Scheme will be achieved. As with any investment in securities, the NAV of the Units issued under the Scheme can go up or down depending on the factors and forces affecting the capital markets. Past performance of the Sponsor/AMC/Mutual Fund is not indicative of the future performance of the Scheme. The Sponsor is not responsible or liable for any loss resulting from the operation of the Scheme beyond their initial contribution of Rs.1 lakh towards the setting up of the Mutual Fund and such other accretions and additions to the corpus. The Mutual Fund is not guaranteeing or assuring any dividend/ bonus. The Mutual Fund is also not assuring that it will make periodical dividend/bonus distributions, though it has every intention of doing so. All dividend/bonus distributions are subject to the availability of distributable surplus in the Schemes. For details of scheme features and scheme-specific risk factors, please refer to the provisions of the Offer Document (OD). OD & Key Information Memorandum cum Application Forms are available at AMC office/Investor Service Centres/AMC website/Distributors. Please read the Offer Document carefully before investing.
SAY IT OUT LOUD

Music expresses that which cannot be said and on which it is impossible to be silent.
—French poet Victor Hugo (1802-1885)

After silence, that which comes nearest to expressing the inexpressible is music.
—English writer Aldous Huxley (1894-1963)

Music is love in search of a word.
—American poet Sidney Lanier (1842-1881)

One good thing about music, when it hits you, you feel no pain.

Music is the shorthand of emotion.
—Russian novelist Leo Tolstoy (1828-1910)

THE WORD IS OUT

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

staycation n. A stay-at-home vacation.
Example: Amy and Adam Geurden of Hollandtown, Wis., had planned a long summer of short, fun getaways with their kids, Eric, 6, Holly, 3, and Jake, 2. In the works were water-park visits, roller-coaster rides, hiking adventures and a whirlwind weekend in Chicago. Then Amy did the math: their Chevy Suburban gets 17 miles to the gallon and, with gas prices topping $4, the family would have spent about $320 on fill-ups alone. They’ve since scrapped their plans in favour of a staycation around the backyard swimming pool.

junk sleep n. Low-quality sleep caused by disruptions from nearby electronic devices such as cell phones, computers, and TVs.
Example: Some sleep researchers think today’s teens are loading up on junk sleep—the sleep equivalent of junk food—because they sleep with so many distracting devices: cell phones tucked under their pillows, hand-held computer games on the bedside table, TVs or music playing in the background.
—Linda Shriever, “Bedside tech devices cause ‘junk sleep’ that leaves kids in a funk, experts say”, Orlando Sentinel, 9 December 2007

jingle mail n. The practice of abandoning one’s house and mailing the keys to the creditor because the mortgage is worth more than the house itself.
Example: In the past year, though, economists have reported an increase in the number of people who are just walking away from their homes, because it’s now often easier to abandon a mortgage than a credit-card bill. (The practice has even been given a name, jingle mail, because people simply send their keys back in an envelope.)
—James Surowiecki, “Going for broke”, The New Yorker, 7 April 2008

courtesy www.wordspy.com
TIPS FOR BEGINNERS:

Raju Bharatan

is the originator of the ‘Sunday Cryptic’ crossword in The Times of India, where he set the first 1,500 puzzles

