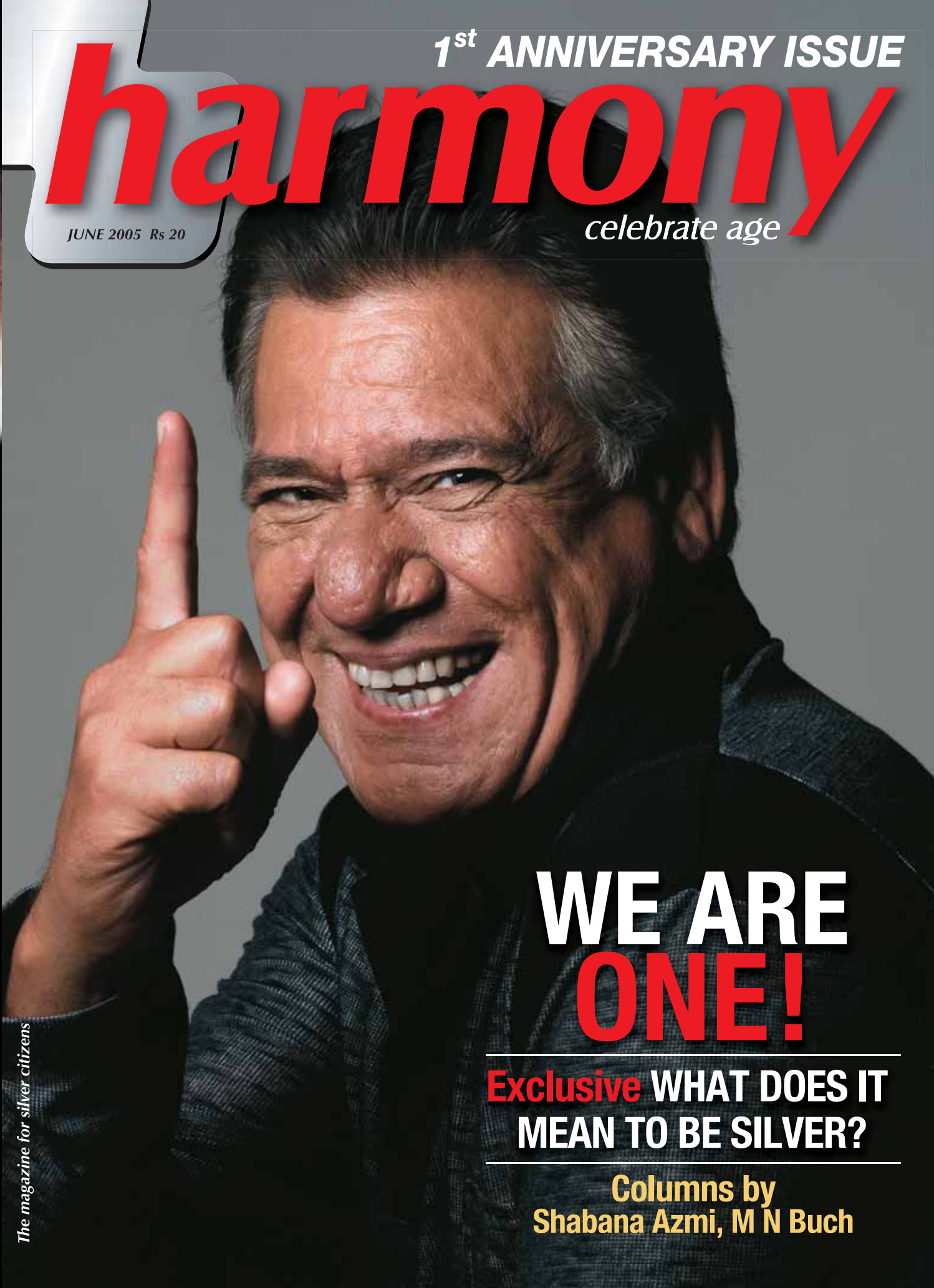
1st ANNIVERSARY ISSUE

harmony

celebrate age

JUNE 2005 Rs 20

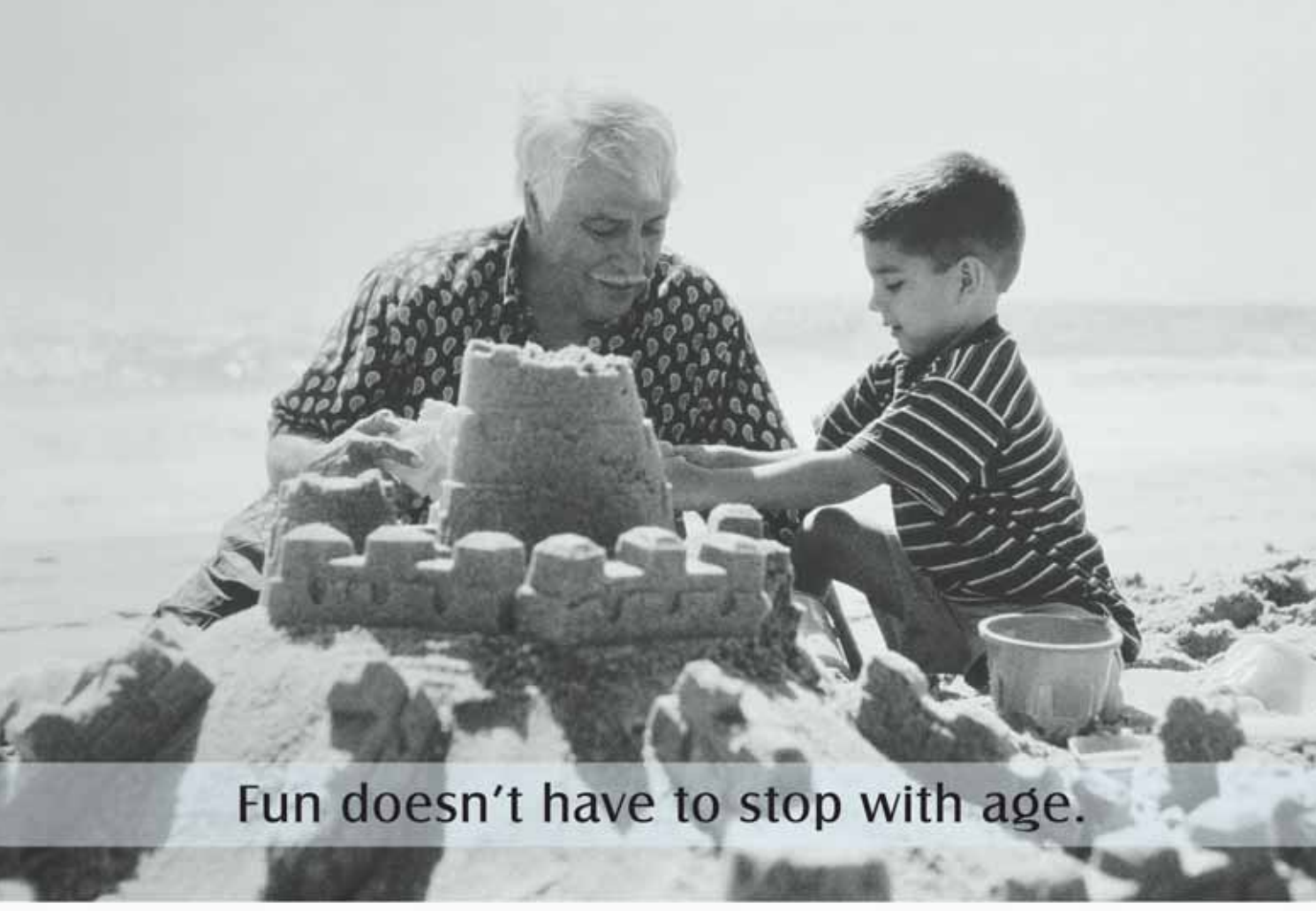


WE ARE ONE!

Exclusive WHAT DOES IT MEAN TO BE SILVER?

Columns by
Shabana Azmi, M N Buch

The magazine for silver citizens



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ASHESH SHAH

WE'VE ONLY JUST BEGUN

WE ARE ONE. TODAY, WE CAN say with pride that the Harmony Initiative has fought for issues that matter to you and provided information that can help you lead better lives. The interactive centre has lived up to its promise of providing services to its silver members. And *Harmony*, the magazine, has addressed a wide range of issues and concerns, from finance and security to health and recreation. Our dream of reaching out to every silver in the country is manifesting itself.

There were hurdles, like building a committed team. It only strengthened our conviction to create a platform to jumpstart a movement to get proactive about your rights, needs and expectations. You began to identify with *Harmony*. Letters and emails from you, and constant interaction, helped us to sustain the Initiative.

It's been an eventful year. Memories of the Harmony-initiated 5-km run, held in January 2005, will stay with us for a long time. The idea isn't about running the marathon or jogging everyday. It's about the spirit of being part of the event and to be a part of the mainstream. We at *Harmony* see the Initiative as a metaphor for change and a new tomorrow for silvers. But we also believe in the need to move beyond platitudes.

In February 2005, we wrote the 'Harmony Manifesto'—a blueprint for progress that demands a rethink on pivotal areas like finance, health, safety, and mobility—issues we have addressed since the Initiative took shape.

Where do we go from here? We realise the government is willing to help the elderly and we are committed to ensure that it happens. We want to take this opportunity to also invite other NGOs to work with us. *Harmony* goes beyond names and egos. The only thing that matters is the cause of silvers.

Tina Ambani

A Dhirubhai Ambani Memorial Trust Initiative
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Cover picture of Om Puri by Suresh Natarajan

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column one

Here's to a year of growing with us. Here's to living your best life. Here's to being the new silver.

On our first anniversary, silvers from all walks talk about their lives, in answer to our question 'What does it mean to be silver?' From a fruit-seller to a former bureaucrat to an actor and a politician, the list is as varied as you could imagine. While Om Puri, photographed for the cover by portrait specialist Suresh Natarajan, reveals how he sometimes thinks it was a mistake to have a child so late in life, Chief Minister of Delhi Sheila Dikshit talks about being totally in sync with her children. Putting the package together was an eye opening experience and we are sure you will also enjoy it.

This month, actor Shabana Azmi completes a year of writing for *Harmony*. In her column, she encourages you to express your needs and concerns as one entity. "I have tried not to sound as if I am lecturing my contemporaries. I have tried to instil in my readers the need to use years of experience that age brings. It's been an invigorating experience," she says.

Former bureaucrat M N Buch, who introduced urban planning concepts in Bhopal, echoes Azmi's word. Buch says wisdom of silvers can do much to improve society. Like our hero of the month, Lt Col (retd) Jugraj Singh Kahai, an electronic engineer who teaches computers to his silver neighbours, or Jayant Mehta, a businessman who strives to reach education, water and healthcare to villages around Mumbai.

Harmony promises to bring you more such people and their inspiring stories. Keep reading.

—Meeta Bhatti

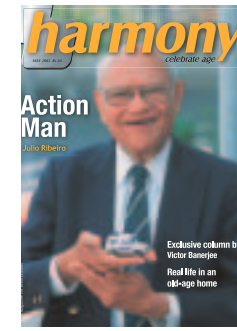
I am a regular reader of *Harmony*. It is an interesting magazine that offers a lot of encouragement to senior citizens in our country. It is heartening to know how one can live life to the fullest even after retirement. It might be time for silvers like me to retire from the professional and domestic responsibilities of life, but please ensure that your magazine never 'retires' from us! Your cover story on M F Husain ("Mr Prolific", April 2005) was excellently done. The artist's energy levels and vibrancy remain undiminished despite his age. Please carry more such inspiring articles.

HANSA G BHARUCHA
Mumbai

Whenever I leaf through *Harmony*, it amazes me. Is it for silvers of today or silvers of tomorrow? It would be difficult to specify which stories I liked in order of preference, but the article on Rama Anand's eco-friendly furniture ('Wheel of Fortune', April 2005) was a good read. The 'Contents' section is a comprehensive guide on the various sections. I applaud you for understanding what seniors need and sincerely hope that the spirit of this monthly will enliven the body and mind of silvers. Keep up the good work.

KIRIT PARIKH
Mumbai

In the January 2005 issue of *Harmony*, I was absolutely charmed by two different assessments made of Congress leader Sonia Gandhi. The Harmony Hot List called her "Queen G", and actor Shah Rukh Khan was quoted as saying, "I was mesmerised by her grace".



I would like to introduce our organisation, Senior Citizens' Forum, to your readers. The forum was promoted by parent body Sadhana Trust nine years ago as part of the trust's objective of working for social and family welfare. With its office in New Delhi's Greater Kailash II, the forum deals with the welfare of senior citizens all over the country. It has a three-point philosophy: self-help, advocacy and community service.

We have set up a model unit in South Delhi. The idea is to help seniors live a life of dignity. There are many areas where the government's involvement and support is required and we take these up with the authorities concerned and offer appropriate suggestions. Advocacy is one of our strong points. Recognising that senior citizens represent a great reservoir of talent and experience, we continue to emphasise the need for seniors to get involved in community service, individually or collectively. Union Minister for Social Justice & Empowerment Meira Kumar was the chief guest at our ninth annual-day function held recently. We presented her with a memorandum listing five major areas of concern. Two resolutions were also passed at the conference—one related to water and electricity tariffs in Delhi and the other regarding financial insecurity staring senior citizens in the face.

I always look forward to your editorial comments in *Harmony* and feel moved by your zeal and enthusiasm for the cause of seniors. May God give you more inspiration and strength to continue with your mission.

G M CHOPRA
Chairman, Senior Citizens' Forum
New Delhi

The letter of the month wins a gift from Vimal

It reminded me of how I had savoured the absorbing assessment of Sonia's evolution as a Congress and coalition leader—termed "Brand Sonia"—by advertising guru Suhel Seth in the *Hindustan Times* in 2004. It also reminded me of my own portrayal of Mao's consort Jiang Jing, published years ago in the Sunday edition of *The Times of India*. Though I would be the last to draw parallels between the two—both are poles apart and

from a different era—the fact remains that they were catapulted to a position of power and leadership following the death of two charismatic leaders, Mao Zedong and Rajiv Gandhi. However, Sonia's charisma lies in her spirit, sacrifice, and ability to absorb two different and diffused cultural ethoses. Her character has helped her reach the pedestal of India's secular icon and in forming the United Progressive Alliance after the elections last year.

B KISHORRE KUMARR
Faridabad

I like reading your magazine but I wonder why you have to depend on celebrities like Amjad Ali Khan and Amitabh Bachchan to highlight your content? Can't we do without them and also leave the politicians out? You should break new ground and focus on unsung heroes, who have done or are still doing great things despite limitations and constraints. You just have to keep your eyes open to spot such extraordinary people living ordinary lives and yet making a difference to those around them. In any case, Amjad Ali Khan, featured on the cover of your March 2005 issue, has come down a few notches in my mind for speaking ill of Ustad Bismillah Khan. The latter is undoubtedly a great human being and a brilliant shehnai player. Don't let your magazine become another glossy on the news stand. Have the courage to be different.

R SRIRAM
Bangalore

One day, Ashwasan, a Bangalore-based society of senior citizens, sent a letter saying M/s Gokuldas Exports, a leading garment manufacturing firm in Bangalore, was looking out for senior citizens. I went for the interview. The managing director of Gokuldas Exports, Dinesh Hinduja, personally interviewed and recruited 13 of us. We were to directly report to Hinduja and work for only four hours daily, looking after the compliance aspects—ISO 9001 stipulations in the factories. Our job involved interacting with the staff members, sort out their grievances after consulting the MD. Not only did we find our work very interesting, we also got our due respect.
I feel that companies and non-governmental organisations should work towards putting the talents and experience of the senior citizens to good use.

WING COMMANDER K NATARAJAN (RETD)
Bangalore

CONTRIBUTORS

Former bureaucrat **M N Buch** is known more for his urban planning concepts in Bhopal than his crafty bureaucratic manoeuvers. 'The architect of Bhopal', as he is often addressed, was instrumental in making the city green. He modestly credits his team for the work: "I'm not a trained planner, I learnt on the job." Buch joined the IAS in 1957 under the Madhya Pradesh cadre. He survived several chief ministers before quitting the IAS in 1984, eight years before his retirement, due to professional differences with his seniors. At present, he writes articles on diverse subjects in newspapers and magazines. He has also authored several books on urban planning and environment and runs the National Centre for Human Settlement and Environment.

AN INVITATION FROM HARMONY

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

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

...and we'll print it in the column 'Your Space'

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

ORBIT

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

BEST TRAVEL

ASHESH SHAH

Wheelchair passengers can now travel in comfort. Mumbai's bus service, popularly known as BEST, is introducing 30 wheelchair-accessible low-floor buses. An order has already been placed with Tata Motors for the vehicles. All these buses will conform to Euro-III standards and a hydraulic system will enable the floor to 'kneel down' and tilt to form a ramp that will help the wheelchair passenger to enter the bus. There are facilities in the bus to secure the wheelchairs too. The buses are expected to hit the road within six months.

TIME OUT

FRAM PETIT

LET'S DANCE

Dance is a great way to meet new people. It also releases endorphins and dopamine—hormones that give you a natural rush—leaving you healthier, and happier. "It does wonders for physical and emotional fitness," says Dr Sanjay Chugh, Delhi-based psychiatrist. "The movement helps seniors overcome inertia and remain alert." Check out these three dance schools in case you want to shake a leg. Just be sure to tell your instructor about any long-term back or limb problems. Special warm-up movements before the lesson will relax stiff muscles in the back or neck. Have fun!

Chennai: **The Modern Dance Academy** has long-term programmes in jazz, tap dancing and ballet, for up to 10 years, at Rs 600 per month. Short-term courses in salsa and jive are held over 12 classes in six weeks and cost Rs 1,500 to Rs 2,000. The academy has also launched 'Thillana', a fitness and fun class. Classes are held Monday to Friday. Contact: Gautam at Russian Cultural Centre, 27, Kasturi Ranga Road, Alwarpet. Tel: 044-28133423, 98400 67123.

Delhi: Jazz, tap, ballroom and Latin American steps are taught every Tuesday at **The Oneness Centre**. Contact: Nidhi Gupta at The Oneness Centre, 4 Tilak Marg. Tel: 011-23782396/ 2031/2319.

Mumbai: Farida Rangoonwalla's students range from seven to 70 years in age. She teaches ballroom dancing, foxtrot, waltz, salsa, cha cha, tango and jive. Her **School of Ballroom Dancing** conducts classes at the Colaba YMCA on Wednesday, Friday and Sunday, from 6 pm to 9 pm; and at Ranina Day Nursery School hall at Dadar on Saturday from 3 pm to 5 pm. A basic elementary course over a month costs Rs 800. An intensive three-month lesson costs Rs 2,400. "Most seniors love to tango," says Rangoonwalla. Contact her at 022-32021633 or 98201 49705.

PUZZLE CORNER

If cracking cryptic clues is your cup of tea, there's no better time than now to get your hands on some great crossword books. Australian researchers say cryptic crosswords could help ward off dementia and other degenerative conditions by stimulating new brain cells. In a programme on Australian radio in April, Perry Bartlet, professor at University of Queensland's Brain Institute, said mental and physical exercises like running and cryptic crossword-solving can help increase the levels of prolactin, a chemical that promotes growth of new cells in the brain, keeping it functional and warding off Alzheimer's and Parkinson's.

Starting with *Harmony*'s cryptic crossword (**Pg 91**) is a good idea. Also look for the following books at your bookstore: *Book of Prize Crosswords* (Rs 218), *Daily Star Crossword Book* (Rs 244), *New Penguin Book of Guardian Crosswords* (Rs 283), and *Sun Crosswords—20* (Rs 283). For those well and truly bitten by the crossword bug, the *Oxford Crossword Dictionary* (Rs 445) is a worthwhile investment. For the Net-savvy, our picks are the interactive crossword at *www.indianexpress.com/crosswords/cryptic; www.theherald.co.uk/crosswords* and *www.puzzlecrypt.com.*

THE BUZZ

FARZANA COOPER

NUMBER GAME

The number of people aged 60 and over in the Asia-Pacific region is expected to touch 1.2 billion (a quarter of the region's population) by 2050, and the pressure on governments to boost social welfare programmes and minimise effects on their economies has intensified. A United Nations survey released in April ranks China, the world's most populous nation with nearly 1.3 billion people, as one of the most rapidly ageing countries. Others include South Korea, Sri Lanka and Kazakhstan. The report adds that India is ageing at a moderate rate.

PRIVILEGE PASS

After Andhra Pradesh, Maharashtra and Delhi, it is now the Karnataka government's turn to issue photo identity cards to seniors above the age of 60. The card costs Rs 25 and makes it easier for the user to get concession on air and rail travel. In addition, 140 hospitals and nursing homes in Bangalore will offer 15 per cent discount on medical facilities to card users. *For details, contact 080-22239954.*

MEDIA WATCH

GREY MARKET

One wonders why people didn't see it coming. Baby boomers—a generation of people in the West born after World War II who grew up in relative peace and prosperity post-war—had to grey one day. Yet advertisers are ill-prepared to tackle the 50-plus consumer. Exploring how best to cater to this new group of consumers is a new book, *Advertising to Baby Boomers* ($ 29.75; about Rs 1,290), by Chuck Nyren for Paramount Market Publishing. The book examines the excuses given by advertising agencies for not targeting silvers. "Some simple demands, a bit of vigilance, and you and your agency can effectively reach this unwieldy demographic," suggests Nyren, offering valuable advice on advertising general consumer goods.

PREVIEW

Opening doors to a lifestyle that blends new career options, travel, learning, fitness and community service will be *Satisfaction*, an American magazine for seniors to be launched in September 2005. Printed every alternate month, the magazine will feature retirement portfolios, second-career options, articles on personal finance and health tips. "It's about making long-held dreams a reality," says Mark J Miller, publisher and editorial director. Special guide sections offering local resources and listings will be a part of the package.

TRENDS

ROYAL EXAMPLE

Senior citizens in Oman, the capital of Muscat, are revising their attitude to life. The catalyst is the recent wedding of Prince Charles and Camilla Parker-Bowles, 34 years after they met. A brief survey published in *Times of Oman*, a local newspaper, has revealed the invigorating results the wedding had on silver couples in Oman. "They have made me and my wife feel much younger," said C M Sardar, an Indian immigrant. The entrepreneur now plans to celebrate his 30th wedding anniversary in August in style. Omani businessman Daud Khan, 63, also spent April 8 watching the ceremony on television. "Marriage is a private affair in our country but thanks to such examples, things are set to change," Khan told the newspaper.

INDIAN IDYLL

Senior citizens from Europe are now taking a serious look at Hyderabad—not for a holiday, but to live in. The Indian chapter of Corsendonk, a Belgian hospitality and financial services company, is planning to set up an old-age home for Belgian seniors on the outskirts of Hyderabad. A site has already been earmarked for setting up the home and is expected to be ready by 2007. The company plans to invest Rs 15 crore for the project.

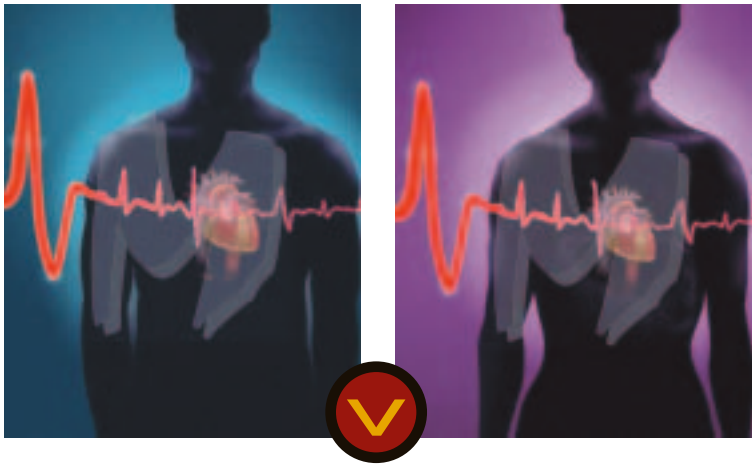
Overheard: The government is "positively inclined" towards a proposal to set up a National Commission for the Aged, the Minister of Social Justice and Empowerment Meira Kumar said last month in answer to a supplementary question in Parliament.

