

MARCH 2007 Rs 30

# harmony

*celebrate age*



## **Building Heritage**

Architect  
**BRINDA SOMAYA**

## **Bravehearts**

Silvers storm  
the Punjab Olympics

**Plus!** Exclusive  
travel packages

Subscriber Copy Not For Resale

The magazine for silver citizens

# Because *We* Care



At Ashiana, we go far beyond our duty as a real estate developer. We feel that is our duty to provide housing solutions to those areas of our society that need the maximum attention. That is what drove us to conceive, execute and deliver Ashiana Utsav, India's first retirement resort.

Today, Ashiana Utsav is a reality and is ready to take care of those who have retired from work but not from life. Ashiana can proudly proclaim that we are reinforcing the belief of our silver citizens in themselves by providing a life of dignity and honour. Thus, giving you yet another reason to Smile...

***So keep smiling as we like to Nurture Smiles!***



- Activities and Club-life with like-minded people
- Yoga, Spiritual Elevation and Religious discourses
- Conveniences like Dining facilities, Shopping centres etc.
- Doctor on call, 24 hours Ambulance and Medical facilities
- 24 hour Security with Emergency Response System in each flat
- State-of-the-art maintenance for hassle free living
- **STARTED HANDING OVER UTSAV PHASE-I**
- **Soon coming up at Kalwar Road, Jaipur & Lavasa near Pune**

## **Ashiana Housing & Finance (I) Ltd.:**

**DELHI** - Unit No. 4 & 5, 3rd Floor, Southern Park, Plot No. D-2, Saket District Centre, Saket, New Delhi - 110 017. Ph: 011 - 4265 4265; Fax: 011 - 4265 4200; Mobile: 98107 36565, 98182 50532. **BHIWADI** - Ashiana Bageecha, Bhiwadi, Rajasthan. Ph: 951493 - 230 519, 230 302, 230 338; Mobile: 098282 69048. **JAIPUR** - 604, Apex Mall, 5th Floor, Lal Kothi, Tonk Road, Jaipur - 302 015. Mobile: 98280 23760, 94149 08212; E-mail: sales@ashianautsav.com; Website: www.ashianautsav.com.





# AMPLIFYING OUR VOICE

“THERE IS NO INDEX OF character so sure as the voice,” wrote former British prime minister Benjamin Disraeli. Indeed, since the inception of Harmony three years ago, we have strived to become the voice of silvers in India. Month after month in these pages, we have presented not just inspiring profiles and evocative pictures but urgent alerts on issues such as financial security, healthcare, safety, mobility, shelter—basics many elderly in India are still forced to live without, but that are often given short shrift by policymakers.

Now, we have taken our voice to a new level—in late February, Harmony for Silvers Foundation released a report titled *National Policy on Older Persons: Taking it Forward*. In 1999, the Government unveiled the National Policy on Older Persons (NPOP), a plan to improve the quality of life of elderly, recommending provision of financial security, healthcare, safety and shelter. However, the document drafted seven years ago resulted in more sound than substance. Even officials of the Ministry of Social Justice and Empowerment, which initiated

the policy, admit it has progressed only in fits and starts.

It's time to make NPOP work. With this in mind, Harmony has reviewed the progress of NPOP in the report, which reveals the present state of the policy, voices the need for its urgent implementation, and offers practical solutions for elderly. The document is further strengthened by real-life case studies of people who have suffered setbacks owing to lack of an effective policy. Each area of concern is dealt with as a separate section—finance, health, safety, shelter, protection of life and property, research, and role of non-government organisations—and accompanied with recommendations. Prepared by Meeta Bhatti, deputy editor, *Harmony* magazine, with assistance from the Harmony team, the report is a blueprint for real-time change that underscores the need to make elderly central to India's progress. The bottom line: bolster social infrastructure to make the country inclusive and elder-friendly, recognise the tremendous potential of silvers. And do it now.



RITU NANDA

We will not let this report, like so many others, be consigned to a dusty bookshelf, buried among forgotten documents. Harmony will leave no stone unturned to ensure this report is *read* and actively debated—by ministers and bureaucrats in the central and state governments, fellow organisations working for elderly, researchers with a focus on ageing-related issues, media, everyone and anyone who cares. The government must deliver on its promises. After all, as the Indian economy continues to boom and we make intellectual and technological strides, should our elderly be left behind? Not if Harmony has anything to say about it.