EXCLUSIVE HARMONY CROSSWORD 45

By Raju Bharatan

ACROSS
1. What the passing IPL cloud meant for Shane Warne & Co (1 9)
6. Dog, or part of dog (4)
9. Shaded resort where the resident has only to wait for the moment to check out for the staff on display to stretch itself out in his service! (5 5)
10. Value act of thinking too much of oneself? (4)
12. He didn’t quite appreciate Madhubala’s habitually watching Moghal-e-Azam on video at home! (7 5)
15. Turning the tide in a badly going tug-of-war contest is (1 4 4)
17. Use as core of this blackbird (5)
18. Fourth of the Seven Deadly Sins (5)
19. George was as a footballer (4-5)
20. Lata Mangeshkar to note that the total number of songs (film and private) rendered by him during his career falls short of 5000! (8 4)
24. His breath, and this glass waist, is what Gregory Peck held as the inebriated Audrey Hepburn took a Roman Holiday shot at driving that scooter (4)
25. How tantalisingly the catch attempted by both First Slip and Wicket-Keeper travelled, before being danger-dropped (4 2 4)
26. The ‘Barse Rimjhim Rimjhim’ Girl? (4)
27. Even if it fetched Dilip Kumar his 6th Filmfare Best Actor Award in 12 years, the 1964 S Mukerji ‘biggie’ didn’t quite put the stamp on that thespian as this (4 6)

DOWN
1. Actual singer of the Tum jiyo hazaron sail number in Bimal Roy’s Sujata even if the song is credited, on the NS2984 HMV record, to Geeta Dutt & Chorus (4)
2. Emotion embodying the direct and the indirect article alike (12)
3. Enclosure designed to accommodate the disabled person (7 5)
4. Tony Greig’s at super-silly mid-off, as he weighed in at six-foot-seven-and-a-half, could be frightening indeed to the batsman (5)
5. Seena vis-à-vis Nutan, Shatara vis-à-vis Meena Kumari (4-5)
7. Something offbeat Minral Sen put up long before Satyajit Ray materialised on the Hindi scene with Shatranj Ke Khiladi (1 5 4)
8. Part of cosmopolitan Bombay’s Byculla landscape even in the days when a young man wouldn’t dare look a young lady in the eye (6 4)
11. After being hit so dangerously on the head, what Sandeep Patil’s 174 (one six & 22 fours) remains during the January 1981 India-Australia Adelaide Oval Test (1 5 2 4)
13. Will someone please explain how Shamshad Begum came to be the playback singer for Nalini Jaywant in his 1950 debut film Ankhen? (5 5)
14. Lata Mangeshkar is of the Indian Screen (4 6)
16. That prankster didn’t quite in the case of the Marathon runner all set to finish first in the Olympics field (5 4)
21. “Proof based upon the definition of a straight line will not be accepted” is to the theorem going as: ‘Any two sides of a triangle are greater than the third side’ (5)
22. Are you ashamed to lift your hat? (4)
23. Horse Racing Cup noting: “I would rather (4)

For answers, see Page 80

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

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 (PAINORAMA). The 8-letter solution to the clue, The framework of our constitution, is SKELETON. At times, what looks straightforward 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.
FACE OFF

The two dice in each pair are identical. As usual, the numbers on opposite sides add up to seven. On each pair, what is the total of the two hidden sides that face each other?

ADDVENTURE

Put the digits 1 through 9, each used exactly once, into the circles so that the total of the numbers in each rectangular box is the same.

MONEY TALK

Place the letters in the grid to form words for world currencies.

AAAAAACDDDEEFHIK
LLMNNNOOPRRRSUUY

ON THE DOT

The dots below are corners of a collection of right triangles, one of whose edges is twice as long as the other. No two triangles share a corner, though sometimes they share part of an edge.
SPLIT THE JACKPOT
The MegaMillions Lottery was a sponsored lottery in which 13 different states in America participated and a winning ticket hadn’t been drawn in several months. Finally, one night, the MegaMillions jackpot was won—by five people in different states. As the total was so large, each winner received over $70 million. Each winner was interviewed shortly after discovering they held a winning ticket, revealing what they planned to do with the sudden wealth. Determine the full name of each winner, what state each winner lived in, and what each planned to do first with their winnings.

1. Jeffrey didn’t travel the world. Ms Marsh didn’t live in Massachusetts. Maria didn’t buy a house.

2. The woman who quit working at her job didn’t live in Montana. Ann Saint didn’t pay off debts. The winner whose last name was Price bought a house.