WELL BEING

FRIENDS FOR LIFE

Older pets and people are pairing up at the Arizona Humane Society (AHS) in the US after the launch of a programme called P.A.W.S. (Partnering Animals with Seniors). People aged 60 or more who want to add a companion animal to their home are invited to participate in this programme. "Many senior citizens are ideal pet parents," said AHS Adoptions Manager, Connie DePauz. "They often live in a quiet environment, free of small children, and have plenty of love to share with an animal." The programme will take place on the first Wednesday of each month where qualifying seniors—adopters must complete a pre-adoption questionnaire and provide photo identification and verifiable address—will be able to adopt cats and dogs two years or older for a relaxed fee.

HEART SMART



Wockhardt Hospitals will open two heart care centres in Hyderabad by August 2005. The Kamineni Group, a leading medical education and health care enterprise in Andhra Pradesh, is partner in the project. Specialities like orthopaedics, neurology and minimum access surgery will be added later.

MONEY

TAX RELIEF

After cries of protest, voiced by *Harmony* and other pro-silver initiatives, Finance Minister P Chidambaram has raised the exemption limit on income tax for senior citizens above 65 by Rs 35,000 to Rs 1.85 lakh, taking most of the country's elders out of the tax net. But there's more that he needs to roll back. To begin with, there's the decision that makes it mandatory for anyone trading over Rs 1 lakh in the stock market to acquire a Unique Identification Number. For housebound seniors, the cost to get the agency officials come to your home and give the number is Rs 4,000. Here's hoping the Ministry will help bring down this fee too.

Home truths: Taking a hard look at ageing is *Assisted Living*, a 77-minute fictional film set in an actual nursing home in Kentucky, USA. Released in April, the film's centrepiece is the relationship between a 20-something aide-cum-janitor working in the home and an elderly resident suffering from Alzheimer's. The film's lack of Hollywood glibness or 'Hallmark' sentimentality is remarkable, points out a review in *The Boston Herald*.

OFF BEAT

ROLE MODEL

This beauty competition was tough. As many as 6,000 entrants battled through regional contests to win the honour of travelling to Beijing for the final of the Silver Aged Beauty Contest. Held in April, and televised on BBC Channel Two, the contest was the first ever for senior women to be held in China. The winner: 68-year-old Jin, a grandma who break-dances to keep fit. With China's 65 plus population projected to reach 236 million in 2030, authorities realise that an active, satisfied, healthy and spiritual older population translates into better prospects for the country and its economy. Jin is the poster-girl the Chinese authorities were hoping to find at the end of the contest.

INNOVATION

CHECK ME OUT

Health products are continuously being tested and modified to meet the demands of quality healthcare. Under trial is a monitoring device that can be worn like a wristwatch. Developed by a research team from Tokyo's Waseda University, the system has a high-speed sensor to gather health data like blood pressure levels, pulse rate and heart rate. A computer can receive and analyse the information and diagnose the health condition of the wearer. Until it is made commercial next year, the device will be available to nurses, doctors and caretakers of seniors.

Special offer: On its third anniversary, the Sampoorna Kayakalp Ayurvedic Clinic in Ludhiana is offering a 50 per cent discount to seniors on all its services, while consultation is free for the entire year. For details, call 0161-5028269/5548269/2404482 and 98150 89977 or e-mail *suneet@softreach.net* or *info@kayakalp.org*

DINODIA

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

FARZANA COOPER

LIFE'S LESSONS

I was born in 1921. The decades have taught me a lot about life. I have learned some and lived some. Based on my personal experiences, I also dole out suggestions and advice from time to time.

For instance, I have learned to be cautious when signing up for a free health check-up. There is always a catch. Six months ago, I was offered one such 'freebie' by the Gujarat Mercantile Cooperative Bank at the Aurobindo Medical and Research Centre in Indore. At the end of the check-up, I was asked to undergo a cataract operation. A consultation with my personal ophthalmologist revealed that I did not need it. Of course, I never returned to the centre, and I learnt that the medical profession is a way to mint money for some.

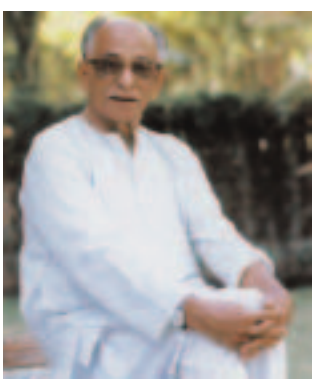
It strengthened my resolve to continue writing to the Indian Medical Association in New Delhi to introduce a course in literature and philosophy in the medical syllabi—something I have been doing for the past four years. The aim is to instil a compassionate streak in fresh graduates.

One should not be made to feel scared to visit a hospital because of this attitude. It should not be like going to a police station, where one is always worried about harassment and corruption. Even at the age of 84, I feel scared to register a complaint with the police. But unless the administration is friendly and responsible, incidents like the one at Marine Drive in Mumbai, where a constable raped a minor, will continue to happen.

Here, too, I have a suggestion: bring back the pre-Independence system of honorary magistrates in police stations and rope in seniors as advisors to police personnel. We can help create a link between the complainant and the police.

Services that offer special concessions to seniors are often insensitive to our age and wisdom. The emphasis should be on how special privileges are offered. A simple example is that of the senior citizens' discount offered by airlines. It is strange that tickets must be booked a week in advance, they must be for a return journey, the travel dates must have a Sunday in between. What purpose does it serve? Further, no concessions are available for a disabled senior's attendant. Special privileges should not be offered just for the sake of toeing a government directive. Maybe one should file a public interest litigation against this attitude.

Another important lesson that life has taught me is that there is no point wishing for a long life if we are not prepared to enjoy old age. Just by keeping the brain fit and interested in daily affairs, one can lead an active life. Work is a solution for all age-related illnesses.



Ageing has not stopped me from having an opinion on almost everything, or expressing it. And it should remain that way.

—Dr Narendranath Sachdeva, Indore

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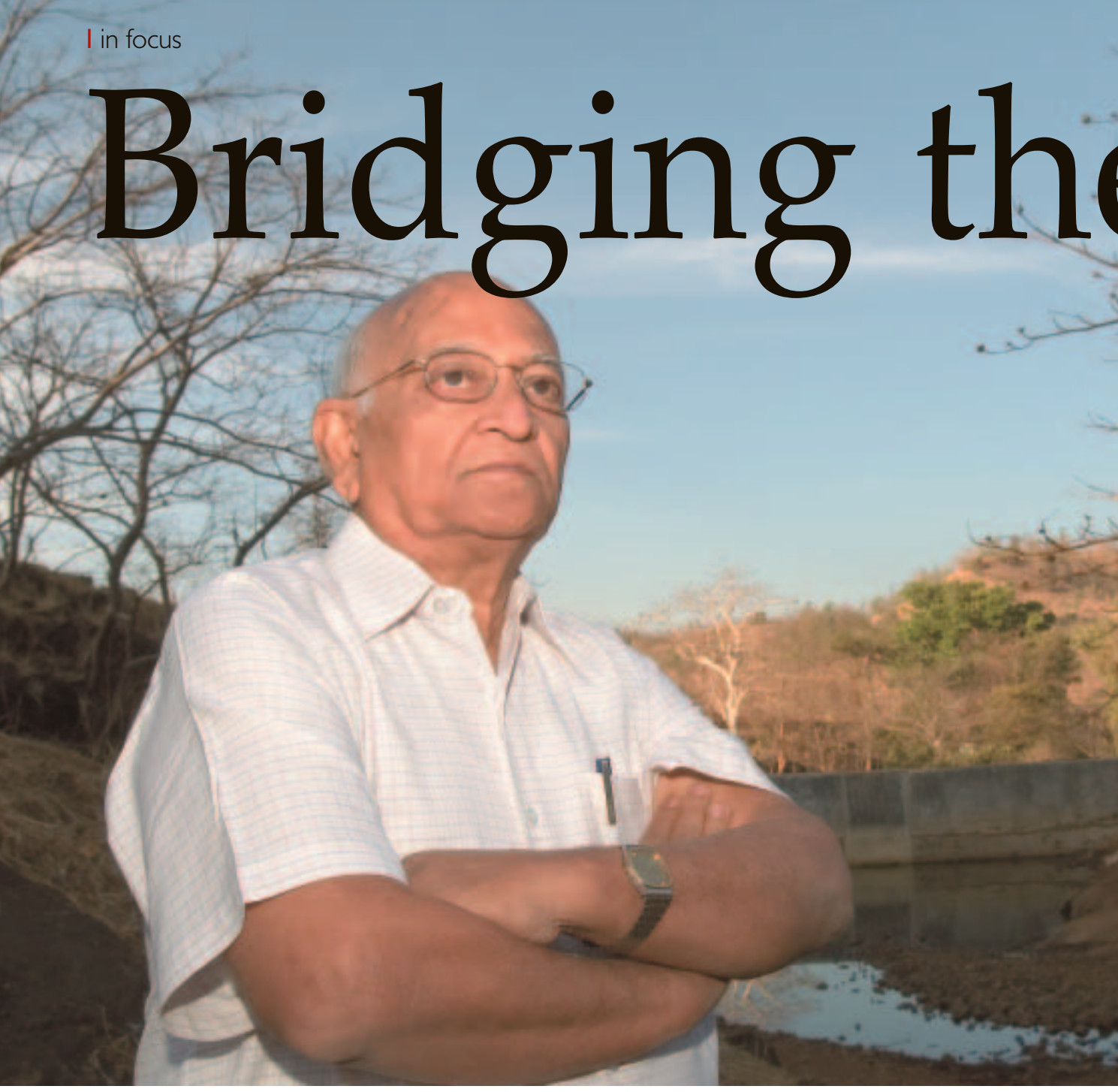

After a near-fatal accident, Jayant Mehta used his second chance to live to bring water, education and healthcare to villagers in Maharashtra, says **Dipannita Ghosh Biswas**

Sparkling white water gurgles down the small, steel tap. Girijabai from Kamripada village swoops down with a copper *lota* (jug) and sees it fill rapidly to the brim. She quickly closes the tap, careful not to waste even a drop. To her and many like her in the village, water conservation comes naturally. And why not. Till last year, she and her two children, 9 and 11 years old, had to trek 2.5 km to fetch a few pots of water from a rivulet. All that has changed since this year, thanks to the efforts of just one man—Jayant Mehta.

Seventy-four-year-old Mehta sahib, as he is fondly called by the villagers, runs a recruitment and travel agency in Mumbai. In 1995, he set up a public charity trust called The Bridge at the premises of his travel agency in suburban Santacruz. Mehta recalls

ASHESH SHAH

Jayant Mehta has brought water, health and education to villages near Kasara and Safale. His next grand plan is to establish a community centre and vocational training programme in these villages

its inception, "Eleven years ago, I suffered a fall that resulted in two brain surgeries. I pulled through. With a second chance to live, I decided to pay it forward."

Initially a funding agency for charity organisations, The Bridge has gone on to bring water, education and healthcare to people in rural areas around Mumbai. Even today, an untiring Mehta drives down in his Hyundai Accent to different villages near Kasara and Safale, to oversee the work his trust has undertaken of providing basic amenities to the less privileged. Within the village, he treks down the sun-beaten, dusty roads to interact with the villagers. His motivation, he says, is his self-set target of "narrowing the divide between the haves and the have-nots".

GOING WITH THE FLOW

Five years ago, The Bridge launched Project Kasara and Project Safale. Mehta identified 15 tribal villages—12 near Kasara and three near Safale—at the foothills of the Sahyadri Ranges, just outside Thane district, with the help of Society for Human Environment and Development, a Mumbai-based non-governmental organisation.

Tackling the water problem was The Bridge's first priority—in these villages, women and children had to walk 2 to 5 km to collect potable water.

In 2001, The Bridge began its work in Kothla village near Kasara. "Two wells were dug in April and December 2001," says 30-year-old Janardan Veer, *sarpanch* of Kothla. "Ever since, life has become easier for the villagers."

The focus was then shifted to Umraone village near Kasara. In 2002, engineers were hired by the trust to construct a small dam—now the area's lifeline. The Bridge also distributed 550 water filters to the villagers of Borichapada near Safale and Umraone. This year, the trust succeeded in providing water supply through pipelines to the villages of Kasara, Kamripada and Borichapada. "We now get water almost throughout the year," says 34-year-old Panduram Bhoir, police patil (a member of the *gram panchayat* in charge of safety) of Kasara, Kamripada and Mokhawane. Three more wells were dug in Kasara villages—in Kalbondhe (2002), Fugala (2003) and Chindhya-chiwadi (2004).

But The Bridge had a long way to go. Says Mehta, "For an all-round development of the villages, I thought education at the grassroot-level, was a must. And hence the need for *balwadi*." In 2002, The Bridge set up six *balwadi* (pre-primary schools) to impart primary education in the tribal villages. Today, there are about 170 students studying here.

Courtesy: THE BRIDGE

Clockwise: The young students of *balwadi* run by The Bridge at Chindyachiwadi; 74-year-old Jayant Mehta outside the *balwadi*; Mehta interacts with the students and villagers

"There's a government-aided primary school in Chindyachiwadi which is shared by 10 villages, but it does not run too well. With the *balwadi*, we have tried to make the villagers realise the value of education. To our surprise, many of them have

Mehta's trust has dug five wells and established six *balwadi* in tribal areas in Maharashtra

agreed to send their kids to study," says 21-year-old Karuna Rane Dhanke, supervisor of the six *balwadi*, as she turns to shoo the students of Aganwadi village *balwadi* to silence.

Slipping past the supervisor, a peek into the classroom shows young students returning the gaze, full of curiosity. Boys are in shirts and half pants and girls in frocks with pigtails held together by colourful ribbons. A smile is returned almost instantly, maybe because it's time for the free mid-day meal provided by The Bridge.

Recalls 51-year-old Parvati Agiwale, *sarpanch* of Kasara, Kamripada and Mokhawane, "Forget education, getting basic medication, even for the children, was a big problem." She adds, "Now, doctors come calling once a week. All this is possible because of Mehta sahib. Whenever he visits us, I brief him about our problems and he listens patiently." Veer, the *sarpanch* of Kothla, adds, "His organisation has also arranged polio doses for children."

MORE TO COME

The Bridge has set higher goals for itself and others. Under Project Kasara, the Bridge plans to establish a community centre for regular health checkups and set up a vocational training programme, library and computer centre and an auditorium—all under the same roof.

Dr S Srinivasan, a consultant with The Bridge for the past two years, is excited about the proposed community centre. But, he also knows that for it to become a reality, greater financial support would be required. But he has no doubts that

Mehta would turn this vision into a reality. "Mehta's humane qualities, his ideas and openness to suggestions amaze me. Despite his age, he goes down to Kasara and Safale every month, and takes the time to talk to the villagers one-on-one, getting to know their problems firsthand," says Srinivasan sitting in The Bridge's small two-room office.

A look at Mehta's glass table-top reveals an assortment of articles. One is a letter from a deaf and mute student of Mumbai's Vijaysikshan Sanstha, Sonal Mishra. It's a 'thank-you' note for a trip to Pune that Mehta had organised for the students of the institute after they had passed the Std X examination. "The trip, for a day, was just an outing. The students were taken to Pune by flight and brought back in a private bus."

Mehta, who shoulders the responsibility of getting donations, says, "I have managed The Bridge so far, monetarily and otherwise. But extra help is always welcome." The Bridge has already spent around Rs 2 crore on various projects, of which it has spent Rs 50 lakh on Project Safale and Kasara.

Among its beneficiaries are Mumbai's Islamic Council of India, which helps ailing children; the Indian Association of Blood Cancer and Allied Diseases, Kolkata, which provides free blood transfusion for children; and Haji Majid Memorial Public Trust Hospital in Assam. For the Assam hospital, Mother Teresa—whom Mehta had met earlier at a charity function—had requested financial help. Personally, Mehta still donates 300 kg of rice every month to the Mahatma Gandhi Lepers Welfare Association in Pondicherry. He came across the association on a trip in 1990, and has been sending them rice ever since.

ASHESH SHAH

Mehta has built a dam at Umraone village, near Kasara

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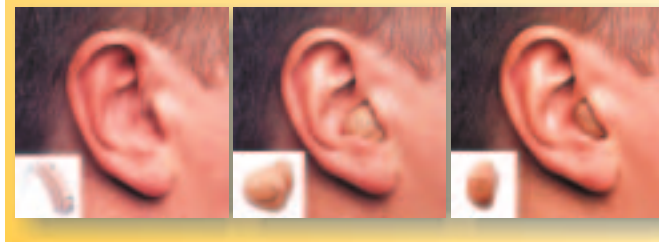

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Mehta has spent about Rs 45 lakh out of his own pocket for The Bridge's projects. Contributions also come in from people placed overseas by the recruitment agency that he runs. BAHWAN, a Muscat-based company he worked for in the 1970s, was the first to contribute to the trust when it was formed, donating Rs 20 lakh—the sum was given to the Haji Majid Memorial Hospital in Assam. Bharat Petroleum has also chipped in with donations, but Mehta has received nothing from the government.

But that's not dampened his spirit. An ardent movie-lover, Mehta says, "I want to do what Shahrukh Khan did in the film *Swades*; some of the villages my trust works in don't have electricity. But all this can be done easily if people donate generously. More than half the donations in India are in the name of religion," he says indignantly. But before his annoyance reaches his eyes, he loosens his shoulders, takes a deep breath and exhales. "Yoga," he explains, "helps me relax."

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The power of one

RAM BHERWANI

THE FINANCE MINISTER recently announced a rollback in the tax clause for senior citizens. By raising the exemption limit on income tax to Rs 1.85 lakh, he has now taken most of India's elders out of the tax net. It happened because seniors raised a collective voice against unfair taxation. It happened because there's power in unity.

Every individual has the power to make a change in society. But when he joins hands with others, that power is magnified, more potent. It is a power worth exploring.

Everyday, things happen all around us that are unjust. They may even be trivial but they matter—and they add up. The shopkeeper around the corner who rarely fails to cheat you out of a rupee or two, the neighbourhood clinic that scams you into expensive and unnecessary diagnostic tests, the telephone man who won't install your extension without a bribe. Our normal reaction is to complain, yes, but leave it alone. After all, what can one person do, right?

Well, tell more people, and get them to spread the word. The answer is to get pro-active about your grievances and concerns, and build support for your activism among your peers, the people who share the same grievances and concerns.

You don't need to be rich or famous or well-connected to succeed; you just need to believe in your cause. And make others believe in it too.

It's happening around the world. Take the US, for example. When Arnold Schwarzenegger took over as Governor of California in 2004, his first budget proposals included a cut in home health-care programmes for seniors, which would have forced about 75,000 people into hospital stays. Silvers took to the streets protesting the recommendations, and putting pressure on state politicians. The mighty Schwarzenegger capitulated and the proposal was withdrawn.

It is a valuable lesson in self-belief. The protest was not kicked off under the aegis of a powerful organisation working for senior citizens, like the American Association of Retired Persons, but by a few silvers who believed the budget proposal was unjust and launched a publicity blitzkrieg against it in their neighbourhood—mailers, phone calls to radio shows and letters to the local newspaper. Others, learning about this, joined in. What started off as a local protest gained statewide momentum, becoming a powerful voice that could not be ignored.

For the first time in the UK, pensioners have come together as an electoral lobby. Last year, in one of the best-coordinated protests ever staged in the country, thousands of them came together to present the first ever Pensioners' Manifesto. They feel they have been let down by all the political parties and refuse to sit back and accept what they are given. The manifesto demands both a free nationwide public transport scheme, and a rise in basic state pension every year.

Get proactive about your grievances and concerns, build support among your peers

Isn't it time our seniors spoke as one? If all of us come together as voters, politicians can ignore our voice only at their own peril. It's imperative to act forcefully in unison not just to break new ground and gain financial, social and medical benefits from the state but even to protect the small gains already won. Believe in your potential, leverage your power collectively. The rollback in the tax clause could be just the beginning.

Shabana Azmi, 53, is an actor, activist and former Rajya Sabha MP

What does it mean to be silver?

Kaana Singh
Jitender Brar
Prem Raj Mahajan
Shehnaz Zaidi
B K S Iyengar
Dr Yeshi Dhonden
Puran Chand Goyal
Kamini Bai Hangle
Sheila Dikshit
Khairati Lal Sharma,
Ram Asray
Gurbux Singh
Om Puri
Mangesh Tendulkar
Dr G C Sepaha
Indira Jai Prakash
Ram Advani
Nand Lal Sharma
V P Dhananjayan
Shanta Dhananjayan
Ruby Palchoudhuri
Sultan Shah
Piyush Gupta
Sudha Shivpuri
Hemi Bawa

We all envision a society in which we can age with dignity and purpose. *Harmony* has consistently spoken of the need for access to emotional, medical and financial support in the past one year in its endeavour to become the voice of every silver citizen. The voice of real people that speaks of rich lives, awesome highs, heartbreak and disillusionment, hope and promise, courage and dignity. For our first anniversary, we felt it was time to amplify this collective voice, let it be heard loud and clear.

For this, *Harmony* scanned the length and the breadth of the country. A team of writers and photographers in 16 cities talked to a diverse group—workers and those who have retired, people living alone or with families, people who are financially comfortable and those barely getting by. We asked all of them one question: What does it mean to be silver? What they told us serves as a mirror to the state of mind of Indian silvers.

It simply hasn't occurred to many of them to grow old. They don't know what old is. With their vitality, charm and good humour, they remain a magnet for people of all ages. Others, however, voice an array of concerns—from aching knees to inconvenient ways to deposit bills; the absence of a social security system to pension woes and not being able to trust their savings with their children. Common to all is a refusal to bow to the conventions of age, and their desire to go on, grow, stretch themselves further, learn more.

Ram Asray, 54, linesman for the Punjab Electricity Board in Amritsar, is not too worried about life after retirement because of the pension he will draw. While Kamini Bai, a 70-year-old fruit seller in Indore, knows she will have to work till the end because her son is not capable of looking after himself. No census will tell you that age looms very large in her mind.

Meanwhile, the 21st century is a fine time to be ageing for 70-year-old Olympian Gurbux Singh. The former hockey player is self-sufficient, treasures his family and the gold he won at the Tokyo Olympic Games, works for eight hours a day and takes the stairs to his third-floor office. "If you feel old, you get old," he says. Agreeing with him are several others. Anchoring themselves to their work and families, they live spirited lives. When yoga guru B K S Iyengar says, "I can stand on my own feet as well as my head," it is a statement of pride and self-belief. One that many silvers, either financially supporting their children who are well into adulthood or still working to enrich their own lives, echo through the following pages.

What, then, does it mean to be silver in India today? There is no one answer—after all, it's hard to pin down the spectrum of silver. But it's important to hear silver, to understand its concerns and convictions—and to salute its spirit.

With Teena Baruah in New Delhi; Purva Goel in Chandigarh; Payal Khurana in Amritsar; Raaja Bhasin in Shimla; Ajay Goyal in Dehradun; Dr Alka Sharma in Jaipur; Anu Patel in Lucknow; Sangeeta J in Dharamshala; Mukti Mesih in Indore; Rohit N in Bhopal; Anjana Basu in Kolkata; Papri Sri Raman in Chennai; Nirmala Jha in Patna; Nilanjana Sengupta in Mumbai; and Kanchan Apte in Pune

HEMANT PATIL

The body has a limit but the mind is in space. It will behave as you ask it to. The hardest part of ageing is that the mind becomes weaker, fear sets in. When I stand on my head, the mind says I cannot do it. I tell the mind, if you have done it for so many years, why not now?

Yoga is no longer my profession; it's my hobby because there is no external pressure on me to earn a living. And I think I am more respected for my age than for the art! But it still remains my most prized possession. I had two loves, yoga and my wife. Now, I have only yoga.