Tina Ambani

## A Dhirubhai Ambani Memorial Trust Initiative

*Harmony*—Celebrate Age—March 2007 Volume 3 Issue 10

Publisher Anthony Jesudasan Editor Tina Ambani Deputy Editor Meeta Bhatti Assistant Editor Trina Mukherjee Senior Writer Arati Rajan Menon Special Correspondent Teena Baruah Trainee Writer Smita Deodhar Consultant Editor Sudeep Chakravarti

Design Head Ritu Nanda Visual Coordinator Anuradha Joshi Production Manager Rajeev Nambiar Graphic Designer Mamta Jadhav Design & Imaging Haresh Patel, Anand Sutar and Rohidas Advakar Editorial Coordinators Glenn Fernandes, Anita Rosario

General Manager, Business Development Shrenik Mehta Deputy Manager Anuya Chauhan Assistant Manager Nikhil Wadhvani

Editorial & Marketing Offices: 4th Floor, Maker Chambers IV, Nariman Point, Mumbai-400021. Tel: 91-22-22785423 (Editorial), 22785472 (Marketing).

Email: [contact.mag@harmonyindia.org](mailto:contact.mag@harmonyindia.org) Printed and published by Anthony Jesudasan on behalf of Dhirubhai Ambani Memorial Trust, 505, Dalamal House, 5th Floor, Nariman Point, Mumbai-400021. Printed at Thomson Press India Ltd, 18-35 Milestone, Delhi-Mathura Road, Faridabad (Haryana) Disclaimer:

The material provided by *Harmony* is not a substitute for professional opinions. Readers are advised to seek appropriate advice from qualified and licensed professionals in the concerned field. © Dhirubhai Ambani Memorial Trust. All rights reserved worldwide. Reproduction in any manner is prohibited. *Harmony* does not take responsibility for returning unsolicited publication material. [www.harmonyindia.org](http://www.harmonyindia.org)



COVER FEATURE...18

# Contents

## LINE UP

- 4** RESPONSE
- 6** ORBIT
- 14** YOUR SPACE
- 17** EXCLUSIVE:  
The Shabana Azmi Column

## SPECIAL FEATURES

- 18** COVER FEATURE:  
Architect Brinda Somaya
- 24** PHOTO ESSAY:  
Silvers storm the Rural  
Olympics in Punjab

## BODY & SOUL

- 30** FOOD WISE:  
Tempered treats for Holi  
from Dr Pushpesh Pant
- 32** GET WELL SOON:  
A guide to pain management
- 36** SHOWING THE WAY:  
Life after kidney transplant
- 38** COLUMN: Yoga Rx
- 40** HEALTH BYTES
- 43** THE LAST WORD:  
Thich Nhat Hanh

## FIRST AID

- 44** TECHNOLOGY:  
Music on the go with  
portable digital players
- 46** MONEY & MORE:  
Expert advice to  
combat inflation
- 50** SECOND CAREERS:  
Literary life

## ETCETERA

- 56** DESTINATION:  
A trek through the  
Valley of Flowers
- 60** WHAT I LOVE:  
Samik Bandyopadhyay on his  
thirst for theatre
- 67** BOOKSHELF
- 70** AT LARGE:  
Shashi Deshpande
- 73** COLUMN: Amita Malik
- 74** H PEOPLE
- 77** HEADSTART
- 81** RESOURCES
- 82** SPEAK



30



24



56

LOOK FOR



FREE OFFER

Cover photograph  
by **FRAM PETIT**

For subscription assistance contact: HarmonyCare, Living Media India Ltd, A-61, Sector 57, Noida (Uttar Pradesh) - 201301. Phones: **New Delhi:** (95120) 2479900 from Delhi and Faridabad; (0120) 2479900 from Rest of India **Fax:** (0120) 4078080; **Kolkata:** 033-22821922, 22827726, **Fax:** 22825398, 22827254; **Bengaluru:** 080-2212448, 2290562, **Fax:** 2218335; **Mumbai:** 022-24444423/4/5/6 **Fax:** 24444358; **Chennai:** 044-28478525-44 **Fax:** 28472178; **Email:** [harmony@intoday.com](mailto:harmony@intoday.com)



# तभी तो देश के करोड़ों दिलों में विश्वास का ऊंचा दर्जा पाते हैं हम.

## Market Leader since the last 3 decades

An unparalleled position, thanks to the  
trust of millions of our esteemed customers



For over three decades New India Assurance has enjoyed undisputed market leadership in the general insurance segment.