3. Ted’s last name wasn’t Cleft. Rhoda bought herself a new car.

4. The one who wanted to travel around the world lived in Mississippi.

5. The winner whose last name was Cleft lived in Missouri. Ted’s last name wasn’t Price.

6. The five winners were the one who lived in Michigan, Mr Post, the woman who quit her job, Ann, and the one who lived in Massachusetts.

LINE UP

Take a pencil and duplicate the figure in a continuous line. The pencil cannot leave the paper while finishing the figure. The line should not go over any other part of the line.

SUDOKU FOR YOU

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

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.
SOLUTIONS TO EXCLUSIVE HARMONY CROSSWORD 45

ACROSS:
1 a showering; 6 tail (means dog or follow); 9 Hotel Palms; 10 bhav; 12 Kishore Kumar; 15 a long haul; 17 ouzel (o/Use/l: use core of ouzel); 18 anger; 19 Best-known (George Best reference); 20 Mohammed Rafi; 24 hour (glass waist); 25 hand to hand; 26 Neha (Barse Rimjhim Rimjhim); 27 Star Leader

DOWN:
1 Asha (Bhosle); 2 hate (4 letters of the & a rearranged); 3 walking frame; 4 reach; 5 name-roles; 7 A Shome Show (reference to Mrinal Sen’s Bhuvan Shome); 8 Lovers Lane; 11 a knock of note; 13 Madan Mohan; 14 Song Thrush; 16 amble past; 21 rider; 22 bald; 23 IDAR (I’d/AR: “I would Rahman” – AR standing for A R Rahman)

SOLUTIONS TO BRAIN GYM

Face off
Dice A: 5 + 3 = 8

Dice B: 4 + 4 = 8

Addventure

Money talk

On the dot

Split the jackpot

<table>
<thead>
<tr>
<th>First Name</th>
<th>Last Name</th>
<th>State</th>
<th>First Act</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ann</td>
<td>Saint</td>
<td>Mississippi</td>
<td>travel the world</td>
</tr>
<tr>
<td>Jeffrey</td>
<td>Price</td>
<td>Massachusetts</td>
<td>buy a house</td>
</tr>
<tr>
<td>Maria</td>
<td>Cleft</td>
<td>Missouri</td>
<td>quit working</td>
</tr>
<tr>
<td>Rhoda</td>
<td>Marsh</td>
<td>Michigan</td>
<td>buy a new car</td>
</tr>
<tr>
<td>Ted</td>
<td>Post</td>
<td>Montana</td>
<td>pay off debts</td>
</tr>
</tbody>
</table>
A terminal point is defined as a connection point with odd number of lines connected to it. If there are 2 terminal points in the figure then one must be the starting point and the other must be the ending point. If there is no terminal point at all in the figure, then the drawing can start from any point and finish at any point. Start from the terminal point A or B and finish it on the other terminal point B or A as shown in the figure.

**SOLUTIONS TO SUDOKU**

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

**IN FOCUS**

**Gopi Ashram**
Gopi Chowk, Nawa Vadaj
Ahmedabad, Gujarat
Tel: 079-27640773
Mobile: (0)9427900111

**GET WELL SOON**

- **Dr Bharati Visveswaran**
  Senior Consultant Psychiatrist
  Apollo Hospitals
  Greams Road,
  Chennai-600006
  Mobile: (0)9843095111

- **Dr V L Arul Selvan**
  Consultant Neurologist
  Apollo Hospitals
  Greams Road, Chennai-600006
  Tel: 044-28336119, 2829333

- **Dr V Srinivas**
  Consultant in Geriatric Medicine
  Fortis Malar, Adyar
  Chennai-600020
  Mobile: (0)9841212240

**DESTINATION**

- **Taj Banjara**
  Road No. 1, Banjara Hills
  Hyderabad-500034
  Tel: 040-66669999
  Tariff: Rs 10,000 to Rs 25,000