My wife and I lived happily for 30 years. With her, I felt love and lust. Now, I have love for my pupils and children, minus the lust. I have five daughters and one son, five grandchildren. They revere me because I am also their guru, so there is a little distance as well as love. My extended family is my village and I have built a primary and secondary school there.

I can be thousand times vain or thousand times humble to people who deserve it. I must thank all those who said yoga is useless and laughed at me. I took it as a challenge and reached this peak. My faith did waver in the earlier days when nobody respected my art, when the mind was like boiling water. Now I have 100 per cent faith. I have stood on my head at places where people cannot even stand, where there was a strong breeze, or the soil was brittle. My first earning was 8 anna in 1936 for a demonstration in a high school. My most recent paycheck ran into several lakh from royalty for my books. In fact, I will go to the US in September to release my latest book, *Light on Life*.

God has graced me beyond my expectations. Not everyone is as lucky. I feel the government does nothing to look after elders. Crores of rupees are spent on a minister's visit but nothing is done for seniors. They must get a minimum amount for their maintenance.

I can stand on my feet as well as my head. I'm enjoying my best health, no BP. Yoga is my only medicine. I'm happier every year; there is more maturity, clarity, faith and confidence. I know I want to live for about 10 more years. After that, I don't know. The only wish is that I should die a noble, majestic death with full presence of mind. When death comes, I will embrace it with an open heart, not a fearful one.

B K S Iyengar, 86,
yoga guru, Pune

"I CAN STAND ON MY FEET AS WELL AS MY HEAD"

RANJIT SINGH

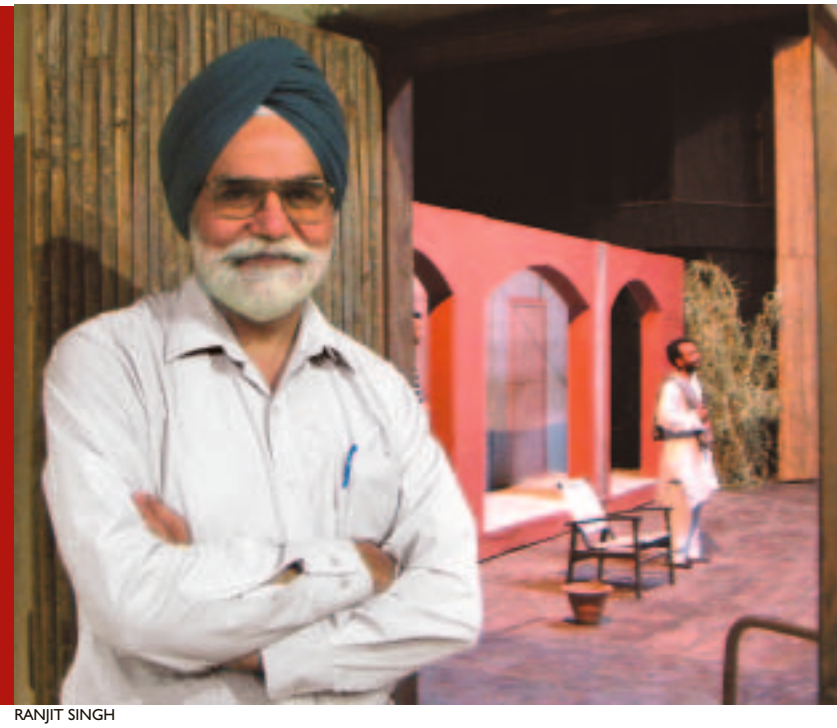
Kaana Singh, 68,
Punjabi writer, Chandigarh

"I BELIEVE IN LIVING A LIFE I AM IN LOVE WITH"

I am my sons' friend first and mother later. If I can't share my thoughts and secrets with them, then I can't probably do it with anyone else. I live with my elder son and his wife, but I've never intruded in their lives. In between my writing—prose and poetry—I teach English communication at my younger son's institute. I believe in living a full life, a life I am in love with.

Jitender Brar, 60,
owner, Sharp Industries,
Amritsar

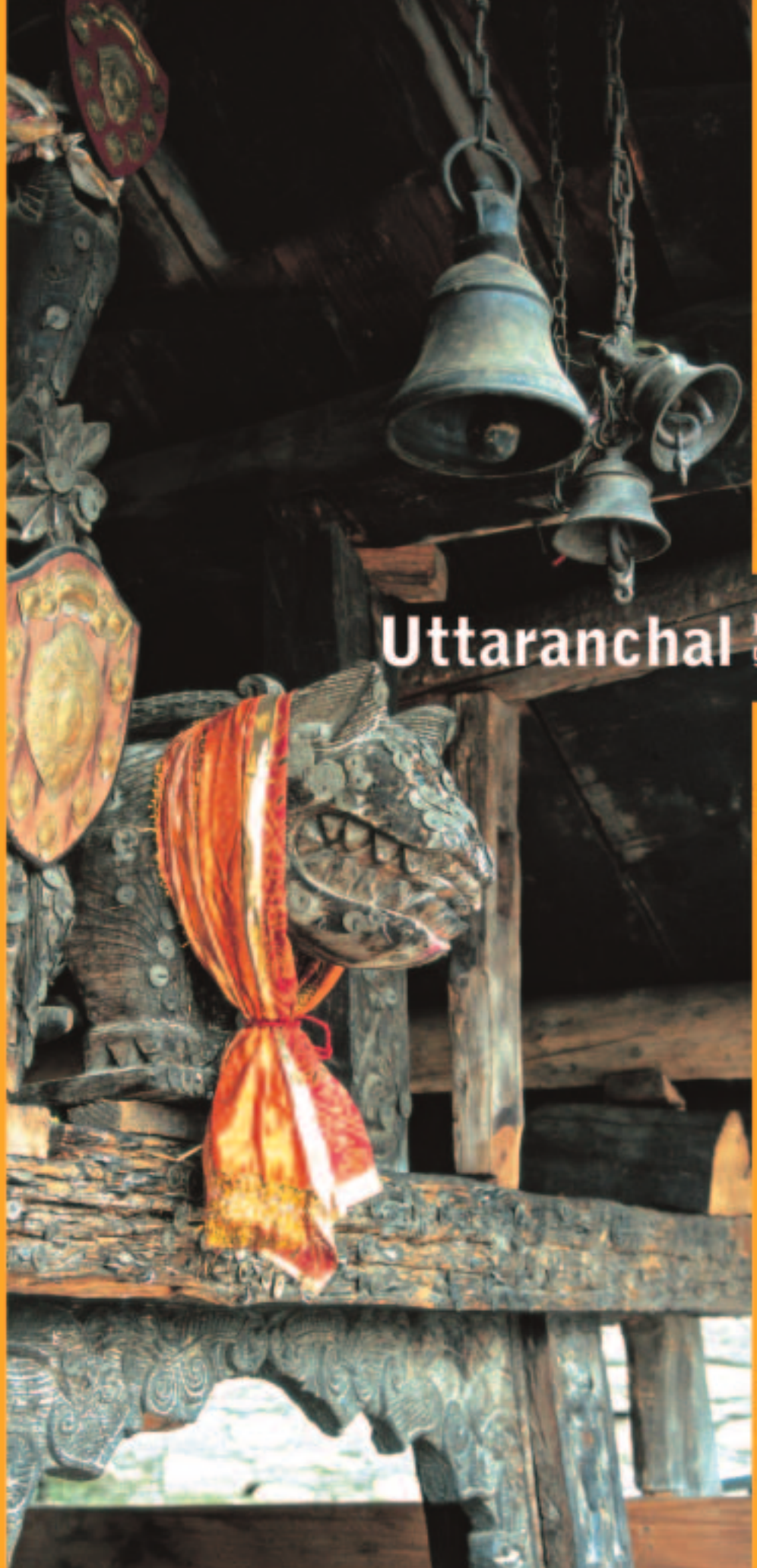
"I WANT TO LIVE LIKE A BUSINESSMAN BUT DIE A WRITER'S DEATH"



RANJIT SINGH

God has been kind to me. My first earning in 1968 was Rs 400. Today, I am the highest taxpayer in this district. I have worked hard to get here. In return, I have earned respect as a businessman and as a theatre person. I spend the day at my electronics goods factory and the evenings at my theatre, Punjab Naat Shaala. Though my wife and two sons have a right over my time, they have never complained. A large part of my earnings too goes to the theatre, but it doesn't make a difference to me. I have enough money to not even spend its interest in my lifetime.

While I have nothing to worry about on the personal front, I worry about where our country is headed. The bureaucracy and politics ultimately affects my business, and theatre. While physical distances are shrinking with technological advancement, the economic divide is increasing fast and wide. Hence, I prefer making social commentaries to plays that offer cheap thrills. Through my own plays, I want to expose the ills of society—like the absence of a social security system. I want to live like a businessman but die a writer's death.



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RAAJA BHASIN

Prem Raj Mahajan, 90, retired government official, Shimla

"I DON'T WANT TO SIT AROUND AND BROOD"

After 40 fulfilling years as a government servant in Himachal Pradesh, I retired in 1974 at the age of 60. I have held various influential positions in the private sector since I retired. Now, I am proud to be on the managing committee of the DAV (Dayanand Anglo Vedic) College and in charge of Shimla's oldest DAV school, founded in 1934.

My busy work schedule has taken its toll on family life. I would work for 14 hours everyday and be on tour for 20 days a month. That left me with no time for my two daughters. Fortunately, they are really attached to me. My wife and I often visit them and their children in Delhi and the US.

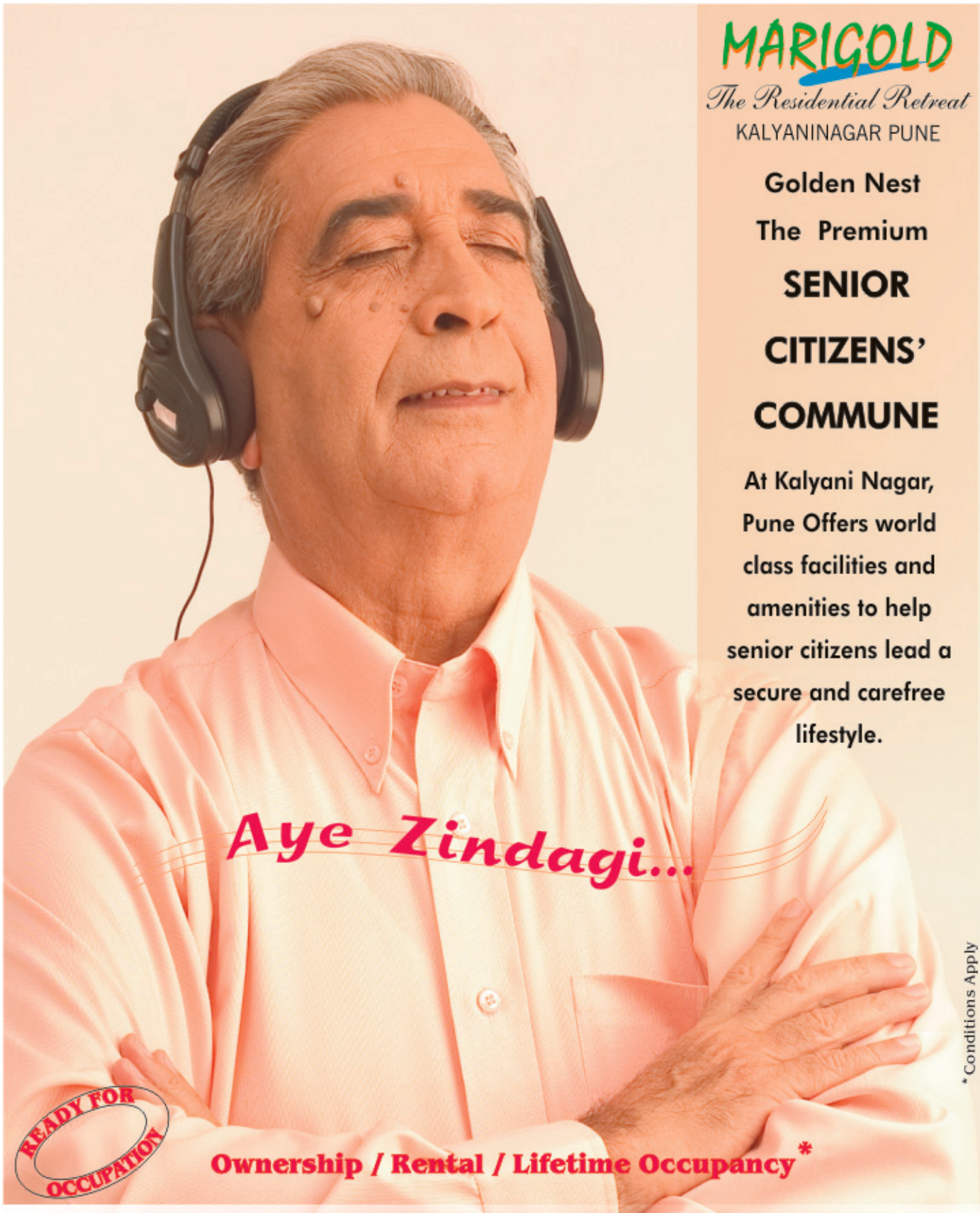
My age does not permit me to travel as often. My wife's health is also not good right now. I am not happy about that. However, I do not sit around and brood. In my youth, my favourite physical exercise used to be *shikar* in the forests around here! I wish death would come peacefully. I don't want to be confined to bed.

Shehnaz Zaidi, 75, homemaker, Lucknow

"SELF-RELIANCE IS THE HARDEST PART OF AGEING"

VISHAL SHRIVASTAVA

My husband passed away two months ago. I wanted to die before him. Even though my children—four daughters and three sons—will look after me, I will now have to be self-reliant. Living without your spouse at this age is the hardest part of ageing.



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ANGUS McDONALD

Dr Yeshi Dhonden, 79, Tibetan pulse doctor, Mcleodganj, Dharamshala

"MY ONLY WISH IS TO RETURN TO A FREE TIBET"

Forty-six years ago, I fled Tibet along with His Holiness, the Dalai Lama. I was a healer then. I am still a healer—the pulse of the patient being an invaluable source of information. It took me seven years to learn how to place my index, middle and third fingers on the pulse, the distance between any two fingers as less as the size of a rice grain. Years of wandering through the mountains, collecting herbs and carrying heavy bundles of medicinal plants have finally taken their toll. My left knee has been bothering me this year.

Otherwise, age holds no special resonance for me. Contributions I receive from well wishers make way to those in need, and also take care of my few needs. My life is based on the laws of karma and I want to dedicate myself to the 2,500-year-old tradition of pulse healing till I die. It's the only connection I have with my country. My only wish is to return to a free Tibet and meet my people—they are my family.

AJAY GOEL

Puran Chand Goyal, 90, photographer, Dehradun

"THERE SHOULD BE EASIER WAYS TO DEPOSIT BILLS"

Life is about morning walks and watching cricket on TV. I am satisfied with what I have, though I miss taking photographs because of my failing vision. I want to shoot again, trekking from Rishikesh to Badrinath and Kedarnath. When memories flood back, I look at my collection of black-and-white pictures. That apart, I am happier than before. My sons bear all my expenses and my grandchildren are the light of my life. I wish the government also owed up to its responsibility. I also wish there were easier ways to deposit bills.

Kamini Bai Hangle, 70, fruit seller, Indore

"HOW WILL MY SON'S FAMILY EAT AFTER I AM GONE"

Life is all about luck. Some people get everything and some get nothing. My husband was a very good man but my son is a compulsive drunkard. I sell grapes, mangoes and pineapples from my hand cart and support my son and his family. At this age, like others, I would like to sit at home and relax with my grandchildren.

My grandchildren are good to me but my son is *nalayak* (good for nothing). Because of his drinking habits, whatever I earn goes to creditors. I manage about Rs 200 a day with great difficulty. I wonder how my son's family will eat after I am gone. If I had an able son, I would be taking rest at home. Now, I know I will be selling fruits till the time I die.

BHALU MONDE

I quite liked my salt-and-pepper hair. I thought it made me look very dignified. That was until my eight-year-old son Ishaan asked me why I was looking old. That, and the demands of the profession, led me to dye my hair black, keeping only the sideburns white. Now he says, "You know, Baba has coloured the sides white!"

For me, Ishaan is a source of joy and concern at the same time. Sometimes I think it was a mistake to have a child so late in life. Not that I haven't saved enough for him. I have some conservative deposits and a property in Khandala, also ideal for me when I retire. I hope to hang in there till I am 70—Ishaan would be standing on his feet by then.

He is full of questions. Recently he asked me why the late actor Dina Pathak stopped coming to our house. I told him that she is in heaven and can't visit anymore. He seemed satisfied. But the thought of death has begun to trouble me, especially after a critical cervical spine surgery in London earlier this year. The doctors told me that I was close to being paralysed. I found the situation threatening, especially because my child is still young.

However, I don't feel I am a senior citizen yet. I will be one when Indian Airlines gives me a discount. That is still 11 years away. Even then, I don't see why my life should be different because I am older. I may slow down a bit, but there are many things that I can do to keep myself healthy and alert. I have never been a person to sit still. Retirement does not mean eating, sleeping, going for walks and playing with grandchildren. I personally feel I have a responsibility towards other older people who can't live a life of dignity.

Homeless elders and children begging for food bother me. When I see an elderly person on the road trying to sell something, I feel guilty about sitting in an air-conditioned car, or celebrating Diwali. I think about the story of their lives, and wonder why can't we do something for them. In my own way I contribute to NGOs who are trying to make a difference. Yet their plight affects my mood and my temperament. It makes me sad and depressed and, sometimes, I forcibly look away.

SURESH NATRAJAN

Om Puri, 54,
actor, Mumbai

"I DYED MY HAIR BLACK BECAUSE MY EIGHT-YEAR-OLD SON ASKED ME WHY I WAS LOOKING OLD"

Mangesh Tendulkar, 69, cartoonist, Pune

"LIFE IS A JOURNEY AND YOU DO NOT WANT TO WAIT AT ONE PARTICULAR STATION"

HEMANT PATIL

Throughout my life, I have been uncertain about some things. After turning 60, I am standing on a firm footing. I have no illusions about life now. If I were asked, I would want to live the past 10 years again.

I love my work. Of the hundreds of cartoons I draw, when one particular cartoon moves me, I feel great. It's a proud moment when your art congratulates you. I've come a long way since I received my first salary in 1942. My father died when I was in the IXth standard and those were difficult times. When I gave that salary to my mother, I felt useful for the first time.

Another special memory was a cartoon exhibition held in Wai [a small town in Maharashtra] many years ago. A farmer brought his family—about 40 people—to the exhibition huddled in a small tempo. He stood in front of each cartoon and explained the essence to his family members. He interpreted them much better than I ever could. I'll never forget that day.

Apart from my cartooning, there are a lot of things that make me happy. I learnt how to drive a car a few years ago; I drove it to Goa. I love my motorbike and drive it almost every day. I play the synthesiser and listen to music from Shobha Gurtu and Kumar Gandharva to old film songs. And I have a beautiful relationship with my wife. I fell in love with her in 1964, about 40 years back. My relationship with my children is even more beautiful because all we expect from each other is affection.

I don't worry about anything. I have had two brushes with death. When I was younger, I got a shock when someone turned on the switchbox I was repairing. More recently, when I was attending an alumni function at my school, the peepal tree behind me fell. I got a hard blow. I used to fear death, but I don't any more. I only want to live till I can have a quality life. I want to control my thoughts and brain till the end. Life is a journey and you do not want to wait at one particular station. You want to move on.

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BHALU MONDE

Dr G C Sepaha, 80, cardiologist, emeritus professor of medicine at MGM Medical College, Indore

"IF I HAD A CHOICE, I WOULD LIVE THE SAME LIFE AGAIN"

My most prized possession is my collection of fossils. I have about 50 of them—stones, pieces of wood, rare plants. Unlike my fossils, I don't think I am old! I still treat patients at Robert Nursing Home, a charitable hospital in Indore, and remain socially active. I travel, read, write. And I continue to work with those afflicted with leprosy and blindness, something I've done for over 46 years.

The younger generation is good to me. Once, when I was teaching at MGM, I walked towards a student who was smoking. The moment he saw me, he put the burning cigarette in the pocket of his trousers. I saw the smoke coming out of the pocket, but I didn't want to embarrass him. Such was the respect of my students.

I get the same respect from my family. I live with my son, his wife and their three children. My wife Chandra died last month. I narrate stories of my youth to my grandchildren and they love to hear them. I tell them how I left America to work in India. Once, while I was there, I read something on a wall that said: 'Have you helped your brother today?' That made me think and eventually I came back to serve my own brothers in India. My grandchildren love to hear that one.

At 80, you know death is around the corner so there's nothing to be afraid of. My karma is service. My *shastra* is medical science. My *moksha* is recovery of patients. I don't worry about money. I want to live as long as I remain healthy. If I had a choice, I would live the same life again.

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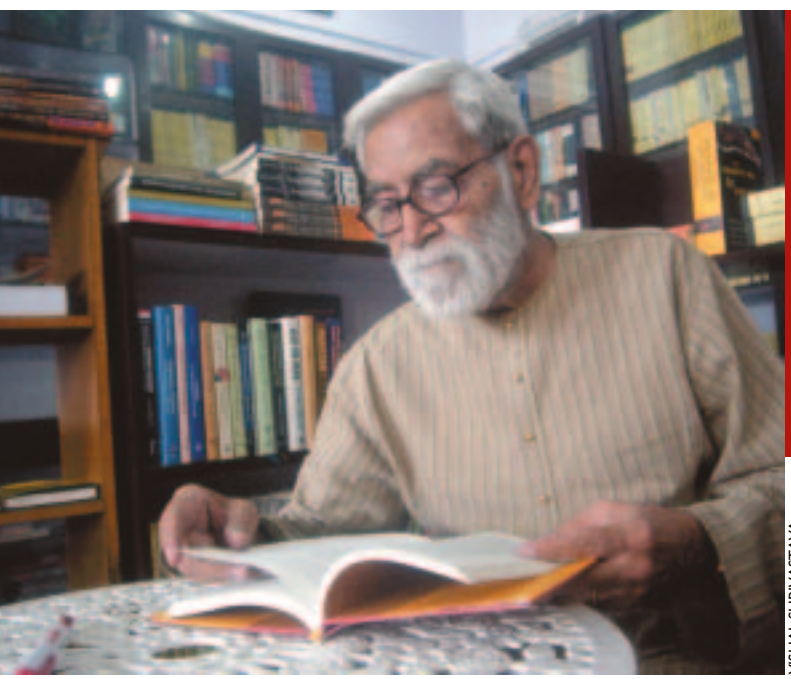
Indira Jai Prakash, 53,
gerontologist and professor
of psychology at
Bangalore University

"AFTER I RETIRE, I WANT TO PAY MORE ATTENTION TO MY OWN DEVELOPMENT"

While I feel everyone should be responsible for one's own life, the government should also ensure everyone, especially seniors, a safe social life. All my working life as a gerontologist, I have focused on the needs of seniors. However, after retirement, I want to focus on myself. I have strived hard at work and family. Now is the time to pay more attention to my own development.

ABHIJIT GHOSH



VISHAL SHRIVASTAVA

Ram Advani, 84,
book store owner, Lucknow

"IT'S THE HARMONY IN THE FAMILY THAT KEEPS ME GOING"

Two years ago, when I felt tired after 12 holes at a game of golf, I realised I had aged. I am happier than ever before, I have enough money to last for life and I still love my wife. I only worry about her health and my memory lapses. I hope to die when I am still physically and mentally fit.

KAMAL JULKA

Nand Lal Sharma, 74, radio, theatre and film personality, Jaipur

"MY ONLY PRAYER IS THAT GOD BLESSES ME WITH SANITY TILL THE END"

Jeevan ka chautha pahar hai yeh,
jeevan sandhya jise kehte hain.

(Life's fourth stage is called old age.)