Sharing a tradition of trust with millions of customers, New India offers the benefits of a wide product portfolio, highest solvency ratio, global presence and faster claim settlements. Giving you the assurance of a true leader. No wonder New India Assurance offers the best Pre and Post General Insurance Services across its product portfolio, at the most competitive rates.

Insurance is the subject matter of solicitation.



दि न्यू इंडिया एश्योरन्स कं. लि.

Assurance of the Leader

विश्वास इंडिया का !

PF22X9644/13307

## column one

The two fundamentals to crafting a new life are attitude and choices. There are several exemplary portraits in this issue of *Harmony*.

On the cover this month, architect Brinda Somaya ('Space Preserved') is committed to revive and readapt time and space. Refusing to 'bring it down and build anew', Somaya decided to focus on restoring India's heritage at the beginning of her career and helped turn conservation into a movement. Even larger-than-life architects like Hafeez Contractor admit they don't have her kind of determination, which is the first requisite to succeed.

On that note, turn to "Bravehearts" for action-packed glimpses of silvers at the annual Punjab Rural Olympics, the 73 year-old games that bring out the warrior in men. Through the year, besides tilling their land, participants train their energies and animals to show off their prowess at the games—physical and mental. They have their acuity in common with Annam Narayanan ('Speak') who, inspired by the determination of the blind, turned into a Braille writer, and Prakash Israni, a silver photographer who seeks the hardest of treks to stay spirited. This month, he writes about the Valley of Flowers ("God's Garden").

Elsewhere in the issue, we try to take the bite out of inflation. Though we can't make it less scary, "Are You Inflation-Proof?" tells you what you need to know and features advice from two experts—how you play the game will decide your future. You can continue to dream, though. *Harmony* gives you the confidence to do that too.

—Meeta Bhatti



I read the cover story, "Silver Sunday", in the February 2007 issue of *Harmony*. I am pleased to tell you that I too participated in the Standard Chartered Mumbai

Marathon this year and completed the 21.097 km half marathon. I was ranked 4th among 'Male Senior Veterans'. Even at the age of 55, I continue to remain active. I attend karate classes and pursue the hobby with enthusiasm. I have won silver and bronze medals and a trophy from the Japan Karate Association of India along with a diploma. I would like to tell fellow seniors that the best way to beat ageing blues is to keep exploring myriad avenues that life has to offer.

**M B SAMJISKAR**

Mumbai

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



With reference to the article "Cyber Wars" in the 'Legalease' section of *Harmony* (February 2007), it is clear we have failed to check the menace of cyber criminals. Apart from the onslaught of pornographic sites, data theft has become a regular phenomenon in the cyber



world. The ever-increasing tribe of hackers, who access sensitive information by breaking into other people's websites and

Internet space, has negated the benefits of the Internet. According to news reports, terrorists engaged in heinous crimes have made effective use of cyber cafés and other electronic mediums to network with each other. In absence of better IT laws, the cyber world has become a lifeline for devious minds to carry out shady and dubious deals.

**ARVIND K PANDEY**

Allahabad

I read your item "Taking a Stand" on security for silvers in Kanpur ('Orbit', January 2007) with interest. The project in Kanpur undertaken by Senior Superintendent of Police Alok Kumar Singh is indeed praiseworthy. I wish police officers in other areas of the country would take up similar projects to ensure security for silvers all over India.

**R K KAPUR**

Ambala

For silvers above 60 years of age, we have only one scheme in India right now that offers a higher rate of interest: the Senior Citizens' Savings Scheme with an upper investment limit of Rs 1,500,000 that gives 9 per cent per annum as interest. Though the rate of interest is high, the returns on the scheme are taxable. With present bank interest on fixed deposits going as high as 9.25 per cent for three years and above for silvers, the benefit of the scheme stands considerably reduced. I would like to request the government to make earnings from schemes aimed at senior citizens tax-free from Financial Year 2007-08.