- **Taj Deccan**
  Road No. 1, Banjara Hills
  Hyderabad-500034
  Tel: 040-23393707
  Tariff: Rs 10,000 to Rs 12,500

- **Amrutha Castle**
  Saifabad
  Hyderabad-500063
  040-66633888
  Tariff: Rs 4,300 to Rs 9,500

- **Pearl Regency**
  11-5-431, Red Hills
  Lakdi Ka Pul, Hyderabad-500004
  Tel: 040-55666555
  Tariff: Rs 2,600 to Rs 3,600
“I want children to develop a sense of self respect, to take pride in what they are doing, to stop using foul language and learn to respect their parents, especially their mothers.”

Healthcare and education are the foundation of humanity, says Dr Arun Bikash Ghosh, and children should not be deprived of either. Not satisfied with managing Northend Medicare Centre, which he established in 1984 in Delhi, the 80 year-old established the Vivekananda Rural Service Centre in 1995. He also adopted a government school in Ramgarh, a village near Nainital in Uttarakhand, and started a charitable dispensary there. However, in 2005, lack of government support forced the retired surgeon to close down the charitable dispensary and abandon plans of a hospital. But the school in Ramgarh encouraged him to start Vivekananda Pathshala in Delhi. Located in Shalimar Bagh, the school is intended for five to 15 year-olds from the slums. Classes are held three evenings a week for two hours in the hall of Jaspal Kaur Public School. Today, 150 poor children receive lessons and learn judo and cricket. Ghosh’s objective to instil confidence in poor children has met with considerable success. This year, he scripted a short film on Subhash Chandra Bose to commemorate the freedom fighter’s 111th birth anniversary. The cast of the film, which is produced by his son Ashim, includes children from the school.
CINTHOL

LONG-LASTING FRESHNESS FOR

Experience the New Cinthol range of Deo Soaps, Sprays and Talcs. Specially formulated for long-lasting freshness that ensures 24 hour confidence. So run, jump, leap, move, fly... with Cinthol. Don’t stop!

DONT STOP
www.cinthol.com
Sahara India Life Insurance
Determined to Lead & Serve the Nation

Regulated by
Insurance Regulatory and Development Authority (IRDA)

Sahara India Life Insurance is the country’s first wholly owned Indian life insurance company in the private sector.

Through our products, we provide security and returns. The premiums received from the policy holders are invested strictly as per the Insurance Regulatory and Development Authority (IRDA) regulations as shown below:

### Non Unit Linked Insurance Plans

<table>
<thead>
<tr>
<th>Nature of investments</th>
<th>Percentage invested as per IRDA Regulation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Government Securities and other Approved Securities</td>
<td>Not less than 50%</td>
</tr>
<tr>
<td>Infrastructure Sector</td>
<td>Not less than 15%</td>
</tr>
<tr>
<td>Approved Investments subject to Exposure Norms as stipulated by IRDA</td>
<td>Not exceeding 35%</td>
</tr>
</tbody>
</table>

### Unit Linked Insurance Plans (ULIPs)

<table>
<thead>
<tr>
<th>Nature of investments</th>
<th>Percentage invested as per IRDA Regulation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Approved Investments</td>
<td>Not less than 75%</td>
</tr>
<tr>
<td>Other than Approved Investments</td>
<td>Not more than 25%</td>
</tr>
</tbody>
</table>

- Fully computerised and online operations
- Well-trained professional advisors spread across the country in the remotest of rural areas
- Income Tax upto Rs. 33,990/- can be saved by payment of Premium on all policies of the Company under Section 80C of the Income Tax Act 1961

Sahara India Life Insurance Company Limited
Corporate Office: Sahara India Centre, 2, Kapoorthala Complex, Lucknow - 226 024
Ph.: 0522-2337777, email: life@life.sahara.co.in, website: www.saharaife.com

Toll Free: 1800 180 9000

You can also contact our nearest office or Insurance Advisor.