Woh jo kood jata tha upar se
Ab koodne se darta hai,
Jo daud jata tha meelon tak
Woh chalne me ladkhadata hai

(The one who would jump from a height is now afraid to jump; the one who would run miles now stumbles as he walks.)

God has gifted everyone with virtues, some visible and some dormant.

Drishya adrishya ho jata hai, adrishya drishya ho jata ha. Drishya hai jeevan.

(Invisible becomes visible and
visible becomes invisible.
The one that's visible is life.)

Like life, death too is natural. When my young son died of cancer, I had to accept the truth. We must be prepared for the inevitable.

I have sustained myself without anybody's support. I have some savings but I never worry about whether they will see me through. I have full faith in God. We are what we are because of our karma. My only prayer to God is that he blesses me with sanity till the end.

Samay-samay ki baat hai,
kuch na tere hath hai,
Samay se bachpan,
samay se yuvan,
Samay budhapa laye,
Ant samay aaye,
Tab koi na saath nibhaye.

(It's a matter of time. Nothing is in your hands. There's a time for childhood; there's a time for youth; time brings old age; time brings the end. That's when you are alone.)

TBC

Sheila Dikshit, 67,
Chief Minister
of Delhi

"MY CHILDREN AND I CALL OURSELVES A DEMOCRATIC REPUBLIC"

After my husband Vinod passed away in 1987, I have been living alone. My son Sandeep and daughter Latika live their own lives. We have a very beautiful relationship. We call ourselves a democratic republic. They come visiting whenever they feel like. Out of love and affection, my children, my two sisters and their husbands help me during elections. All my decisions in life are taken with all of them together. I have great faith in them. They are smart, confident, well educated and ready to take on the world.

My work and my family make me happy. But there are days when I am not. It goes ding-dong. I never worry about myself, though. I have my savings, my earnings and my husband's pension to fall back on and my medicines come for free from the government. I worry about my relatives and those I work for. I hope to live as long as I am useful to society.

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Khairati Lal Sharma, 72,
tea stall owner,
Dehradun

"I WANT TO BE REMEMBERED AS PUNDITJI"

AJAY GOEL

Even before my medical report said I had high blood sugar, I felt I was no longer young. It doesn't worry me that I have to spend around Rs 1,000 every month on medication. My tea stall on Meshville Road does good business and my children are well settled. But the thought of ill health and coping without my wife who passed away five years ago bothers me. My health doesn't allow me to devote enough time to the shop. The thought of death doesn't scare me but I hope I can visit my place of birth in Punjab [in Pakistan] before I die. I want to be remembered as 'Punditji'.

RANJIT SINGH

Ram Asray, 54, linesman,
Punjab Electricity Board, Amritsar

"I KNOW MY CHILDREN WILL LISTEN TO ME BECAUSE I WILL HAVE MY PENSION MONEY"

My life hasn't changed—no extra joys, no extra sorrows. The loss of my eldest grandson 10 years ago, and the death of my younger son recently, is balanced by love and support from my wife of 37 years and my two sons and their families. My work is another escape route. I feel old only when I come back home and lie down. I want to live until I am fit. I don't want to be dependent on anyone, emotionally or financially. Unlike many others, I don't fear that I won't be taken care of in old age. I know my children will listen to me because I will have my pension money. After I die, I hope they make good use of my hard-earned savings.

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SHILBHADRA DATTA

Ruby Palchoudhuri, 76,
crafts activist, Kolkata

"THERE IS SO MUCH LEFT TO DO AND SO LITTLE TIME"

When I see the hardships people endure in rural areas, I sometimes wonder whether there is a divine plan for the universe. I am an artist and designer who ran a textile printing unit, Kabari, for 25 years. I gave it all to my printer's family and became a crafts activist. I work with the Crafts Council of West Bengal, a non-profit NGO that works with rural crafts-persons and sets up income-generation programmes for them. I work all day and travel extensively to rural areas despite the back-breaking roads. I also frequently travel abroad. Last year, I took a drummer from Nadia, a district in West Bengal, to Hawaii, in the US, on a cultural exchange programme to demonstrate the rituals of Durga Puja to the Americans. It was very successful. I also earn an income from my hairdressing salon. The hardest part of ageing is when your energy level goes down. There is so much left to do and so little time.

The younger generation gives me a lot of respect; most people call me Ruby-*di*. My daughter-in-law is very interested in the work I do and is trying to learn from me. But my greatest source of support is my husband. I worry about his health. I think we need a subsidised health insurance plan like they have abroad. Good health is my most prized possession and I want to live only as long as I remain healthy. I want to die with my boots on.

BHALU MONDE

Sultan Shah, 66, gunsmith, Bhopal

"I WISH THE GOVERNMENT WOULD DO SOMETHING TO INCREASE MY PENSION"

Twenty-six years ago, when I retired as a teacher from Rashidiya School, Barkhedi, my employers wrote in my certificate: "The nation needs such enthusiastic workers as Shri Shah." While these words worked wonders for my will power, the pension of Rs 1,700 wasn't enough. I had to look for more work to make ends meet. While I had my own house and a two-wheeler, there were no savings—not even an insurance policy. In 1980, I turned my childhood hobby of repairing guns into a business. I wish the government would do something to increase my pension. At this age, wading through insecurities scares me.

Sudha Shivpuri, 66, actor

"MY DESIRE IS TO BE A GRANDMOTHER IN REAL LIFE"

Courtesy: SUDHA SHIVPURI

Everyone takes Ba's word seriously—the actors who work in *Kyunki Saas Bhi Kabhi Bahu Thi*, and the audience watching the television soap. As a 66-year-old, playing a grandmother comes naturally. In real life, I am going as strong. I feel I am 16. It may be the multivitamins that I take daily. The fame aside, I work for the money. When my husband, actor Om Shivpuri, passed away in 1990, my children and I went through tough times. My children became my best friends, and we were determined to survive against the odds. Even though I have enough to take care of my needs, and my own apartment in Mumbai, I hate the idea of being at the mercy of another person's generosity. When death comes, it will be a watch stopping to tell the hour. Before that, my only desire is to become a grandmother in real life.

Courtesy: C P SATYAJIT

Hemi Bawa, 56,
sculptor, Delhi

"MY RELATIONSHIP WITH MY HUSBAND ROCKS"

TBC

I think getting married was my biggest act of valour. Thankfully, my relationship with my husband Inderjit rocks. He has never told me he doesn't believe in my art. In fact, he has created space for my studio in our house. We understand each other so well and that makes life at this age so much better. What's wonderful is that my children support me too. They are such fantastic ego-boosters. I wouldn't want to change this dynamic ever. One thing I would change, if I were to live life once over, is to not let my heart rule the mind.

V P Dhananjayan, 66, Bharatnatyam dancer, Chennai

"I HOPE TO DIE ON STAGE WHILE DANCING"

We grew up as friends at the Kalakshetra school of dance. By the time I was 20, I realised I was in love with her. But she kept her feelings a secret for a long time. I knew we were meant to be with each other. It was dance that brought us together and it is dance that reminds us that we are ageing. Sometimes I don't have the stamina to dance like before. But I hope to die on stage, while performing.

Shanta Dhananjayan, 62, Bharatnatyam dancer, Chennai

"MY STUDENTS AND THE DANCE INSTITUTION ARE MY SAVINGS"

Our first grandchild is expected soon, but we already are 'dance thatha' and 'dance paati' (dance grandpa and grandma) to the children of our students. My students and the dance institutions are my savings, my legacy.

Piyush Gupta, 80, doctor, Patna

"BEING OLD IS MORE A STATE OF MIND THAN BODY"

It's important to observe people around you. While times change, some things stay constant. Twenty years ago, most of my patients would turn up on chilly winter evenings without socks. Today, even if they come in socks you cannot miss their cracked soles and soiled feet. I charged my patients Rs 2 then, and I still charge the same. I would like to treat people for free, but professionals working for free are often undervalued.

I have also built a special centre in Patna to provide health services to seniors. For this I don't charge them anything. Of the 2,000 members of the centre, 75 per cent are widows. When I look at them, I feel being old is more a state of mind than body. And then I think about my father, a doctor in Dhaka, from where we immigrated to India. He instilled a love for medicine and history in me. Thanks to him, I got a degree in history at the age of 60.

ALOK KR JAIN

I was the first father in 100 years in my family to see his son married. My father lost his father when he was two and I lost mine before I married. All my five children—four daughters and a son—are now married and settled outside Kolkata. Whenever they come home, we make it a point to sit together and have dinner. My wife and my 85-year-old mother have been staying under one roof for the past 44 years, and get along famously. It's this harmony in the family that keeps me going.

My work keeps me going too. People tell me it's time to slow down. But my hands are full with being a director in an auto spare distributor firm called Topsel and handling the 37-year-old family business of auto parts. I continue to get up at 5.30 am everyday. I take the staircase to my third-floor office thrice a day without getting breathless. If you feel old, you get old. It's a mind game.

I like being on my toes, and it comes from my association with hockey. As captain of the Indian hockey team, which won gold at the 1964 Olympics in Tokyo, to being a selector in the Indian hockey team, I believe life is about taking one step at a time.

I still treasure the gold we won at the Tokyo Olympics. Even the shirt and shoes I wore for the Tokyo Olympics and, much later, the flag that I carried at the 1980 Olympic march-past hold a special place in my heart. But it's my family I treasure the most. I believe I have succeeded because of the support from my family, and because God has been with me all along. I thank God for giving me enough to marry off four daughters and still have enough not to extend my hands in front of anyone.

I am self-sufficient, but not all seniors are. It saddens me to see children neglecting their parents. I don't know if the government should be responsible for the elderly, but our society should step in and take care of them. After all, they have sentiments too.

Gurbux Singh, 70, former Indian hockey captain, Kolkata

"THE ELDERLY HAVE SENTIMENTS TOO"

SHILBHADRA DATTA

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Aquarius Inc./Jan.05

Turning pain into poetry

Blood clots derailed Dr Angelee Deodhar's career as a successful eye surgeon, but she has gone on to become an internationally recognised haiku poet, says **Payal Khurana**

RANJIT SINGH

Haiku leaves Deodhar with little time to worry about her illness

Three lines can say so much. That's what Dr Angelee Deodhar discovered when she turned to haiku—small unrhymed three-line poetry of Japanese origin—over a decade ago. For the 58-year-old, an ophthalmologist, these three lines helped channel her energy after she was diagnosed with a serious problem in her lungs.

Today, haiku leaves Dr Deodhar little time to worry about her health. A member of several haiku societies in the US, Canada and Japan, she has been invited to many haiku conferences over the past five years, including the Second International Haiku Pacific Rim Conference in Ogaki, Japan, that she attended last year. Future plans include visits to Romania, Austria, Slovenia and Bulgaria.

Thirteen years ago, though, poetry was the furthest thing from Dr Deodhar's mind. On a hot summer day in Amritsar, she suddenly developed a fever. The eye surgeon was first nervous and then scared. "Precious time was lost as the initial tests turned out to be inconclusive," she remembers. Finally, Deodhar was diagnosed as suffering from

pulmonary thrombo-embolism. Blood clots (emboli) from the veins in her legs were going to her lungs and obstructing the blood vessels (pulmonary arteries) there. Its repercussions ranged from death of lung tissues to acute heart failure and sudden death.

Her treatment began in the hospital in Chandigarh where her husband, rheumatologist Dr Shridhar Deodhar, worked at the time. The next three years passed in a blur as Deodhar was shifted from one hospital to another. Her husband took charge of the home and the responsibility of bringing up their nine-year-old son Ananth. "Even when she was going through a hard time, she was always smiling," he recalls. "I have never seen her with a long face." Subsequently, she had to travel to the US for treatment. "It was a devastating time for all of us," says Dr Deodhar, adding, "Ananth was admitted to a boarding school as I did not know if I would ever return."

She did return, but with the knowledge that she would have to stay on medication for the rest of her life, although her condition was no longer acute—after ten surgeries, doctors had assured she didn't need more. It forced her to re-examine her life. With her body not able to take the rigours of her medical career, Dr Deodhar decided to quit her job, the hardest decision of her life.

At crossroads, she turned to the written word, her childhood love, for succour. Dr Deodhar remem-bered long winter evenings spent in Kasauli, surrounded by books and nature, and days of writing poetry at Lawrence School, Sanawar. She started writing her own diary, letters to friends and poems. One day, she read about haiku in a magazine and was intrigued by its form. As she started searching for more material, she stumbled upon the work of William J Higginson, an American writer, publisher and editor of *Haiku Magazine*. She wrote to him, and he responded by sending her his Haiku Handbook as a gift. It prompted her to start writing haiku.

When faced with the possibility of death, Dr Deodhar found hope in haiku

rumors of war
up into a darkening sky
—a child's newsprint kite

The above lines lines won her third prize at the Robert Spiess Memorial Haiku Award in the US two years ago. "She brings a new voice and a new continent into the growing community of poets writing haiku in English," says Higginson, her mentor. For Deodhar, haiku has brought new hope. "There was a time when I didn't know whether I would survive," she says. "I got a chance to be with my son, to see so many springs."

another spring
just enough breath
for the dandelion

WHAT IS HAIKU?

Haiku is unrhymed poetry of Japanese origin. It is usually written in three lines and has fewer than 17 syllables. The term haiku was created by the modern critic and haijin (haiku poet) Masaoka Shiki. Traditional Japanese haiku consisted of three lines of 5, 7, and 5 units which generally corresponded to syllables. They also contained a special 'season' word, the kigo, descriptive of the season in which the haiku was set. Some say that a haiku must also combine two different images, be written in present tense, have a focus on description and have a pause (the kireji or 'cutting word') at the end of either the first or second line. All such rules are based in the Japanese literary tradition and are habitually broken by most poets, especially when adapted for other languages.

The haijin writes about a moment in time, a brief experience that stands out. The traditional haiku poet usually focused on nature, although modern poets may have the urban setting as their venue. The four great Japanese masters of the haiku form are generally thought to be Matsuo Basho, Yosa Buson, Kobayashi Issa, and Masaoka Shiki. More recent well-known authors and poets who have written haiku include Ezra Pound, Jorge Luis Borges, Octavio Paz, Dag Hammarskjöld, Jack Kerouac, Gary Snyder, Allen Ginsberg and Richard Wright. In 1995, the scifaiku (science fiction haiku) form was invented by Tom Brinck! Rabindranath Tagore was the first to bring haiku to India in 1916. Some Indian poetry journals have been publishing haiku in English, Hindi and several regional languages. However, there's no Indian haiku society or organisation in existence.

THE VOICE OF THE MAHATMA

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"This uniquely innovative first of its kind digital exhibition on the Mahatma is the brainchild of Mr Kumar Mangalam Birla", says Mrs Rajashree Birla, who spearheaded the Project. "This is our way of paying homage to the Father of the Nation. As perhaps you may be aware this place, the Gandhi Smriti of which this exhibition is a riveting part, was our erstwhile family house, The Birla House. This 12-bedroom house was built in 1928 by Shri G D Birla, my great-grand-father-in-law. It was also the house where my husband was born. I still vividly recollect the happy times that we, as a family, spent over here.

It was also home to Gandhiji, who was very close to Shri G D Birla, whom he referred to affectionately as his confidante. Our house has been a witness to several epochal moments. It was from here that Gandhiji parleyed with national and international leaders of repute, holding several clandestine meetings to overthrow the yoke of the Britishers.

Through my great grandfather-in-law, Shri G D Birla, and through him, the Birla family shared a symbiotic bond with the Mahatma. The Mahatma's values of trusteeship, of truth, of non-violence, of justice deeply influenced our family's patriarch. And these permeated generation after generation in the Birla family and we look upon it as a legacy.

At another level, for quite some time, Kumar Mangalam, deeply influenced by the humane values that Gandhiji and Shri G D Birla espoused, felt a compelling need to present these in a contemporary fashion to the youth and the children of today. To give them a sense of history, to help them realize at what cost we won our freedom, to give them a feel

of our leaders, of our nation in its making—he thought, was worthwhile. Most importantly, to take the Mahatma's message of *shanti*—peace, of *satya*—truth, of *ahimsa*—nonviolence, *ekta*—the universality of mankind, in today's day and age in a grippingly interesting way.

To rediscover these truths that the Mahatma lived by, we thought we should take them as voyagers on an energizing and revealing journey that could touch them in a sublimal way—and embed his life's message in their psyche. This has been our endeavour. To do so, we have created this technological marvel, admirably conceptualized and executed by Dr Ranjit Makkuni, a renowned computer and multi-media expert".

The Exhibition opened under the aegis of the Gandhi Smriti and Darshan Samiti, of which the Prime Minister is the Chairman. Its location is Tees January Marg, New Delhi.

Inaugurating the Exposition on the 14th of April, in New Delhi, at the Gandhi Smriti, Prime Minister, Dr Manmohan Singh, said that "it was a rare honour to inaugurate this most precious exhibition which reminds us of the high noon of India's freedom struggle. The Gandhi Smriti, where the exposition is housed, is a sacred place for all of us who come here to pay a tribute and draw inspiration from the Mahatma's life". Echoing Einstein, the Nobel Laureate's words on Gandhi, he said, "Generations to come will scarcely believe that such a one as this ever in flesh and blood walked upon this earth."

Generations across the world have come to revere the life of the Mahatma. "Keeping this spirit alive is admirable", he opined, applauding the endeavours of Mr Birla and Mrs Rajashree Birla, to take the message of the Mahatma in so novel a manner. Gandhiji's values of truth, of *ahimsa*, of peace and brotherhood—are being constantly rediscovered in society after society. He was happy to see the growing appeal of Gandhiji across diverse cultures such as Germany, Japan, the US and Palestine. "Whenever there is struggle for freedom, life, peace, self-respect, dignity, Gandhiji's message will continue to resonate", averred the Prime Minister.

The Prime Minister hoped that the exhibition would ignite an even greater interest in the life and work of the Father of the Nation in India and beyond. "This is now a national property and we are eternally grateful to the Birlas for giving us this national treasure." "The Birla family has done a lot for the development of the country", acknowledged the Prime Minister before a gathering comprising Mr I K Gujral, former Prime Minister, Mr Jaipal Reddy, Minister of Culture, Information and Broadcasting, Mrs Sheila Dikshit, Delhi's Chief Minister, bureaucrats, Dr Karan Singh, former Union Minister, Dr

Savita Singh, Director, Gandhi Smriti, Professor Gangrade, Vice-Chairman, Gandhi Smriti; Mr Tushar Gandhi (great-grandson of the Mahatma), Dr Sarala Birla, Mr B K Birla, Mrs Rajashree Birla, Mrs Manjushree Khaitan, Mr Kumar Mangalam Birla, Mrs Neerja Birla, members of the family and other dignitaries.

"The idea to do something for propagating Gandhian thoughts and values, and the teachings of the Mahatma is not new for the Gandhi Smriti and Darshan Samiti", remarks Dr Savita Singh, Director, Gandhi Smriti. "We have been deliberating amongst ourselves and from time to time several steps have been taken, several thoughts have been pondered over. This eternal journey towards project Shashwat Gandhi has been one such historical moment when an idea came in the form of Mrs Rajashree Birla and her team from the Aditya Birla Group—to contribute into the never-ending journey of the Mahatma, our Bapu, our Mohandas Karamchand Gandhi. Its culmination is this Eternal Gandhi Multi-media exposition," she added.

"There is no word to describe it in English. It is an *adbhut* experience and will inspire millions," affirmed Dr Gangrade, the Vice Chairman of the Gandhi Smriti.

The kaleidoscopic life of Gandhiji

Adds Dr Makunni, "The project presents a language of physical interface actions derived from classical symbols. Such as the spinning wheel, turning of the prayer wheels, touching symbolic pillars, the act of hands touching sacred objects, collaboratively constructed quilts, sacred chanting in the collective group, the *satsang*, and rotating of prayer beads. These tradition-based interactions inspire a rich panorama of tactile interfaces that allow people to access the multimedia imagery and multidimensional mind of Gandhiji".

"The technology developed does not 'merely scan' Gandhian images. It extrapolates Gandhian ideals to newer domains of information technology and product design, and at higher levels, the creation of meaning in a globalised world. For example, the Gandhian commitment to hand-based production and its symbiotic relationship with nature is interpreted in the context of modern culture-conscious design," commented Dr Makkuni.

"The contribution of the spectrum of artists, spanning wide geographic boundaries and disciplines, illustrate the universal resonance in Gandhian messages. Computer scientists, modern designers, mosaic makers, craftsmen, artists and wood carvers offer their work as a dedicated prayer, in remembrance of the Gandhian vision; a collective *Likita Japa*, the endless remembrance of the Divine through repetition of the written mantra. Each object in the exhibition, whether a pixel of light, a bit-map on the screen, an animation, a circuit or a handcrafted object is a living prayer. Here lies the reaffirmation of the Gandhian view, a commitment to the dignity of hands, the healing of divides, the leveraging of village creativity and cultural diversity in the face of homogenisation."

The Prime Minister, Dr Manmohan Singh, at the inauguration with Mrs Rajashree Birla

A brief sojourn

Continues Mrs Birla, "recoursing to world-class futuristic technology and through innovatively blending the Indian ethos, we have evolved an interactive process. A process—wherein the seeker and the teacher through the multi-media presentation engage in a fascinating dialogue on the life and times of the Mahatma.

During this sojourn, one will discover that every setting, so meticulously crafted, is contextual and has a timeless relevance. Let me walk you through a few of its alleys.

As I mentioned earlier we have used innovative technology, embedding computer chips in practically everything that Gandhiji used. Take for instance, the walking stick during his Dandi March—the salt satyagraha. Here in two urns you have seemingly salt crystals. You take them in your hand and as you drop them back, on a screen the entire Salt March is re-enacted.

On a five feet configuration of the map of India, you have a harp with more than a hundred strings. Run your finger through any of them and Gandhiji's favourite songs, ranging from *Vaishnavo janto tene re kahijye*, to *raghu pati raghav raja ram*, to *udja re hans akela*, to *sare jaha se acha*, can be heard and seen on a life-size screen.

Move on to the Sarva Dharma Sambhav Section and listen to *raghu pati raghav raja ram* sung by Hamsur Hayat in the *qawwali* genre—absolutely amazing and unheard of before.

Get on to the beautifully configured e-train. No sooner do you start the engine, through the touch of a button, along with the sound of the wheels on the rake, you get to see all the destinations that Gandhiji and Kasturba visited, on his return from South Africa.

The pillar of truth is equally gripping. It has eleven rotating disks show-casing the eleven vows of the satyagrahi.

The Gallery with the time-line browsers—chronicles every significant aspect of the Mahatma's life in pictures along with his images, paintings and footages of films like—Richard Attenborough's *Gandhi* and Vitahalbhai Javeri's *The Mahatma*. The sense, the touch and the feel of Gandhi that you get here is indescribable.

The Charkha Room, the Newspapers read by Gandhiji, the Unity Corridor, the Prison Room, the Children's section—the Interfaith Prayer Hall—dramatically capture the key events in Gandhiji's life. There are invaluable takes for all of us.

The entire walk through the museum—serves as a stimulus, even a resurgence into Gandhism and is undeniably a serendipitous experience. It can be a guiding light for this generation and for all generations to come, given its potential to ignite the minds of the young and spark in them an unquenchable thirst for truth, for values, for compassion", avers Mrs Rajashree Birla.

—Dr Pragnya Ram

The Birla House — Going Back in Time

Gandhiji was the driving force in our Nation and its people in the epic struggle for freedom. The Birla House, was like a home to him. The Birla family felt most privileged to have him live in their midst for nearly a hundred and fifty days, until his sad demise. This was the time when the Nation was torn by communal violence, causing great anguish to Gandhiji.

From the 9th of September 1947, the gates of the Birla House at Tees January Marg, were open to all. Hundreds of visitors strolled in. Many simply seeking a Darshan of the Mahatma. Others to seek advice. Thousands flocked in simply to offer their homage. Regardless of caste, creed or religion.

And every evening, in the garden of the Birla House, squatting on a mattress, Gandhiji would conduct prayer meetings. Slokhas from the Gita, the "Gurubani" from the Guru Granth Sahib, the Ramdhun and recitations from the Koran and the Bible as well, would rent the air.

After the prayers were said, Gandhiji would address the gathering. His voice was heard across the nook and cranny of the nation, given that his talk was broadcasted. Shri G.D. Birla and other members of the Birla family would form part of this congregation, soaking in the wisdom of the Mahatma. Shri G.D. Birla, the host to the Mahatma, was also his confidant. Even so, he preferred to live in the shadow of the Mahatma.

At the height of the communal tension, Gandhiji's message revolved round peace and amity, the universality of religions, the brotherhood of mankind. He preached what he practiced.

On 30th of January 1948, as this apostle of peace walked down the garden path of the Birla House for the evening prayer, he was assassinated by Nathuram Godse.

From May 1948 through 1971, Pandit Nehru put unrelenting pressure on Mr. G.D. Birla to let the Birla House be morphed into a "Gandhi–Memorial". This proposition was indeed extremely painful for Mr. G.D. Birla, who wrote to Pandit Nehru saying that the Delhi home had been "a storehouse of memories and recollections which constitute for me a book into which I can delve deep to recall…a past which has gone to build up every fibre in my frail body and every tissue of my mind".

To the then Government's suggestion that the garden where the Mahatma had been assassinated and the place where he had fallen, be handed over. Mr G D Birla's anguished response was—"one might ask one to cut one's child into two and give up one piece and retain the other".

Even Sardar Vallabhbhai Patel who was totally against taking over a house in such a manner, said to Pandit Nehru …"this involves violence of the worst kind to the feelings of both Ghyanshyamdas and Bapu". The garden and spot where the Mahatma died, were subsequently opened to the public.

Regardless, the pressure continued unabated. On October 2, 1971, in an understated ceremony, a part of the Birla House was rechristened as Gandhi Sadan, and offered to the Nation by the then President, Shri V V Giri. Mr G D Birla and the family shifted to a rented house at Vasant Vihar until their bungalow "Mangalam" on Amrita Shergill Marg, was built.

The Birla House subsequently became a National Memorial. Rechristened as "Gandhi Smriti and Darshan Samiti".

—Dr Pragnya Ram

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HM1/June05/Mag

Stronger together

For most people, practising yoga in a group is more beneficial than doing it alone, says **Shameem Akthar**

A FEW PEOPLE LIKE TO practise yoga alone. But most cannot do without group motivation. Each one has to choose how to practice yoga based on their personality (*svadharma*). Both options have their innate benefits.

Practising alone encourages a meditative attitude. This can be a liberating experience. In fact, most advanced practitioners veer towards such private practise. But for beginners, their group can push them ahead. All yoga practitioners will admit that their practise leapfrogs in quality when they practise in a group.

This is natural. If you observe nature, fish that move about in schools escape a predator much better. The group as a whole is able to spot an enemy faster. You must have witnessed it yourself —how birds swing out of trouble as if they were one whole body. This energy, which cannot be quantified, moves faster than the eye can calculate. Scientists say it ripples through the group in less than one-twentieth of a second. This is true of all animals.

Similarly, if a teacher is dynamic and even a few people in the group are highly motivated, the entire group benefits by feeling this motivation like an encouraging embrace. People often remark how a stiff forward bend (*paschimottanasana*) becomes suddenly easy in a group, encouraging them to try even tougher poses. Analysts may quibble over exactly what causes it, but it does happen, often thrilling beginners.

Group practise eliminates the beginner's inhibitions towards certain practises or poses that they perceive as tough. This is easy to understand. When you see people in the same age group attempt these poses, you feel reassured enough to try them yourself.

A group also motivates you by providing lighter moments that ease the tension that arises from your newness to the practise. You can laugh at yourself more readily when you fumble with a pose because that is the experience of your neighbour too. It also provides scope for friendship beyond the class.

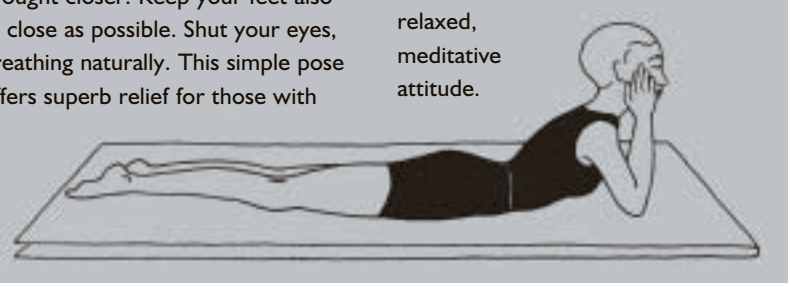
There's another important argument for group practise: in individual practise, you need tremendous discipline to sustain the intensity. There is always the temptation to be slack one day, promising to make up later. Worse, there is more scope for skipping practise altogether or avoid some poses you find tiresome though you know these are the ones you need the most.

The conclusion is obvious— beginners advance best in group practise while only highly motivated advanced practitioners should opt for personal practise.

Yogic moves

Crocodile pose (*makarasana*)

Lie on your stomach. Rest face, or chin, on cupped palms, with elbows resting on the floor. Elbows may be brought closer. Keep your feet also as close as possible. Shut your eyes, breathing naturally. This simple pose offers superb relief for those with spinal problems, including lower back pain. It provides a gentle but definite traction to the spine. The *asana* encourages belly-breathing, which is therapeutic for those with acute breathing problems like asthma. It also felicitates a relaxed, meditative attitude.



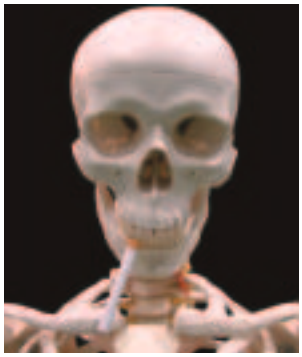
Shameem Akthar is a Mumbai-based yoga acharya. *If you have any queries for her, mail us or email at* contact.mag@harmonyindia.org
(Please consult your physician before following advice given here)

HEALTH BYTES

WATCH THAT WAIST

If your waistline seems to have a mind of its own, beware. An extended waistline is a sign of impending diabetes or heart disease, says a study conducted by Karolinska University, Sweden. "Half of all men and women with waistlines of 1 m or more (39.37 inches) already have insulin resistance," says Hans Wahrenberg, researcher, who reported the findings in the online issue of the *British Medical Journal* in April. Insulin resistance is part of a group of risk factors called metabolic syndrome, which puts a person at risk of coronary heart disease.

STUB IT OUT



Here are more reasons to finally kick the butt. A British study has linked smoking to age-related macular degeneration, which causes blindness or partial sight. A team led by Professor Astrid Fletcher of the Centre for Ageing and Public Health at the London School of Hygiene and Tropical Medicine, surveyed 4,000 people above 75 years. The results, published in April's *British Journal of Ophthalmology*, say smokers are twice as likely to be visually impaired as non-smokers. Smoking causes 30,000 cases of visual impairment among the elderly in Britain every year. For former smokers, the risk depends on when they quit.

And if you smoked when you were pregnant, chances are your grandchild will have breathing problems, say researchers at the University of Southern California in another study. Tobacco's harmful effects on the lungs can be passed from grandmother to grandchild, even though the child's mother may seem unaffected. The findings, published in the journal *Chest*, suggest tobacco might affect the foetus' DNA, and if the foetus is a girl, her future reproductive cells as well.

KNOW YOUR MIND

Did you know that memory loss begins seven years before Alzheimer's disease is actually diagnosed in a person? This is just one of the findings by researchers at Albert Einstein College of Medicine, New York, USA, who are studying senior citizens from the Bronx in New York since 1981. More than 3,000 people over the age of 70 have already participated in the study, with 20 per cent of them donating their brains for autopsy after death to help researchers understand how cerebral changes relate to changes in behaviour.

"The focus is on finding new methods of prevention, developing effective screening tools to identify people at risk, and developing new medication," says Dr Richard Lipton, lead investigator. Researchers have already found that high blood pressure, high cholesterol and diabetes increase the risk of Alzheimer's.

LIVE IT UP

Good genes, luck, a healthy lifestyle and sound financial standing may have a lot to do with how long you live. Research studies supporting this were in focus at a recent daylong forum called 'Ageing Well Starts Now', organised by Toronto's Braycrest Centre for Geriatric Care.

Guy Proulx, director of the psychology department at the centre, inaugurated the forum by putting up photographs of celebrities over 60 years like pop stars Cher and Mick Jagger and American businesswoman Martha Stewart. Calling for redefining ageing, Proulx quoted research studies that show how social support and healthy relationships are more important than safe cholesterol.

The forum also had Braycrest psychiatrist-in-chief Dr David Conn addressing the mostly middle-aged audience about adaptability after the age of 60. The doctor talked about studies that showed senior citizens reporting fewer negative emotions and better emotional regulation than the younger generation despite serious stresses that included illness, hearing and visual problems, retirement, bereavement, change in social status, and having to adapt to new financial role and social responsibility.

MEDITATE FOR LIFE

Think about this. A study published in the May issue of the *American Journal of Cardiology* reveals that transcendental meditation (TM) is linked to reduced mortality. TM is a stress-reduction method based on quiet contemplation and steady breathing. In the first trial of its impact on longevity in the US, TM was compared to simple relaxation techniques in a group of 202 men and women of the average age of 71 who had mildly elevated blood pressure. The group was followed for up to 18 years and those doing TM were found to have a 23 per cent reduction in death rate from all causes, 30 per cent reduction in death from heart disease and a 49 per cent reduction in the rate of cancer-related death. TM is believed to reduce blood pressure, stress hormones and cholesterol levels.

HEALTH BYTES

PATCH UP THE PAIN

Hate taking tablets or injections to ease that throbbing pain? Well, there's good news for you. Zydus Cadila Healthcare, Ahmedabad, has launched an indigenously manufactured transdermal patch for pain relief using the popular anti-inflammatory drug, Diclofenac. The patch, called NuPatch, administers a constant dose of the drug for a 24-hour period. Available only on prescription, it costs Rs 37 per patch. In the next couple of months, Zydus also plans to launch a nicotine therapy patch to help smokers quit. At present, only Novartis offers an imported nicotine patch regimen that costs about Rs 5,000.

ENCAPSULATED

PILL CHILL

PONNAPPA

Popping a pill may not be the answer to insomnia. Not only are tranquillisers addictive, they may also cause memory loss, confusion and disorientation that lead to falls among seniors. A Canadian Broadcast Corporation news investigation has found that the use of sleep-inducing drugs is highest among the elderly in the country.

TWO-IN-ONE

A trial on 33,357 participants in Houston established that diuretics—drugs that promote urine discharge and fight water retention—are the first-line therapy for high blood pressure. The study, published in the *Journal of the American Medical Association* in April, confirms that they even help to prevent major high blood pressure complications.

COMMON SENSE

When combined with an acid-reducing drug, any common painkiller can help combat the gastro-intestinal problems of an arthritic patient. Researchers from the University of California and Veterans Affairs, Greater Los Angeles Healthcare System, have also concluded that this method is not only less expensive, but also safer and more effective.

PEN PAL

Biotechnology firm Biocon will soon introduce an indigenously manufactured injectable insulin pen. These will be cheaper than the imported pens like Nova Nordsk that cost Rs 1,000 per pen. "The user has to first set the dial to the prescribed unit of insulin. It has a magnifying glass for seniors," says Ajay Bhardwaj, Biocon's marketing head.

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Slowing down

Meditation can put a brake on negative thoughts and the restless rush of the mind, says **Eknath Easwaran**

LIVING COMPLETELY IN THE present is possible only with a quiet mind. The reason it is important to go through the words of a meditation passage slowly is to put a brake on the restless rush of the mind.

The faster thoughts go, the less control we have over them. All negative thoughts are fast. Fear, resentment, greed, and jealousy rush through the mind at a hundred miles an hour. At such speeds we cannot keep from crashing into people. In fact, at speeds like this we are hostages, trussed up in the trunk, and self-will is at the driver's seat.

Fast thinking has implications for the body too. People whose thoughts spin faster and faster become victims of the speed habit of their minds. Eventually any little thing can upset them—trifles and pinpricks that they should laugh about, if they notice them at all. This kind of turmoil takes a heavy toll on health, and evidence suggests that emotional instability may leave the body vulnerable to illness. Uncontrollable anger, for example, seems to be associated with hypertension and heart disease, and is a component in severe breathing problems. Mind and body are not separate; problems in the mind affect the body too.

Even good health, then, calls for slowing down—and not just in meditation. We have to learn to keep the mind from racing during the day. There is an intimate connection between a hectic lifestyle and a hectic mind. Get up early, do your meditation without hurrying, be kind to those around you. Get to work early enough to chat with your colleagues. You will find all this extremely useful in reducing self-will. When you are always in a rush, you cannot handle self-will because you cannot even see other's needs.

When you find self-will rising, when you find yourself getting angry or afraid, or some strong desire is about to get out of control, start repeating your *mantram*, or Holy Name, in your mind and, if possible, go for a brisk walk. Fast walking is good, particularly a *mantram* walk.

Hold on to your *mantram* as if your life depended on it—in some respects it really might. You will find a close connection between the rhythm of the *mantram*, the rhythm of your footsteps, the rhythm of your breathing, and the rhythm of your mind. Walk briskly around the block and you will find these rhythms blending. By the time you return, your mind will be clearer.

One cannot separate the mind and body; problems in the mind affect the body too

When meditation deepens, thoughts slow down. Then the temperature of self-will begins to drop. If genetic engineers can make biochemical markers in tobacco plants glow in the dark, why can't we have a gauge to show when self-will is heating up? With a little detached observation it is not hard to see this happening in someone else. One sure pattern is that all the machinery of body and mind speeds up, from heart rate to speech. The trick is to be detached enough to see this happening in ourselves—and then be able to take steps promptly to correct it.

I have seen people do this in the midst of an impossible situation and come back calmer in just 15 minutes—forgiving instead of angry, kind and creative instead of frustrated and hostile. That is the power of the *mantram* and the effect on other people involved has to be seen to be believed.

Eknath Easwaran was a spiritual teacher and the founder director of the Blue Mountain Centre of Meditation, California. He taught the classics of world mysticism and the practice of meditation from 1960 till his death in 1999. Excerpt from Discovering Your Hidden Spiritual Resources; *Jaico Books; Rs 150*

Truth when not yours....

Oneness Movement

A philosopher who had only one pair of shoes asked the cobbler to repair them for him while he waited.

"It's closing time", said the cobbler, "So it won't be possible for me to repair them just now. Why don't you come for them tomorrow?"
"I have only one pair of shoes and it won't be possible for me to walk without shoes."
"Very well, I shall lend you a used pair for the day."
"What! Wear someone else's shoes? What do you take me for?"
"Why should you object to having someone else's shoes on your feet when you don't mind carrying other people's ideas on your head?"
"Truth when it is not yours", says Sri Bhagavan, "still remains untruth."

Several years ago, a sincere Buddhist practitioner came to meet Sri Bhagavan at the Oneness University. He was a system's analyst highly reputed for his keen intelligence. He had practiced meditation for years and was well-versed in many schools of philosophical thought. However, as he sat in front of Sri Bhagavan that day he was in great distress. He asked Sri Bhagavan, "Bhagavan, I have done spiritual sadhana for the past twenty years. Before two days I saw my wife being excessively friendly with a friend of mine. Intense jealousy arose in me. Remembering that these things are transient I immediately came to terms with it. It is not causing me pain now. Nevertheless I am extremely sad that I haven't made much progress."

Sri Bhagavan said to him, "When you are not enlightened, don't behave like and enlightened person. You will be miserable. When you are not a Buddha do not behave like a Buddha. The Buddha was free of craving because that was his natural state; he had a profound insight that altered his consciousness. To a Christ compassion was his most natural state of existence. None of these saints and sages practiced the insights and got into the state. They got there through grace. Well! The rest of humanity is seriously practicing

Shri Amma & Shri Bhagavan

compassion and love. It is ever possible? Can a horse ever become an elephant?"

Sri Bhagavan had further guided him about his personal inner calling that would push him towards greater wealth, fame and harmony in his relationship.

Truth however profound will only remain untruth if it is not backed by a personal experience that comes through divine grace.

According to Sri Bhagavan one cannot get into a permanent state love, equanimity or silence by practicing spiritual sadhanas or meditation. Though these can give temporary silence it would not lead to a permanent state, for the simple reason that it is NOT a psychological process. It is a neuro-biological phenomenon that requires changes in the brain itself.

Towards this end, the Oneness University conducts courses, where through the power of Deeksha (transfer of divine energies) seekers begin to experience states of love, joy and enlightenment. People coming from varied countries, religions, cultures participate in these sessions.

Discovery of love, God and enlightenment that was once a prerogative of a few saints, sages and mystics, is now being bestowed to all those who seek for it, through the Deekshas at the Oneness University. The Oneness Movement welcomes all those who are interested in having a personal experience to come forward and experience it for themselves. ■

VARA DEEKSHA where Sri Amma grants boons to all the seekers, happens every week from Wednesday to Sunday at the Oneness Centre Tiruvallur District
Address: Nemam, Andersonpet, (via Tirumazhisai),
Nemam - 602107, Tamil Nadu.
Ph: (044) 26273354/26490581
PHALA DEEKSHA & YOUTH DEEKSHA happens at the Oneness University,
Chittor District, Andhra Pradesh.
Ph: (08576) 279949/70

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WEBSITE: www.onenessuniversity.org
www.ammabhagavan.com
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MineJune-05/Advt

Time for troubleshooting

FARZANA COOPER

When the Purohits' PC gives them trouble, **Sachin Kalbag** comes to the rescue

When I got a call from the Purohits on my mobile phone at work, I knew something was very wrong. They never called me at work. It was serious—their PC, bought a year ago, was giving them trouble.

I went over to their place immediately after work. Mrs Purohit explained how the PC had been misbehaving for the past few weeks but Mr Purohit had refused to ask for help, insisting that "all electronic things act up sometimes". Now, Mrs Purohit wasn't buying that and called me. "I didn't want to trouble you for every little thing," Mr Purohit told me in his own defence. I reassured him that he was doing nothing of the sort.

"Well, its speed is not what it used to be and it has a tendency to 'hang' now and then," said Mr Purohit. "What hang, *shang*," added his wife heatedly, "tell him it just stops working, for no apparent reason. Or it's very slow. It is as if it has suddenly realised it belongs to seniors."

I assured them I would do what I could, and sat down on the PC. I began with the basics. I checked whether all the cables are attached properly—the printer cable, monitor cable, power cable—just in case. They were all fine. When I switched on the computer, though, I realised that the Purohits had good reason to be concerned.

Like any amateur PC technician, I refused to open the main cabinet. Opening the cabinet yourself nullifies any warranty your PC may have. It also exposes you to

the risk of electrical shocks or, worse, a damaged electronic component. First, I 'cold-booted' the PC. Cold-booting is a name given to switching off and switching on the machine. Normally, Windows-powered machines tend to work well after a cold boot. This is by no means a catch-all remedy for all problems.

I decided to tackle the Purohits' "snail" problem. It's not the PC in such cases that works slowly; it is usually the software that loads slowly.

Every PC has a random access memory or RAM, just like our brain, which stores information in different places. RAM retrieves information from different parts of the hard disk. If the information stored on the hard disk is distributed in a discontinuous manner, the RAM is not able to access it quickly. One solution is to keep increasing the RAM size, but that is expensive and often impractical. It is like traffic—you can't keep increasing the size of the roads because the number of cars has increased. You have to regulate traffic.

To achieve this, I suggested 'defragmenting' the hard drive. The Purohits used Windows XP as their operating system. The easiest way to defragment the hard drive on XP is to click on 'Start' at the bottom left of your screen, and then click on 'All Programs'. Here, you will find various options, of which you need to select 'Accessories', and then within that 'System Tools'. Once you get there, all you need to do is click on 'Disk Defragmenter'. This ensures that your existing files become easily and quickly accessible. "A good way to ensure your PC remains healthy," I told the Purohits, "is to run the defragmenter at least once every two months."

Mr Purohit had another problem. "What about the printer?" he asked. "Why isn't it working?" There could be many reasons for a printer not to work. First, check whether it is really not working or whether there is some fault with the cable. Click on 'Start' at the bottom left of your screen, and navigate to 'Control Panel'. There, click on the 'System' icon, and then on 'Device Manager'. If you see a red exclamation mark next to where 'Printer' is written, it means there is a problem—the PC does not recognise the printer.

That was the case with the Purohits. "You have no option but to call the technician," I told them. "Even if I found out what the problem is, chances are the printer manufacturer would not appreciate it, and charge you more for tampering with the equipment."

Then, we moved on to the final and most major problem: the PC 'hanging'. "When you have a Windows XP operating system, a PC rarely hangs, but it has been known to happen," I told them. When a machine hangs, all systems come to a halt, the mouse stops working, the keyboard does not type, and the software stops functioning. The easiest way to recover from this is to restart the machine. However, there is also a chance that the PC is infected with a virus or a Trojan or a worm—all malicious programmes written by the scum of the tech world—that can potentially ruin your system.

In this case, it is best to call in a technician. I advised them that to prevent such an attack in future, they should also install good anti-virus software. The Purohits had one that did not update regularly. "Your PC is under attack from hackers all over the world," I told them. Predictably, they were shocked. I told them not to worry, and that I would bring them a copy of good anti-virus software the next day.

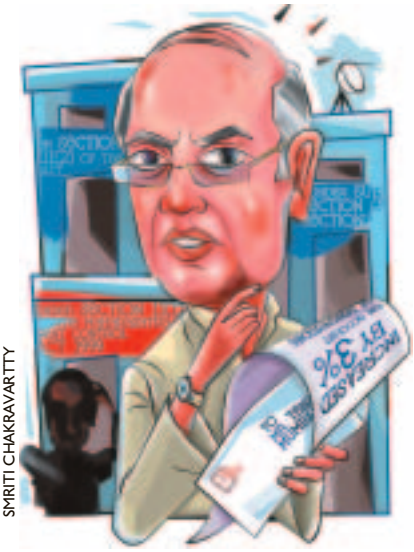
When I landed up at their flat the next evening, a technician was already there, inspecting the PC. "The engineer says our PC will be up and running in no time," said Mr Purohit. "We feel as if our lifeline is back," added his wife. I handed over the anti-virus software to the engineer knowing fully well that the PC and the Purohits were in good hands.

To protect your computer from a virus, a Trojan or a worm, it's advisable to install a good anti-virus software

Sachin Kalbag is Executive Editor of Digit*, India's premier technology magazine*

Home rules

Here is the last in the series of property-related queries answered by **Legalpundits**



SMRITI CHAKRAVARTTY

Q My wife and I live alone in a housing society in Thane. Owing to falling interest rates and increasing medical expenses, we are finding it difficult to make ends meet. We want to let one of our two rooms out to tuition teachers, who will conduct classes there. Since ours is a corner flat on the ground floor, the neighbours won't be disturbed. However, there are objections from society members. Are we in the wrong?

A You require prior approval from the society before renting out a room to supplement your income. You must make the request for subletting a portion of the flat in writing. The purpose is to let the housing society decide whether the action will be detrimental to the peace of members. If the housing society does not grant permission, you can write an application to the registrar of the society. Also, when licensing out a portion of your house to a second party, do check the credentials of the licensee. The Maharashtra Cooperative Societies Act, 1960, allows renting out premises under the Leave and License Agreement. This safeguards the interest of the landlord by not giving tenants any ownership rights, and permits occupancy for a stipulated period of 11 to 33 months.

Q I am a 51-year-old businessman working in Canada. I have a flat in Bangalore, which was let out in 2000. Though the contract period ended in 2003, the occupants are continuing to use the space. I am aware that the Karnataka Rent Control Act of 1961 has undergone an amendment. In order to file a suit against the occupants, which sections must I refer to?

A Contrary to your belief, no amendments were made in the Karnataka Rent Control Act of 1961. In fact, with the New Rent Control Act coming into effect from December 31, 2001, the old act stands repealed and is no longer in force. You have cause to cheer as the new act maintains a balance between the rights of landlords and tenants. While it protects the interest of tenants, the Act also has a provision for making the eviction process simpler, which will work to your benefit. The only criterion is that you must be in possession of rent agreements in writing.

Q I am a 70-year-old man residing in a rented flat in Mumbai. My neighbours and I pay rent to the building owner who lives in the same city. Some months ago, we received a letter from the landlord saying that the rent was being increased by three per cent on account of renovations that would begin in the building a few weeks later. Can a landlord increase the rent on account of improvement?

A Under Section 11(1) of the Maharashtra Rent Control Act 1999, the landlord is entitled to make an increase of four per cent per annum in the rent. This increase is permitted only for premises let out for residence, education, business, trade or storage. Your landlord can increase the rent only if he is making improvements after taking the consent of at least 70 per cent of the tenants in writing. The increase in rent should be used for the improvement or structural alteration of the building as stated in Section 11(2) of the Act. These do not include repairs, which the landlord is bound to make under Sub-Section (1) of Section 14.

Courtesy: Legalpundits International Services Pvt. Ltd. For advice from Legalpundits, mail us or email at contact.mag@harmonyindia.org *or fax at (022) 22852217.* Harmony *takes no responsibility for advice offered*

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On the job

Experts at *www.monster.com* answer your queries on working again after retirement

RBC

I am 58 and recently retired as teacher from a primary school in Mumbai. It has always been my dream to act. Now that I have the time, I would like to act in plays, television serials or even commercials. I am fit and have a presentable face. Please advise.

This is the right time to follow your dream. Advertising agencies in Mumbai are always on the lookout for fresh faces in all age groups. First, get yourself photographed. Check out the yellow pages to find agencies that specialise in making portfolios. However, a portfolio doesn't come cheap. Confirm the cost with the photographer before going ahead. Circulate your portfolio among advertising agencies—again, look for the contact details in the yellow pages. Tell everyone you know—your peers and your children's friends—about your desire to act. Someone may know the right person.
All the best!

I am 55 years old and live in New Delhi. In 2003, I opted for voluntary retirement from a manufacturing company. Now, a former colleague has asked me to join him as a business partner. It's a new business and if I take up the offer, I will have to invest some money. I am wary of parting with my savings. What do I need to consider before accepting or rejecting the offer?

Stepping into an untested business, especially with limited funds, is a risk. As you have no other source of income than your savings, you should be wary of investing in a new venture, even in partnership with a close friend.
First take a careful look at the proposal and then decide if you are comfortable with the sum you are required to invest. Even if it is a small amount, you must draw up a Memorandum of Understanding with defined time lines, which states how much you will invest and for how long, and get your partner's approval. The amount and the time are vital elements you must look at systematically. It is not advisable to participate in a project that requires your complete savings or a major part, even if it is a business you understand very well.

I am a 60-year-old resident of Chennai. I have been married for 34 years. Many years ago, I worked as a government employee but I quit soon after my marriage. My husband runs his own business. Recently, he has suffered heavy financial losses. I want to take up a job to support him. I am a graduate in Political Science. Any suggestions on what I can do?

Look for something you could do from home. There are many options. If your culinary skills are good, try starting a small catering business. This could include supplying food to working couples in your area. You can experiment with full meals or specific items like curries, snacks or pickles. Teaching is another avenue. Your degree can help you tackle general subjects for primary school students. A crèche is also a lucrative option. Working couples are always looking for trustworthy support to take care of their young children on a part-time basis. However, if you are keen on a full-time job, scan your local newspaper for firms looking out for people who can take up administrative roles. Although the chances of getting a full-time job are remote, don't lose hope. One option is to contact NGOs for full-time work. Even if there aren't any openings now, they will intimate you once a vacancy crops up, and will also help you get in touch with other NGOs.

SWEET SUCCESS

Born in a generation when job-hopping was a sin, **Harish Chander**, 74, has switched careers twice. A trained electrical engineer, Chander's first employer was the Hindustan Electric Company. In 1972, he quit the company as operations manager and went back to his 100-acre family farm in Nainital. He had just turned 40 and lost his wife in a road accident. He thought the change would do him good. Within two decades, Chander had earned the reputation of "a wealthy farmer". In 1992, a local terrorist outfit kidnapped him for ransom, beat him mercilessly and left him to die on the road.

ASHWANI CHOPRA

Right, Harish Chander with son-in-law and partner Sanjiv Obhrai at their boutique Chocolatiers in New Delhi's Chittaranjan Park

He survived. And, a decade later in 2002, he sprung another surprise. He opened a tiny chocolate boutique in Chittaranjan Park, New Delhi. His son-in-law Sanjiv Obhrai shut his loss-making garment export business to join him. "Everyday, my grandchildren mobbed me for chocolates. So I decided to open a chocolate factory for them. Well, actually, it was a business option that needed investment, about Rs 3 lakh," he recalls, adding how it also worked as a 'rehabilitation centre' for him.

He called the boutique Chocolatiers. The shop rolled open after a 15-day training session with a Spanish confectionery house by the same name, which included developing the right attitude and gift-wrapping products in cartons that looked like heirlooms. Chander created his first wave of publicity by sending a free sample with flowers to people in the neighbourhood. He also coaxed curious passers-by to come into the shop and try some chocolate without paying for it. "I borrowed the idea from Joanne Harris' book *Chocolat*," confesses Chander.

Initially, people thought it was crazy to open a chocolate boutique in a middle-class area that houses some of the city's best Bengali sweet shops. But Chander, who has learnt to talk chocolates for hours, proved them wrong. "We wanted to cater to middle-level professionals who aspire to live in style, bringing home chocolates and liqueur from foreign holidays," he says. "These people want to gift Jamaican rum truffles to friends, not *rosogulla*." As its popularity soared, Chocolatiers' range of flavours shot up from five to 200. While dark and bitter chocolates remain its specialty, Chander's boutique is also famous for *desi paan-supari* chocolate and tamarind chocolate. His loyal clients include companies like Pricewater House, Cheil Communication and Airtel, along with about 5,000 families in South Delhi. Now he is looking for a formula for a Sambuca-chocolate (coffee bean liqueur and chocolate) cocktail.

—Teena Baruah

Readers are requested to send in their queries to contact.mag@harmonyindia.org

First candle

Centre members and website viewers join hands with *Harmony* readers to celebrate age, writes Trina Mukherjee

Photos: HIREN MEHTA

THE HARMONY INITIATIVE for silver citizens will be a year old on June 12. After 12 months of celebrating age at the Interactive Centre in Girgaum, Mumbai, *harmonyindia.org* and *Harmony*, the magazine, it is time to look ahead with hope.

The idea took shape four years ago. Established under the aegis of the Dhirubhai Ambani Memorial Trust, it sought to "bring back the sunshine" in the lives of India's elderly.

The aim of the centre was to give silvers a space to call their own, a place to make new friends, learn new skills and share old ones. The team, led by social worker Zankhana Patel, undertook extensive surveys and visits to old-age homes. When the test run at Thakurdwar, Girgaum, proved successful, the centre was formally launched.

Today, the centre has grown from one floor to three, with over 300 registered members. From a core team of six, the centre now has over 25 resource persons to advise members on hobbies, health, legal and financial matters. Its well-stocked library is a popular haunt for many, like Mahendra Bhatt, 63, one of the earliest members of the centre.

Other popular activities include the common birthday celebration on the last Saturday of every month; celebration of festivals; plays, films, slide and magic shows held at the centre; picnics;

bhajan and laughter-club sessions; carom and chess games; yoga; talks on safety and self-defence; and psychotherapy. "I learnt how to make frankies for my grandchildren after attending the fast-food classes at the centre," says Suhasini Samant, 68. Four members of the centre—Madhuri Zaveri, 61, Sanath Desai, 72, Vinodmala Joshi, 63, and Samant—recently went as invigilators to HR College, Mumbai.

At the Harmony-sponsored Silver Run at the Standard Chartered Mumbai Marathon this January, over 180 members from the centre took part. Buoyed by this spirit, and the success of the first centre, the Harmony team is scouting for locations for new centres at Mira Road and Ghatkopar, in suburban Mumbai. In cities like Pune, Baroda and Ahmedabad, the team is looking to initiate new centres as joint ventures with local associations.

Just like the centre, the website *harmonyindia.org* has grown and expanded. It was conceived following meticulous research on what senior citizens needed from the World Wide Web. Today, the site gets 14-15 lakh hits every month, according to the *Web Trend Report*.

"The site is free and strives hard to provide features and resources that silver viewers and their family members would or might need," says Shahnaaz K Bhende, manager—web development, *harmonyindia.org*. A key feature is the 'Magnifier', a senior-friendly tool to alter text size to make reading on screen easier. Visitors to the site can browse through sections like travel—with the 'Holiday Homes' link where viewers can submit details of holiday homes and resorts—crack crosswords and lateral-thinking puzzles; post classifieds; make e-friends; and learn more about senior citizens' associations across India. An exciting new addition to the site is the 'Second Career' online form, allowing seniors to list details of their work experience for free. It's part of the Initiative's overall plan to enable seniors to realise their potential and gain confidence.

The Initiative's aim is to enable seniors realise their potential and gain confidence

This confidence is becoming apparent at the centre now. A year of meaningful interaction has led to a distinct change of attitude. Members are now in charge of six committees at the centre—library, birthday, indoor games, picnic and gardening. The post passes on to another member after a period of three months. "We want the members to run these centres themselves with the Harmony team playing the role of facilitator," says Hiren Mehta, project coordinator. This year, the team plans to develop senior-friendly products that could be marketed by centre members themselves. In the true spirit of Harmony.

THIS MONTH

YOGA

Mondays, Wednesdays, Fridays; 10.30-11.30 am (men); 4-5 pm (women). Classes by instructors from Kaivalyadham Centre, Marine Drive

MUSIC

Thursdays; Marathi *sugam sangeet* from 5-6 pm

GROUP THERAPY

Wednesdays; 5.15-6.15 pm. Conducted by Dr Anjali Chabbria, Dr Sharita Shah and Aruna Prakash

COMPUTERS

Monday to Saturday; 10.30-11.30 am and 3-4.30 pm

HOBBIES

June 4 & 18. 5-6 pm. Dance class organised by members

June 6. 5.30-6.30 pm. Cooking competition

June 9. 4.00-5.30 pm. Crayon workshop for members and their grandchildren

HEALTH

June 17. 5.30-6.30 pm. Session on Ayurveda by Dr Archana Shukla from Ayush Centre

June 25. 4.30-5.30 pm. Session on general health awareness

June 27. 5.30-6.30 pm. Demonstration on cardio pulmonary resuscitation

COMMON BIRTHDAY CELEBRATION

June 30

Programmes are subject to last-minute changes

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

SWAYING TO THE MAGIC OF FLUTE

Seventy-year-old Dr Rameshwar Dayal and 65-year-old Sushila Upadhyay discover the timeless attraction of Mathura and Vrindavan

It's the place where Lord Krishna was born, the region where he frolicked as a child. For many, this is reason enough to visit Braj Bhoomi. Add to this the profusion of river banks (*ghats*), holy water bodies (*kunds*) and temples, and you have a destination that never goes out of vogue. At the heart of this holy land are the twin towns of Mathura and Vrindavan, located just over 55 km northwest from Agra and 155 km southeast from Delhi. Lore has it that you can count the grains of dust in the Mathura soil, but you cannot count the number of temples in the Braj region.

When we arrived in Mathura after an hour's ride in a taxi from Agra on a Sunday, we were amazed at the number of devotees, mainly from Delhi and Agra, thronging the streets, chanting *Radhey Radhey* and *Hare Krishna* with fervour. The spiritual vibe was tangible and the sound of Krishna's flute seemed to reverberate in every nook and corner of the town. Perhaps it was this atmosphere that prompted actor Hema Malini to purchase a house here.

We began our trip with a visit to the Shri Krishna Janma Bhoomi. According to legend, this is where Lord Krishna was born in the captivity of Kansa, his maternal uncle. The spot is marked by a marble slab inside a small room in the Katra Keshav Deo Temple. Beautiful pictures of the child Krishna are all around and the story of his birth is written and illustrated on the walls. Narrow marble steps lead to a terrace through a walled corridor, creating the effect of a prison while going out. The shrine is open everyday from dawn to 12 noon and from 4 pm to dusk.

However, probably the best decorated temple—and undoubtedly the best managed one—in Mathura is the Dwarikadhish Temple. Built in 1814, the temple is located close to the Vishram Ghat, the holiest riverbank of Mathura. Devotees coming to the *ghat* do not fail to visit the temple immediately after taking a dip in the Yamuna.

The Vishram Ghat, in fact, is of great architectural, cultural and religious interest—it is believed to have been built at the site where Lord Krishna rested after killing Kansa. Daily religious offerings to the river Yamuna are a part of the tradition of Mathura and each morning, the Vishram Ghat is host to the ritual of *Chunari Manorath*, where devotees offer silk saris to 'Mother Yamuna'. These are draped on numerous boats crossing the entire span of the river and then distributed by the devotees among the needy.

The *ghat* is most radiant after sunset. Every evening, during the *aarti* or worship with oil lamps, the area is lit up with flickering lights, a gorgeous sight to behold. Boats for river excursions can be rented for a nominal fee. Besides the Vishram Ghat, there are 12 more *ghats* to the south and 12 to the north.

Like the *ghats*, no pilgrimage to Mathura is complete without a visit to its holy waters or *kunds*. It is said that there were 159 ancient kunds in Mathura, but only four have survived the passage of time, including Balbhadra Kund, Saraswati Kund, Shiv Tal and the famous Potara Kund, where the clothes of Lord Krishna were washed in his childhood.

For people following the Krishna trail, though, Vrindavan, where the Lord courted his consort Radha, is the place to be. The town is about 10 km from Mathura and easily accessible by auto-rickshaws, taxis and buses. The name 'Vrindavan' is derived from *vrinda* or the tulsi plant, which grew in large groves here in ancient times. Now, only two groves—Seva Kunj and Nidhivan—remain, surrounded by almost 400 temples, both old and new.

The most popular among the new lot is the magnificent Krishna Balram Mandir built by the International Society of Krishna Consciousness (ISKCON). This temple is actually a group of buildings in white marble with intricate carvings of the life of Lord Krishna on the walls. Locals also call it *angrezon ka mandir* (Englishmen's temple)" —devotees from all over the world can be seen here throughout the year.

Another important temple is the Bankey Bihari Temple, built in 1864 by Swami Haridas, the guru of Tansen, Emperor Akbar's courtier. It houses the sacred idol of 'Thakur Ji', showing the child Krishna with an almost blackened body. Devotees enter the shrine carrying garlands of flower petals and offer them to the spirit of the statue as priests move back and forth in front of the icon,

occasionally drawing the curtain to shroud the icon. Even older is the Rangji Temple, which dates back to 1851. Dedicated to Lord Ranganath (a form of Lord Vishnu lying on the serpent), the temple is built with a Rajput-style entrance and a South Indian *gopuram*. It is said that one of the enclosures deep inside the temple houses a 15-m-high pillar of gold.

Before leaving Vrindavan, we paid a visit to Mansarovar, locally known as the lake of tears, a few miles away. Legend has it that the lake was formed from the tears of Radha when she feared that she had lost Krishna forever. Today, Mansarovar is better known for its wetlands and bird sanctuary.

Another must-see is Keshi Ghat on the Yamuna, where Lord Krishna killed the vicious demon Keshi—he used to harass ascetics and devotees assuming the form of a horse. Apparently, Krishna bathed at this very *ghat* after killing the demon. Another glimmer from the past, a flash of folklore, one more reason to keep the devotees flocking in.

Where to stay

Accommodation to suit all budgets is available at Mathura. Here are some options:

Hotel Best Western Radha Ashok, Masani Bypass Road, Chhatikara. Tel: 0565-2530395/96. Tariff: Rs 2,075 and above

Hotel Brajwasi Royal, Near State Bank Crossing. Tel: 0565-2401224. Tariff: Rs 1,050 and above

Hotel Duke Palace, Masani Bypass Road, Chhatikara. Tel: 0565-2530354. Tariff: Rs 700 and above

Hotel Sheetal Regency, Near Janam Bhumi, Deeg Gate. Tel: 0565-2404597, 2444401. Tariff: Rs 1,150 and above

UPSTDC Tourist Bungalow, Civil Lines. Tel: 0565-2407822. Tariff: Rs 250 and above

Photos: Vishal Sharma

How to go

Air: The nearest airport is 62 km away in Agra. The airport in Delhi is about 155 km away.

Train: Mathura is on the main lines of the central and western railways and is connected with important cities such as Delhi, Agra, Mumbai, Jaipur and Kolkata. The Taj Express runs daily from Agra to Delhi, stopping for a comfortable amount of time at Mathura.

Road: Mathura is linked by regular bus service from Uttar Pradesh, Madhya Pradesh, Rajasthan and Haryana. A taxi from Agra takes just over one hour.

What to buy

Mathura is famous for its milk-based sweets called *peda*. Most temple complexes are ringed by numerous stalls selling stone and clay idols, and glass and wooden prayer beads.

Vrindavan is famous for its marble and alabaster products embossed with semi-precious stones or synthetic gems.

You also find an array of colourful traditional clothing, 'designer' tulsi jewellery, books on Vrindavan, Krishna and vegetarian cuisine, wooden footwear locally called *paduka* or *chatti*, silk and batik paintings, idols and Braj music cassettes.

GAUMUKH

UTTARANCHAL
A pilgrim's paradise

Go on a spiritual odyssey to Char Dham, take a dip in the holy Ganges to rejuvenate your senses

It is known as the abode of the Gods. Uttaranchal is ideal for mortals too–those in search of solace and serenity. In fact, it is among the few places in the country that offers adventure, wildlife, culture, heritage, pilgrimage, yoga and meditation year round to suit the needs of every visitor.

CHAR DHAM *YATRA*

For those in search of the divine, Uttaranchal is, well, a godsend. In the Garhwal Himalaya lie the most holy places of pilgrimage of Hinduism—Yamunotri, Gangotri, Kedarnath and Badrinath—collectively called the Char Dham (four centres of pilgrimage). The holy Ganga traverses these shrines. According to legend, Goddess Ganga took the form of a stream to support life on earth—the four *dham* receive water from four streams, Yamuna (in Yamunotri), Bhagirathi (in Gangotri), Mandakini (in Kedarnath) and Alaknanda (in Badrinath), which ultimately meet to form the Ganga.

The usual starting point is Haridwar (201 km) or Rishikesh (225 km) from Delhi. The nearest airport is Jolly Grant (17 km from Rishikesh and 40 km from Haridwar). Buses and taxis ply from here to all the shrines. Traditionally, the *yatra* is done from the West to the East—starting from Yamunotri, then proceeding to Gangotri and finally to Kedarnath and Badrinath.

YAMUNOTRI

Yamunotri is dedicated to Goddess Yamuna. The shrine is perched atop the Bandar Poonch peak (3,165 m above sea level) and lies opposite Gangotri in the east. Devotees come to the shrine in large numbers—the best time of year to visit is from April to November. The river Yamuna originates from the Champasar Glacier about 1 km ahead of the shrine at an altitude of 4,421 meters.

According to Hindu mythology, this hilly spot was the home of Asit Muni, a noted sage. A major attraction is the hot water spring, where devotees prepare rice and potatoes to offer at the shrine. The road to Yamunotri is dominated by a panoramic view of mountain peaks and dense forests. From Hanumanchatti, it is a 14-km trek and from Jankichatti, it is 5 km. Ponies, palanquins and porters are available on hire.

GANGOTRI

Gangotri is in the deep hinterland of the Himalaya—this is considered an extremely sacred spot as Ganga, the stream of life, touched the earth here for the first time.

The shrine stands at the right bank of the river Bhagirathi at a height of 3,042 m. The temple was constructed by Gorkha commander Amar Singh Thapa in the early 18th century. It stands near a sacred stone where Ganga is believed to have touched the earth. According to mythology, she descended in the form of a stream to absolve the sins of King Bhagirath's predecessors. It is also said that Lord Shiva received her into his matted locks to reduce the impact of her fall directly on earth.

Another legend says the Pandavas performed their *Deva Yagna* here to atone for the death of their kinsmen in the battle of *Mahabharata*. The 20-feet-high temple is made of white granite. The best time to visit is between May and October. It is believed that after this time, Goddess Ganga retreats to her winter abode at Mukhba about 12 km downstream. The physical source of the holy river is at Gaumukh, 18 km uphill, along the Gangotri Glacier. Several pilgrims trek or ride on ponies to offer prayers.

YAMUNOTRI

Nearby attractions:

Yamunotri

Lakhamandal - Lakhamandal lies 75 kms on the Mussoorie-Yamunotri road, beyond Kempty falls. The Kauravas made a shelter house here to burn the Pandavas alive.

Surya Kund - The thermal springs are known for their high temperature of 190 degree fahrenheit. Pilgrims cook rice and potatoes as part of offering.

Divyashila - A massive rock pillar at the entrance of the Yamunotri temple.

Gangotri

Submerged Shivling - Lord Shiva sat here to receive Ganga in his locks. The *Shivling* is visible only in the early winters when the water level reduces.

GANGOTRI

KEDARNATH

On to the majestic Kedarnath range, where one of the twelve *jyotirling* of Lord Shiva stands at an altitude of 3,581 m above sea level at the head of the river Mandakini. The shrine of Kedarnath is among the holiest pilgrimage spots for Hindus.

The present temple, built in 8th century AD by Adi Shankaracharya, lies adjacent to the site of an ancient temple built by the Pandavas. The walls are covered with figures of deities and scenes from mythology. The temple has a conical *lingam*—the main idol—a statue of Nandi, the celestial bull, a *garbha griha* (sanctum sanctorum) for worship and a *mandap* for pilgrims and visitors to assemble.

The origin of the temple can be found in the *Mahabharata*. According to legend, the Pandavas sought Lord Shiva's blessings to atone their sins after the great battle. Lord Shiva eluded them, and took refuge at Kedarnath in the form of a bull. On being followed, he dived into the ground, leaving his hump on the surface. This conical protrusion is worshipped in the shrine. The remaining portions of Lord Shiva's body are worshipped at four places—the arms (*bahu*) at Tungnath, mouth (*mukha*) at Rudranath, naval (*nabhi*) at Madmaheshwar and hair (*jata*) at Kalpeshwar. Together with Kedarnath, these places are known as the Panch Kedar.

Behind the Kedarnath temple lies the final resting place of Adi Shankaracharya. It is believed that after he established the Char Dham, he took *samadhi* at the age of 32. In winters, the shrine is covered in snow and closed to visitors. The ideal time to visit is between April and November. One reaches Kedarnath after a 14-km trek from Gaurikund. Porters, ponies and palanquins are available for the journey.

Nearby attractions:

Chorabari-Gandhisarovar - Yudhishthir, the eldest of the Pandavas, is believed to have departed for his heavenly abode from here. The lake with floating ice is a fascinating sight.

Vasuki Tal - At 4,135 mts above sea level, it is encircled by lofty mountains and offers a commanding view of the Chaukhamba peaks.

Gauri Kund - It's the trekking base for journey to Kedarnath. The temple dedicated to Gauri is located here. The thermal springs have medicinal value.

BADRINATH

The last lap of the journey is motorable. Located between the twin mountain ranges of Nar and Narayan, Badrinath is considered the holiest amongst the four shrines. The temple is situated on the banks of Alaknanda river with the Neelkanth peak in the backdrop. Its sanctity is emphasised in the ancient scriptures as, "There are many spots of pilgrimage in the heavens, earth and the netherworld, but there's none equal to Badri, nor shall there be."

Legend has it, Ganga was asked to descend to earth to help suffering humanity. Since it was thought that the earth may not be able to withstand her descent, she was split into 12 holy streams. Alaknanda was one of them, which later became the abode of Lord Vishnu or Badrinath. Shri Badrinathji temple, situated at 3,133 m altitude, is believed to have been built by Adi Shankaracharya. Known as Vishal Badri, Badrinath is one of the Panch Badri.

The temple is divided into three parts—the *garbha griha*, the *darshan mandap* where rituals are conducted and the *sabha mandap*, where devotees assemble. The complex has 15 idols—especially striking is the 1-m-high image of Badrinath, finely sculpted in black stone that represents Lord Vishnu in a meditative pose. The temple is open from April-May and October-November. When you return from your *yatra,* fatique's the last thing you feel. Instead, you feel a sense of oneness with the divine.

For further information and booking details, contact Garhwal Mandal Vikas Nigam Ltd, Dehradun, at Tel: 0135-2746817; Fax: 0135-2746847. They also have offices at Mumbai, Delhi, Kolkata, Chennai, Ahmedabad, Chandigarh, Jaipur and Lucknow. Email: *gmvn@gmvnl.com;* website: *www.gmvnl.com*

by A K Singh and Usha Singh

Nearby attractions:

Tapt Kund - Before entering the Badrinath temple, devotees take a dip in the *kund*'s hot springs, which is believed to have medicinal value.

Neelkanth - A pyramidical-shaped snowy peak in the backdrop above Badrinath temple.

Charanpaduka - The footprints of Lord Vishnu can be seen on a boulder in this meadow.

Brahma Kapal - A flat platform on the bank of river Alaknanda where Hindus perform last rites.

Sheshnetra - An impression of the legendary serpent, Sheshnag, on a boulder.

BADRINATH

Photos: Bhumesh Bharti

BOOKSHELF

PINCH OF SALT

The Romance of Salt
By Anil Dharker
Lotus-Roli; Rs 395; 228 pages

A clammy locker room may not be the most conducive place to get creative, but it stirred Anil Dharker, after a great game of tennis, to write a book on salt in three months. Dharker's book is one among many events that commemorates the 75th anniversary of Gandhi's Dandi Salt March, on March 12, 1930.

The book is divided into two parts—the first gives an account of the historic march to Dandi with Gandhi and his band of *satyagrahi* planning, organising and executing the road show. In the second half, you wade through history, chemistry, myths, cellars and literature, all tracing the highs and lows of salt. It's the strange structuring, perhaps driven by the rushed deadline.

You are reminded how the simple gesture of picking up a fistful of sand and salt from the seashore and depositing it in a boiling pan could become a potent symbol of civil disobedience. How, through the lone act of breaking the salt law, Gandhi captured public opinion in India and abroad.

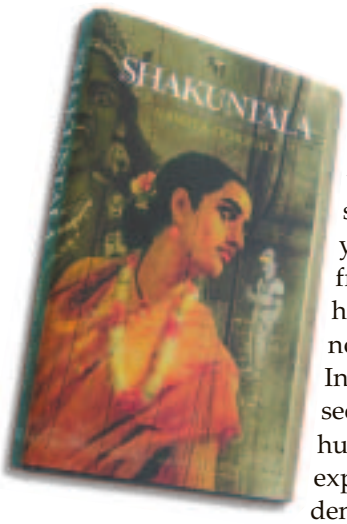
Dharker takes little time to tell us what happened before—Gandhi's own dilemma about the right time to begin the Civil Disobedience Movement—and after April 6, 1930, the day salt was made at Dandi.

The hastily propped up second section says a lot yet little. For instance, salt is the only non-organic rock eaten by living things. And recipes of pickled meat appear trite alongside stale fables. "Salt is what makes things taste bad when it isn't in them," goes an anonymous quote under 'Salt Quotations'. Mindless sprinkling of it doesn't taste so good either.

—Trina Mukherjee

TIMELESS QUEST

Shakuntala: The Play of Memory
By Namita Gokhale
Penguin; Rs 300; 208 pages

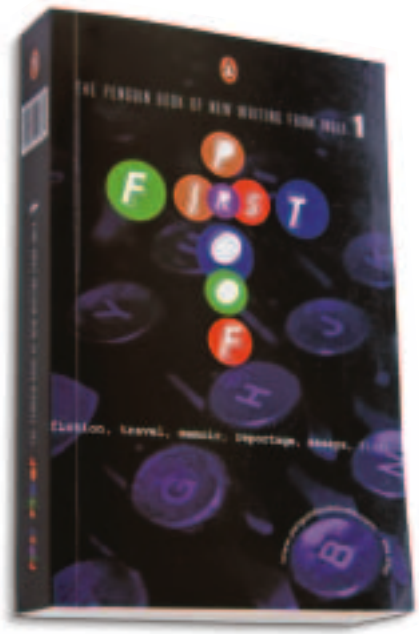


Lilting, poetry like prose tells the timeless story of a young girl from the hills in northern India. She seeks and hunts for experiences denied to women—knowledge, travel and adventure. Like her namesake, Kalidasa's *Shakuntala*, Gokhale's heroine too journeys a life curtailed by circumstances and fate. She too suffers abandonment endured by the mythological character who was abandoned by her mother Menaka, father Vishwamitra and, later, her husband Dushyant.

Taking off from where Kalidasa left, Gokhale brings home the restlessness Shakuntala continues to feel in a later birth. The first time she runs away from home, scared and angry with her mother's indifference, she meets an ostracised woman, who teaches her that a woman is *Swamini*, mistress of her own self. "There is little place in your world for strong women, but none for the weak," she tells her. Then Shakuntala leaves her marital home. Racked by jealousy and growing insecurity due to the presence of a handmaiden her husband brought home from his travels, she finds herself enamoured by the reckless spirit of a Greek soldier and follows him to Kashi. The essence of adventure, discovery of new places and new things exhilarates, temporarily. Soon her freedom begins to stifle her.

Her third flight to the opposite shore of Kashi, where people come to die so that their souls are freed from the relentless cycle of birth and rebirth is fraught with doubts and disillusionment. Somewhat defeated in her own purpose of life, she waits to welcome her unborn daughter into the world. But her restlessness, once again, becomes her undoing. Hauntingly told, the mystic tale from the medieval times throws open questions that are pertinent even to today's women—the Shakuntalas of our time. It's a never-ending quest.

—Nilanjana Sengupta



A NEW VOCABULARY

***First Proof*: The Penguin Book of New Writing from India**
Penguin; Rs 295; 420 pages

Verse is the only missing element in *First Proof*, an anthology of recent Indian writing in English that encompasses short fiction, essays, reportage, travelogues, even works in progress. The chunky book opens two ways: one section is reserved for non-fiction, the other fiction.

While some of the reportage in the non-fiction section is turgid—notably "The Tiger in His Cage", journalist Nirupama Subramanian's account of a press conference held by LTTE leader Vellupillai Prabhakaran—there are some great reads here, including journalist Saba Naqvi Bhaumik's "The Saheb of Siwan", an encounter with "real-life Don" and RJD member Mohammed Shahabuddin, who is "a creature of a malfunctioning democracy". In the "The Alchemy of Not Having", a moving look at rural poverty, Sankarshan Thakur, also a journalist, writes, "Poverty is their dailyness not a passing concern." Manmohan Malhoutra tells you about his meeting with Sir V S Naipaul in 1962 in Faizabad. And Jerry Pinto deconstructs the 'vamp' in Hindi cinema in "The Woman Who Could Not Care", an amusing extract from his forthcoming book, *Helen*.

Flip the book over to the fiction section, and things get even better. "Vaak", Renuka Narayan's take on Goddess Saraswati is intriguing, and "Route 36" by Sarnath Banerjee, an extract from his upcoming graphic novel set in London, keeps you guessing. The notion of family is examined with dexterity by many selections—the dysfunctional family in Mita Ghose's "Red White Yellow" makes your skin crawl; you feel for the hapless son dominated by his mother in Ritu Bhatia's "A Mother's Decision"; and "Matunga", IAS officer Uma Mahadevan-Dasgupta's snapshot of a rare moment when a daughter connects with her father and his life of memories, makes you smile.

Age also makes its presence felt hauntingly in the story "The Prophet", Rana Dasgupta's tale of the man who does not remember names any more. Ultimately, *First Proof*—which Penguin expects to make an annual event—is fine proof that original Indian writing in English is alive and kicking.

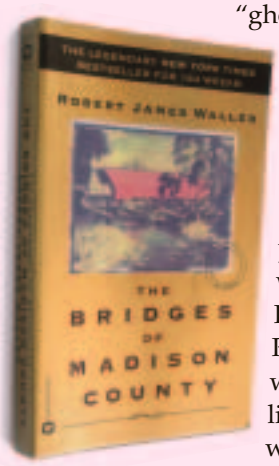
—Arati Rajan Menon

BOOKSHELF

Love in the afternoon

Romance is not the preserve of teenagers. Here's literary proof …

After reading **THE BRIDGES OF MADISON COUNTY** by **Robert Waller**, you will either find yourself dusting your old love grown rusty or feel that "ghost of the old eagerness" stirring once again in your heart, as it did in Francesca Johnson, a 45-year-old farmer's wife in midland Iowa, when Robert Kincaid walks into her life. Francesca, who lives in a practical marriage, realises that her neighbours are so safe and so good that they might as well be dead. At one point, Waller muses that there is a certain kind of assurance that comes only after having lived long enough, a depth that the young can't replicate.

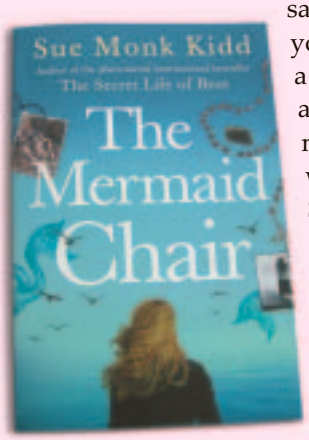


Warner; Rs 235; 201 pages

Nicholas Parks' THE NOTEBOOK is about a love that just won't quit. Noah Calhoun and Allison Nelson meet as teenagers, part, rediscover each other after many years, and choose to grow old together. Shifting back and forth between time lines, Parks uses poems, lyrical letters and fragments of memories to hold the story together. When 80-year-old Noah struggles to hold Allison's hand with his arthritic fingers, you don't pity his fragility—you cheer his resolve. And when Allison, her mind clouded by Alzheimer's, refuses to recognise her love, you feel an ache, almost as if these people were real.

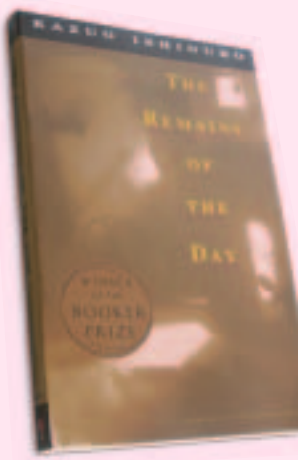
Bantam Books; Rs 240; 266 pages

In **THE MERMAID CHAIR**, **Sue Monk Kidd**, whose debut, *The Secret Life of Bees*, was a runaway success, makes you question the sameness of your life in a magical and moving way. Jesse Sullivan is a happy woman—or so she thinks—with her husband, her college-age daughter and her conventional life that has been "moulded into the smallest space possible". A trip to look up her enigmatic mother pops the bubble she floats in. Her attraction to a Benedictine monk forces her to confront her reality: wife-mother-older woman who had buried her desire under a lifetime of post-its. She then recasts her relationship with her husband of two decades.



Headline; Rs 500; 338 pages

When English butlers choose to take some well-deserved time off, they don't drive—they motor. And while Stevens motors across the English countryside in **THE REMAINS OF THE DAY**, on his way to a meeting with his old colleague Miss Kenton, he reflects on his three decades of service at Darlington Hall, and the choices he has made. He also reflects about Miss Kenton, housekeeper at Darlington House for many years, their many exchanges, how she left to get married, and how he let her go. Anecdotes about the art of fine service and British politics in the years between the two world wars paint the picture of his life. At the heart of **Kazuo Ishiguro's** tale is a quest for love—the expression of which Stevens permits himself much later.



Vintage; Rs 196; 245 pages

All titles available at Oxford Bookstore, Mumbai, Bangalore and Kolkata; Magna Books, Mumbai

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Modern khichdi

While she is all for moving with the times as far as cooking appliances go, one must draw the line somewhere, feels **Amita Malik**

WHEN I SERVED BREAKFAST for the first time in our little flat, which we moved into after we got married, my North Indian husband looked at the butter and said in a genuinely puzzled tone, "What is this?" "Butter," I replied. "Don't you have butter with breakfast?" "Of course I do, but my mother makes it at home and it is always white," he said.

I was a bit stumped but being a new bride and anxious to keep a happy home I more or less cheated. I got some white cooking butter, with which I was familiar, and served it for breakfast the next day. Gradually my husband got used to the yellow-coloured butter bought from the provision store, which was inevitable because the places to which we were transferred did not necessarily have white cooking butter in stock. And I never did get around to making it at home, although I still make some very nice garlic cream cheese from leftover strained *dahi*. For some time my husband kept mentioning how his mother cooked *sarson ka saag* and *gajar halwa* overnight on the dying embers of a coal *chulah* (stove). But he soon forgave me for making them in a pressure cooker. I hope that was because it did not taste much different.

Cooking in the summer in Delhi is an experience in itself. The city's dry heat is quite something in this season. Being a Bengali I am more used to damp heat, which is not so bad under a fan. But with dry heat you need either a very good desert cooler or an air conditioner, because a fan only churns around the hot air. When I first came to Delhi they still had *khas* on the doors of homes. It is a fragrant grass which, when sprinkled with water, not only keeps the room cool but also scents it. If one goes to Old Delhi, one can still get lovely attar (perfume) called *khas*, which has the same fragrance. They also have another *attar* called *mitti*, which means earth. It catches the fragrance of the first rain as it falls on the dry parched earth. It reminds me of when, as children, we ran out into the open to get drenched in the first rains.

They still do that in Tagore's Santiniketan. I can assure you that the scent of *mitti* is as good as any French perfume. The wonderful *attar* has not caught on as fashion trends because they are strong overpowering scents that can overwhelm some. The secret is to dab on a little on the wrist and wash it off with water. Once, I even washed it with soap, and the fragrance persisted but in gentle, tolerable form.

Sometimes old traditions and practices can still hold good. I think there is a fortune waiting for someone who can mix *attar* in the right proportions. Then again, one should also keep up with the changing times. While I am all for moving with the times as far as cooking methods go, I think one should draw the line somewhere. The other morning, I went to the banquet hall of a five-star hotel where a women's magazine was demonstrating the virtues of microwave cooking. I am not yet a microwave*wali*. My friends, who keep trying to convert me, use their microwaves only for heating food. It was all right with chicken sweet corn soup and hot garlic noodles, but I waited with bated breath to see how they made *aam panna* in a microwave.

I make *sarson ka saag* and *gajar ka halwa* in a cooker, I am not yet a microwave*wali*

Well, guess what? They pricked the green mango, cooked it in the microwave, then made it the good old grandma way by squeezing out the pulp by hand. I had a good secret laugh and, to put a variation on an old saying, I said to my amused friends, "Fingers were made before microwave ovens." And so they were.

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

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Payback time

The wisdom of senior citizens can do much to improve society, says **Dr M N Buch**. It's time to use it to full advantage

IN 1954, I WAS A YOUNG student at Cambridge University. My local guardian was C V Salisbury, an ICS officer of the Punjab cadre. He had to leave service as his leg had to be amputated because of medical negligence. He was my father's senior colleague and therefore took it upon himself to look after me during my holidays.

We were 45 years apart in age, yet Salisbury, with his false leg and elbow crutches, out-walked me. Not only was he leading a content life looking after his house and garden, he also took lively interest in the conservation of heritage sites in Monmouthshire, on the Welsh border. Salisbury walked, drove, observed, wrote and took interest in his surroundings, which kept him young.

What a contrast to retired senior officers today. When recruited, they know exactly when they will retire, but don't want to believe they actually will. So, many of them desperately try to get re-employed with the government. Most of them, therefore, don't develop any interests outside the confines of their offices, which is why time hangs heavy on their heads when they retire.

One can age gracefully or go on bemoaning the inevitable and thereby fall prey to depression and disease. I can think of no better mantra than active living for beating the consequences of ageing. I exercise regularly, write regularly, observe the way we are governed and react strongly to acts of misgovernment. I have lived the first year of my 70th decade feeling 20 years younger.

What are the areas where senior citizens can participate? In civic affairs, we are faced with a two-fold problem. First, the politicians have become indifferent to the needs of the people. Secondly, officials are inadequately trained and frequently corrupt. In civic affairs, therefore, the active participation of experienced seniors would be useful. They can educate politicians, remind them of their duty and keep an eye on the needs of the citizens. Such participation can mean standing for election, forming citizens' groups to discuss the problems of citizens, and interacting with officials to find solutions.

The education system is in tatters. When in service, perhaps, the officials dealing with education are so tied up with routine that they are unable to bring about any significant change in the system. If senior citizens take an active interest in the way in which schools and colleges are run they could help to improve the standards of education.

Another major problem today is most people do not know the rules and regulations that govern their daily life. For instance, most people do not know that under the Corporation Act, there's a maximum of 60 days given to authorities to take a decision on an application for building permission. After that period, the permission is understood as given. If strictly enforced, the corruption in building permission that largely stems from delay could be curbed. At the same time, corporations would be forced to put their own house in order. If seniors set in motion a process of educating citizens about their rights, duties and liabilities, they would perform a great service.

If seniors educate citizens about their duties, they would perform a great service

I firmly believe that the collective wisdom of our seniors can do much to improve society, provided they become aware of their strength and begin to use it.

Former bureaucrat M N Buch is popularly known as the 'architect of new Bhopal' for the urban planning concepts he introduced in the city. Today, he runs the National Centre for Human Settlement and Environment, a think-tank on urban planning and environment

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

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MAN OF THE HOUR

No one older has been elected Pope since the 18th century. At 78, **Joseph Ratzinger** is also the first German in 1,000 years to wear the robes. The 265th pontiff of the Roman Catholic Church chose the name Benedict XVI, which in Italian means blessed. While two-thirds of the College of Cardinals voted in his favour on April 13, many are concerned that the new Pope would continue to adopt the hard-line views of his predecessor against euthanasia, abortion and contraception. "The Church is not entering the 21st century," remarked an unsmiling onlooker to a *Washington Post* reporter. She was among the thousands to witness the Pope's first appearance on the balcony of St Peter's Basilica in Vatican City.

SUCH A LONG GOODBYE

This truly is the last time. So said **Cher**, 58, when curtains came down on a three-year-long farewell tour at the Hollywood Bowl in California on April 30. Telling the frenzied crowd that this would indeed be the end of her 325-date 'Never Can Say Goodbye' trek, the pop icon joked, "I am approaching 80." Cameras clicked that Saturday night when Cherilyn Sarkasien LaPier belted out hits from her four-decade career, from *The Beat Goes On* to *Believe*. The biggest reason for deciding not to have any more stage shows and tours, Cher says, is simply because she wants to stop while still on top. But she won't be saying goodbye to her recording career yet. Watch out for the next Cher single.

RETURNED HURT

She waited for him for an hour, but Karnataka chief minister Dharam Singh spent just three minutes at the function organised to felicitate classical vocalist **Gangubai Hangal** by the Hubli-Dharwad Municipal Corporation in April. The 93-year-old was left "feeling insulted". And the next day, she returned the citation, sparking public uproar against Singh and leaving the corporation red in the face. "What more was I supposed to do?" Singh retorted when questioned by media persons. Hangal, meanwhile, is saying nothing.

H PEOPLE

GOING PLACES

At 57, R K Laxman's **Common Man** is not about to slow down. In fact, the balding *dhoti*-clad silent observer of social, political and economic changes in India is not the brand ambassador for India's first 'no frills, low cost' airline, Air Deccan. "My Common Man symbolises the voice of every Indian, and I feel every Indian must fly regardless of his economic status," says the 81-year-old Laxman.

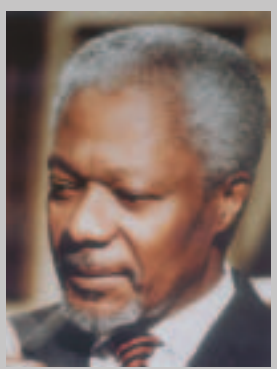
AWARDED

The Pandit Deenanath Mangeshkar Award for contribution to film and music. To playback singer **Manna Dey**, 84, and actor **Amitabh Bachchan**, 62. **Lata Mangeshkar** presented the awards on April 23 in Mumbai.

VISITORS

APR 15-18
Who: Marjorie Orr, UK-based astrologer
Agenda: To participate in a media event on marriage and organise an astrology workshop
Extracurricular activities: Personal consultations at $125 (Rs 5,430) for a 30-minute chart reading

APR 22-24
Who: Sir Vivian Richards, 53, former West Indian cricket captain
Agenda: To play at a charity golf tournament in Gurgaon in aid of needy sports-persons in India
Extracurricular activities: Giving interviews where he said he wants to coach the Indian team after John Wright called it a day. But no one asked him



APRIL 25-29
Who: Kofi Annan, 67, UN secretary general
Agenda: To discuss UN reform and issues of mutual interest with top government officials
Extracurricular activities: Visited Rajghat, the memorial of Mahatma Gandhi

APRIL 28-30
Who: Junichiro Koizumi, 60, prime minister of Japan
Agenda: To add strategic focus to the bilateral relations between India and Japan. Also pledged to work with India toward a permanent seat in the UN Security Council
Extracurricular activities: Sang a line from a Japanese song to students on a visit to Delhi Public School

IN PASSING

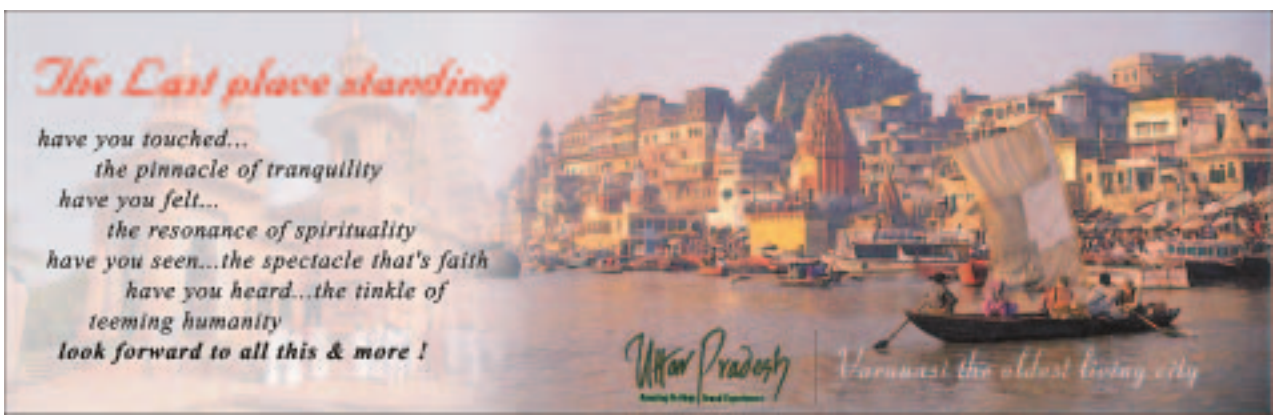
The world's oldest Olympian, Pakistani hockey player **Feroz Khan**, 100, died on April 20 in Karachi. Born in Jalandhar, Khan was part of the team that played for undivided India and won gold at the 1928 Olympics in Amsterdam.

'Bangladesh has lost a friend,' said Dhaka newspaper *Daily Star* on April 30, referring to the death of **Lieutenant General (retd) Jagjit Singh Aurora**, 89. Although Bangladesh failed to honour him for his part in their liberation, India decorated him with the Param Vishist Seva Medal and the Padma Bhushan. The hero of the 1971 Indo-Pakistan war was cremated with full military honours at Delhi Cantonment.

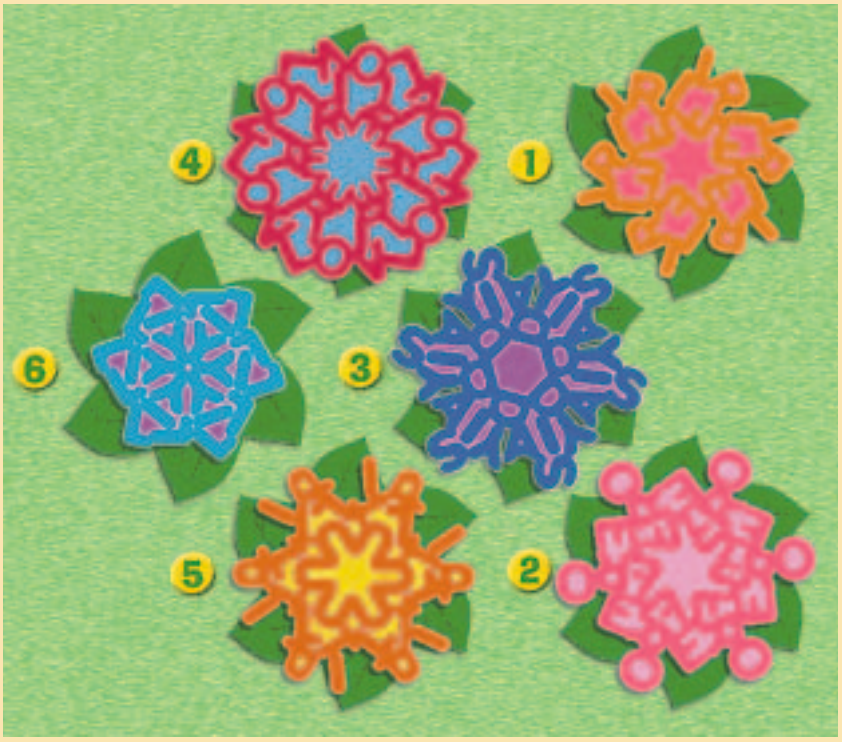
The first recipient of the Indira Gandhi Award for National Integration, **Swami Ranganathananda**, 96, was a spiritual ambassador for India. Born in Kerala, he joined the Ramakrishna order when he was 18. Prior to becoming the 13th president of the Ramakrishna Mission in 1998, he headed its centres in Rangoon, Karachi, Delhi, Kolkata and Hyderabad. He passed away in Kolkata on April 26 following a cardiac arrest.

One of Britain's leading actors, **Sir John Mills**, 97, typified all that was good and noble on screen. He played the dashing military die-hard in *We Dive at Dawn*, *The Colditz Story* and *Brown on Resolution*, and was also the vulnerable Pip in *Great Expectations*. The actor died on April 23.

From campaigning to halt nuclear testing and pollution of the seas to putting a stop to whale and seal hunting, **Bob Hunter**, 63, was an ecological-hero. He was president of Greenpeace Foundation from 1973-77. After he quit the environmental group in the 1980s, he continued to champion its activism through his research, broadcasting and writing. He authored several books on the subject, including *Warriors of the Rainbow* in 1978, chronicling the birth of Greenpeace. Hunter succumbed to prostrate cancer on May 2 in Toronto.



BRAIN GYM



Each of the six blooms in this puzzle has been constructed from the letters in the name of a flower. The letters are scrambled to form flowers, and some of them are even placed upside down.

In addition, each set of letters appears six times in each flower. Take for example, Flower 1 contains the jumbled letters R, S, I, and I, and the answer is IRIS. See if you can identify the others.

For solutions, see page 94

SAY IT OUT LOUD

There are fathers who do not love their children; there is no grandfather who does not adore his grandson.

—Victor Hugo, French romantic writer

A mother becomes a true grandmother the day she stops noticing the terrible things her children do because she is so enchanted with the wonderful things her grandchildren do.

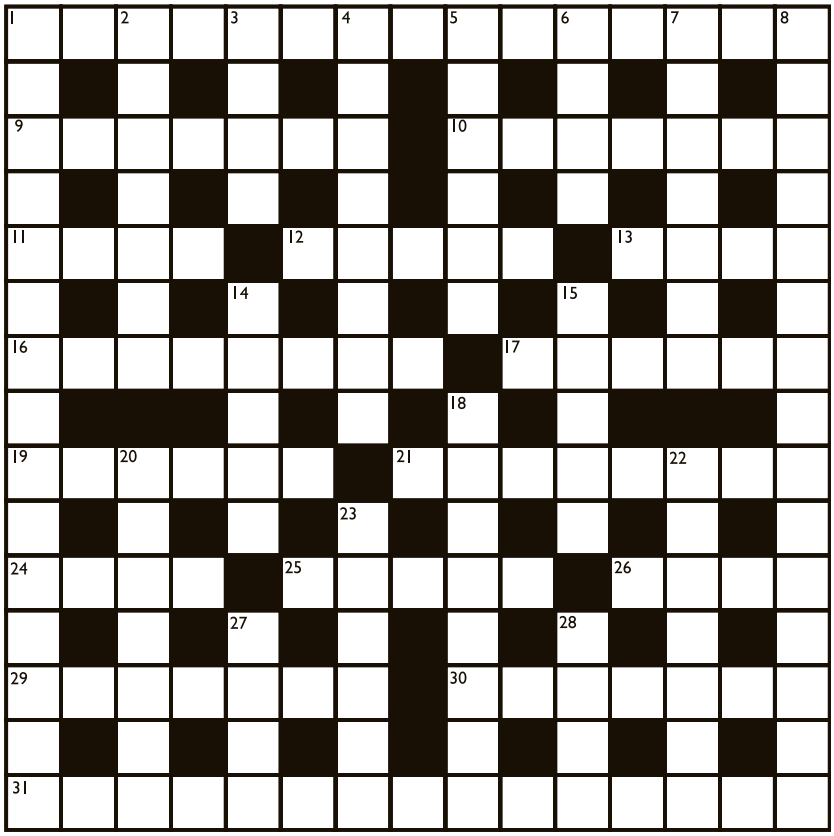
—Lois Wyse, author on contemporary grandparenting

Grandparents, like heroes, are as necessary to a child's growth as vitamins.

—Joyce Allston

Becoming a grandmother is wonderful. One moment you are just a mother. The next you are all wise and pre-historic.

—Pam Brown, writer of prose and poetry



EXCLUSIVE HARMONY CROSSWORD 9

By Raju Bharatan

ACROSS

1 What an entire issue of *The Illustrated Weekly Of India* devoted to the art and craft of Laxman would have been (4, 4, 7)

9 Shape of 221 Sunil things to come? (3, 4)

10 Tau accommodating rude Canadian statesman (7)

11 All the TV-thinking you get to hear from Lalu Prasad Yadav (4)

12 One for the road (1, 4)

13 Attack Botham in the manner of Hadlee? (4)

16 A superfluous call to 'BJP Banyan Tree' Atal Behari Vajpayee? (4, 4)

17 Highly stout picture of Hollywood comedy (3-3)

19 Dream canter (6)

21 How debutante Tanuja comes to 1960 mind as Chhabili (4, 2, 2)

24 As matters stand (4)

25 The Wind Of Music (5)

26 Legendary reminder of *Sinbad The Sailor* (4)

29 One fetching India this kind of a win is what Sourav urgently needs (7)

30 US babel from learned lady inclined to pedantry (7)

31 Pele was in observing that "a penalty is a cowardly way to score" (4, 2, 3, 6)

DOWN

1 Summed up best in that gag about 18 being a representation of Katheryn Hepburn standing talking to Marilyn Monroe! (5, 10)

2 Somerset symbolising the advent of a new style of creative writing? (7)

3 Richards six passing over Vyjayanthimala? (4)

4 Oriental near if not necessarily dear (8)

5 Uterus stitch (6)

6 Them American birds (4)

7 How suggestive it is in that Kwality Wall's-cone spot you see on TV (3-4)

8 Order of peremptorily dismissive judge in the case of the witness trying to act funny? (5, 3, 2, 5)

14 One exception to the rule that what goes up comes down? (5)

15 Got over cold feet (5)

18 Worth taking to court? (8)

20 Insist on his pound of flesh did someone we know (7)

22 Front foot on which Navjot Singh Sidhu just refused to go in facing up to that Harsha cheetah (7)

23 This crossword as you view it with the solution lettered in the square (3, 3)

27 Johansson opposing outcome (4)

28 The one who is actually 1959-singing S D Burman's *Tum jiyo hazaaron saal* in Bimal Roy's Sujata even if HMV's N52984 disc credits it to Geeta (4)

For answers, see page 94

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

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

HEADSTART

LAUGH LINES

Two silvers were neighbours in a Florida mobile home park. He was a widower and she a widow. They had known each other for several years. One evening there was a community supper at the big activity centre. The two shared the same table and were sitting across each other. He finally gathered enough courage to ask, "Will you marry me?" After about six seconds of consideration, she answered. "Yes, I will." The meal ended and, with a few more pleasant exchanges, they went to their respective homes. Next morning, he was troubled. Did she say yes or no? He couldn't remember. With trepidation, he phoned her and asked: "When I asked if you would marry me, did you say yes or no?" He was delighted to hear her say, "Why, I said, 'Yes, I will'." Then she added, "I am so glad you called because I couldn't remember who had asked me."

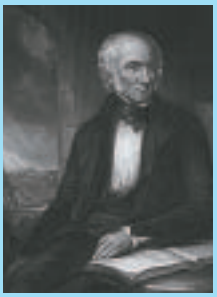
▪▪▪

A 70-year-old extremely wealthy widower, Dharampal, shows up at the Gymkhana Club with a breathtakingly beautiful 25-year-old. Everyone in the room is stumped by her youthful appeal. His buddies corner him and ask, "How did you bag the trophy girlfriend?" Dharampal replies, "Girlfriend? She's my wife!" They are knocked over. Now, they want to know, "How did you persuade her to marry you?" He says, "I lied about my age." His friends respond, "What do you mean? Did you tell her you were only 50?" Dharampal smiles and says, "No, I told her I was 90."

▪▪▪

After an exceptionally long dinner speech, the speaker scolded his secretary, "Why did you write such a long speech for me? You saw how bored those people were." The secretary replied, "Sir, I didn't write a lengthy speech, but I made one mistake. I gave you all three copies of the same speech."

MEMORISE IT



British poet William Wordsworth (1770-1850) is credited with ushering the English Romantic Movement. Like other Romantics, Wordsworth's personality and poetry were deeply influenced by his love for nature. A profoundly earnest and sincere thinker, he displayed seriousness tempered with tenderness and a love for simplicity.

PERFECT WOMAN

She was a phantom of delight
When first she gleam'd upon my sight;
A lovely apparition, sent
To be a moment's ornament;
Her eyes as stars of twilight fair;
Like twilight's, too, her dusky hair;
But all things else about her drawn
From May-time and the cheerful dawn;
A dancing shape, an image gay,
To haunt, to startle, and waylay.

I saw her upon nearer view,
A spirit, yet a woman too!
Her household motions light and free,
And steps of virgin liberty;
A countenance in which did meet
Sweet records, promises as sweet;
A creature not too bright or good
For human nature's daily food;
For transient sorrows, simple wiles,
Praise, blame, love, kisses, tears, and smiles.

And now I see with eye serene
The very pulse of the machine;
A being breathing thoughtful breath,
A traveller between life and death;
The reason firm, the temperate will,

Endurance, foresight, strength, and skill;
A perfect woman, nobly plann'd,
To warn, to comfort, and command;
And yet a spirit still, and bright
With something of angelic light.

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HEADSTART SOLUTIONS PAGE 91
EXCLUSIVE HARMONY CROSSWORD 9

ACROSS: 1 Very Very Special; 9 The Oval (where Gavaskar hit that near match-winning 221 for S Venkataraghavan's India in the Fourth Test of the 1979 English summer); 10 Trudeau —- T(rude)au —- *Tau* accommodating *rude*; 11 loud; 12 a tyre; 13 BASH —- B(as)H, B standing for Botham, H for Hadlee); 16 take root; 17 Bud-Lou (Abbott-Costello); 19 trance (*canter* is its 6 letters rearranged); 21 full of go; 24 situ; 25 flute (wind instrument); 26 a roc; 29 innings; 30 *basbleu*; 31 spot on the target

DOWN: 1 vital statistics; 2 (Peter) Roebuck; 3 VIVY (*VI* representing six, *Vy* representing Vyjayanthimala); 4 relation (the 8 letters of *Oriental* rearranged); 5 suture (the 6 letters of *uterus* rearranged); 6 EMUS —- 'emUS ('em standing for *them*); 7 ice-fall; 8 laugh out of court; 14 price; 15 quilt; 18 suitable (suit/able); 20 Antonio; 22 foreleg; 23 all set; 27 Ingo (*outcome* opposing, a reference to boxer Ingemar Johansson); 28 Asha

BRAIN GYM ANSWER PAGE 90

No.	Country
1	Iris
2	Rose
3	Daisy
4	Violet
5	Tulip
6	Lily

ONE -on- ONE Personal Classifieds | harmony the magazine

I am a 60 plus retired professor and a social activist based in Nagpur. I am financially sound and looking for matrimonial proposals from any caste or religion.
Contact John Alexander at 0712 –2591613

Pune-based 62-year-old retired executive seeks matrimonial proposals. Vegetarian (Gujarati), leading a healthy and active life. Please write in with details and photograph (returnable).
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I am an 86-year-old ex-serviceman living in Rajkot. I would like to donate books on Philosophy, Vedanta, Upanishads, magnet and acupressure to silver libraries. Please make arrangements to collect them from my home.
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I am 57 years old and accept professional script writing (Hindi or English) assignments for films, television serials, speeches, newscasts etc.
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I am a Delhi-based 63-year-old retired civil engineer. I am interested in consultancy services in civil engineering, social service of any kind. I like travelling and attending religious discourses.
Contact S R Jotsinghani at 011-29836229

I am a 57-year-old retired bank officer living in Mumbai. I am interested in making pen friends with whom I can share experiences and thoughts from my life.
Contact R Parikh at 022-28225037

I am 63 years old and a stamp and coin collector based in Kottayam. I am fond of travelling to north Indian states like UP, Bihar and Orissa. I need a helping hand to assist me with my interests.
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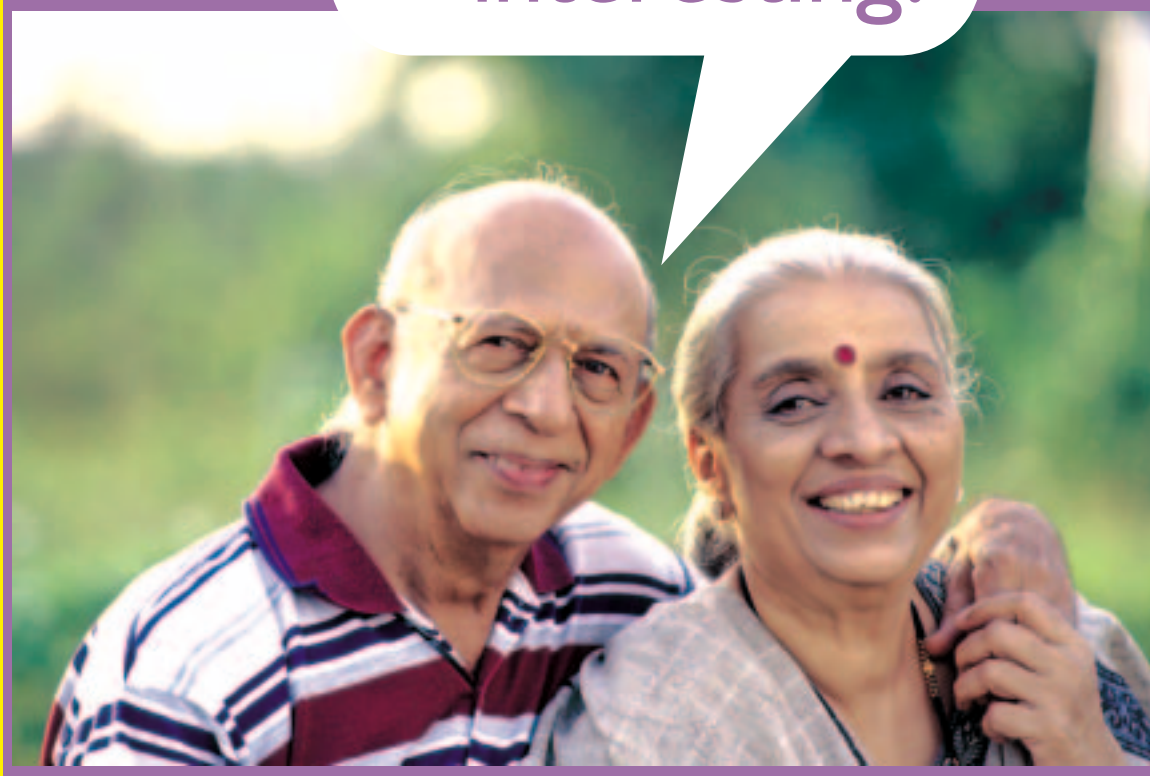

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OYSTERS/GB/06/2005

Photo: ASHWINI CHOPRA; Text: TEENA BARUAH

"Many seniors think the moment they switch on their computer it will go up in flames. In reality, it takes a lot to spoil a computer. I let my friends practice on the six computers I have to get rid of their phobia. I remember one of them sounding amazed that the neighbourhood pizza shop girl would remember his address and his favourite topping whenever he called with an order. That was until he learnt Microsoft Excel."

A former electronic engineer in the army, Lt Col (retd) Jugraj Singh Kahai, developed a mini computer in 1975 to determine the location of enemy gun firing. In 1999, more than two decades after retiring from the Electronic Radar Development Establishment, Kahai decided to teach computers to his silver neighbours. He turned a small study room in his bungalow in Gurgaon into a makeshift computer centre to teach a batch of five. Initially, he had just one computer, his own. Later, his friends donated six more. Now 72 years old, Kahai has made geeks out of 400 senior citizens in Gurgaon. The course includes learning how to surf the Internet, sending email and even trading online. Kahai has also written a book on frequently asked questions about computers and a step-by-step guided tour of the World Wide Web. A year ago, his wife Tripat, 65, took the course. She now helps him conduct classes. Their students graduate after four to five weeks with a tea party.

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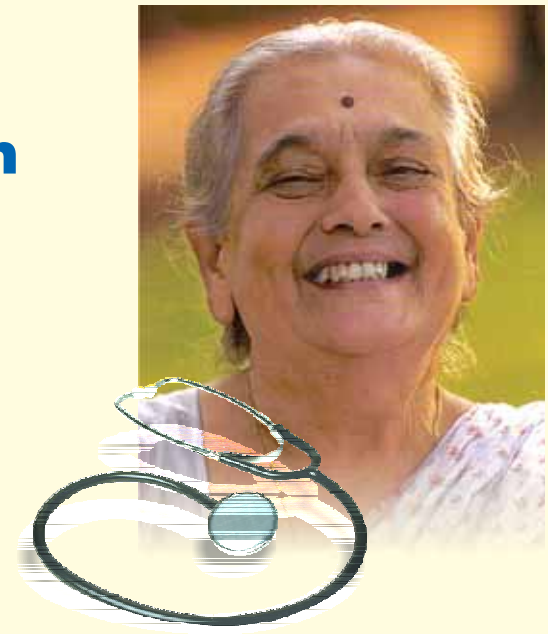

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Life Insurance cover available	Only two options 1) Rs.25,000/- or 2) Rs.50,000/-	Coverage linked to Deposit Amount 1) Rs.25,000/- for Rs.1 lakh deposit 2) Rs.50,000/- for Rs.2 lakh deposit
Accidental Death Benefit	Available - Double the amount of life cover	Available - Double the amount of life cover
Health Insurance cover available	Ranging from Rs.25,000/- to Rs.5,00,000/-	Coverage linked to Deposit Amount 1) Rs.25,000/- for Rs.1 lakh deposit 2) Rs.50,000/- for Rs.2 lakh deposit

Schemes in association with *Life Insurance Corporation of India* and **United India Insurance Company Ltd**

आन्ध्रा बैंक **ANDHRA BANK**

(A Government of India Undertaking)

H.O.: Pattabhi Bhavan, Saifabad, Hyderabad - 500 004 www.andhrabank-india.com

** Conditions apply Insurance is the subject matter of solicitation*

AKSHARA:AB:02:05

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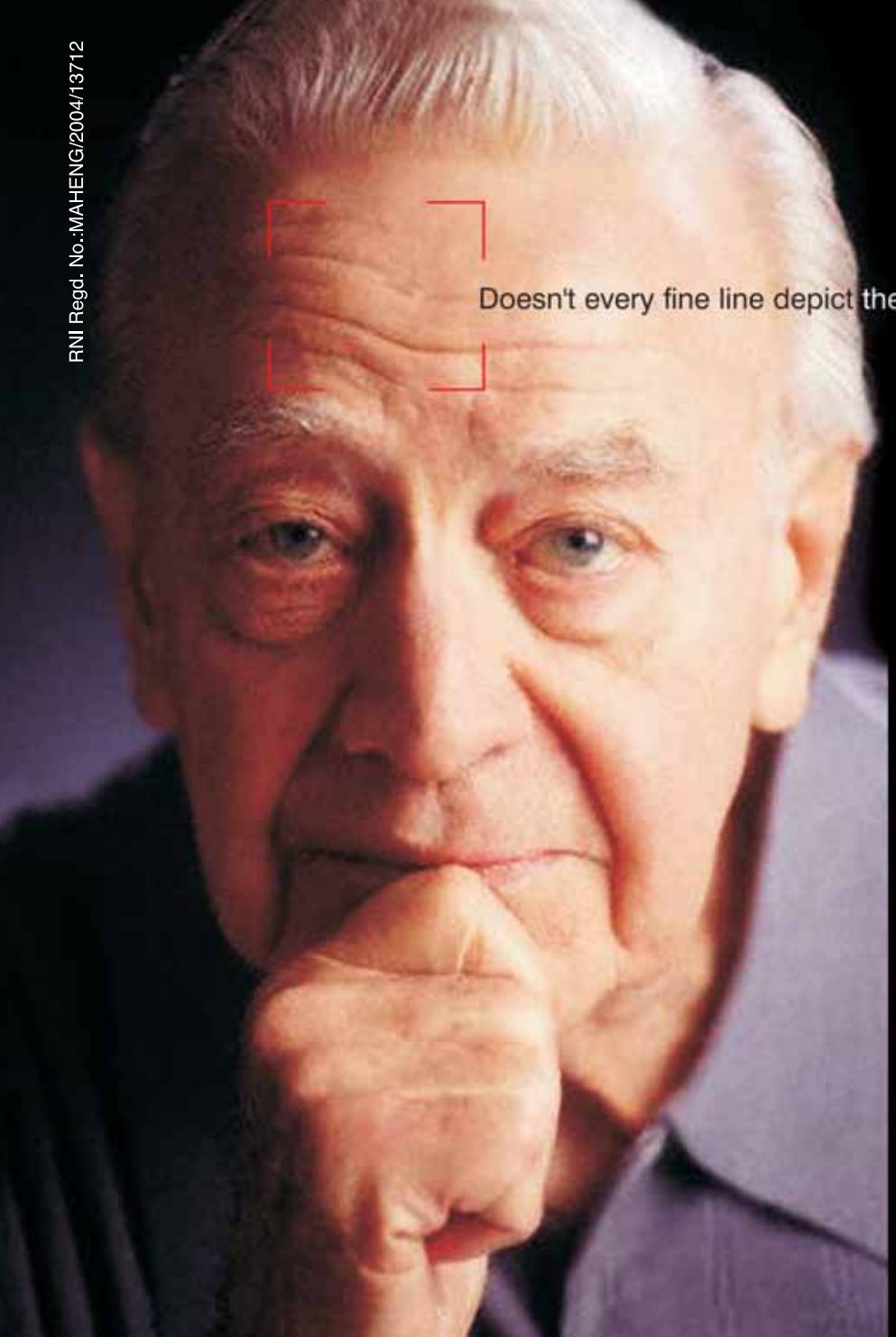

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