**K SUBUDHI**

*Via email*



I am a regular reader of your magazine and find the subjects you address every month in *Harmony* very relevant. I recently read two fascinating books that

I feel your readers may find interesting. The first is *The Tibetan Book of the Dead* by Padma Sambhava, which has been translated by Robert R F Thurman (HarperCollins). The second book is *The Tibetan Book of Living and Dying* by Sogyal Rinpoche (Random House/Rider). Deepak Chopra has also written a similar book called *Life after Life*. These books talk about issues concerning death and the process of coming to terms with its inevitability. I wish *Harmony* too would write about this subject for the benefit

of readers.

**NIRANJAN KAVEESHVAR**

*Bhopal*

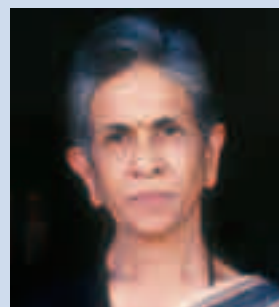
The decision to introduce the 'Mutual Fund Identification Number' under the Prevention of Money-Laundering Act will make the process of investment more difficult for seniors. This mandatory provision will generate millions of applications all over the country and lead to a host of complications to citizens in general and seniors in particular. I cannot understand why the existing unique identification number, namely the Permanent Account Number (PAN), cannot serve the purpose. I feel concerned authorities should rethink this proposal.

**G M CHOPRA**

*Chairman, Senior Citizens' Forum, New Delhi*

The intent behind levying tax is not to burden the weaker sections of community. It appears government has not kept this in mind. While taxes on personal income and on companies are being reduced, service tax at the same rate is being levied on various services. The number of services that come under the tax net keeps increasing each year. It is believed that 77 more services are being added to this list in the Budget for 2007-08, including services from sectors like healthcare, legal help, transport and communication. In India, about 10 per cent of the population comprises silvers. Most are economically depressed, physically unwell and socially deprived. They depend heavily on services like telephones, doctors, legal aid and transport. Their income keeps dwindling but expenses continue to rise. The

## CONTRIBUTORS



Author **Shashi Deshpande**, 68, lives with her husband, pathologist D H Deshpande, 72, in Bengaluru. Daughter of Kannada dramatist and writer Shiranga, she began writing stories for children like *Summer Adventure*, *Only Witness* and *The Narayanpur Incident* in the 1970s "to create an Indianised Enid Blyton for my sons Nandu and Vikram". Today, she has 90 short stories, nine novels, and four books for children under her belt—some of these have been translated into French, German, Italian, Finnish and Russian, and *That Long Silence* (1990) won her the Sahitya Akademi Award. She also wrote the screenplay for Hindi film *Drishti* directed by Govind Nihalani in the early 1990s. Last year, she translated her father's memoir-play, *Opening Scene*. Her favourite pastime: learning new uses of her mobile phone from grandson Ajit, 13. "He thinks I am a moron!"

government should consider the impact of imposing a uniform service tax for seniors. The rate of such a service tax should be moderate for this section of the population.

**ARUN CHANDRA MUKHOPADHYAY**

*Kolkata*





## H RECOMMENDS

### PUT DANCE ON YOUR ACTION PLAN FOR MARCH

Whether it's Bharatanatyam or the foxtrot, **don't stop dancing**. Researchers say dance can keep arthritis at bay, promote flexibility and balance, keep your blood pressure in check and ward off dementia. This January, the city of Liverpool played host to 'Marks in Time', an international conference on dance and ageing presented by UK-based Asian arts company Chaturangan. Up for discussion: dance as therapy, and as a community activity to bring joy to silvers.

# NEWSWORTHY

## CAPITAL PLAN



Borrowing extensively from Delhi's Policy on Older Persons, the **Capital's new Masterplan 2021**, which redefines land use, has dedicated an entire section to silvers. For the first time, Delhi Development Authority (DDA) has introduced a section on mandatory provisions for senior citizens in its Masterplan 2021, which include old age homes, low-floor buses, special seats in buses and public toilets, and ramps in public buildings. "We are now earmarking land for geriatric centres," an official of DDA told media. "DDA will also earmark land for speciality hospitals and nursing homes for senior citizens according to the Masterplan. We have also mandated that each colony must have a 100-sq-m recreation centre for seniors." According to silver activist A N Sood, 78, from Delhi's sprawling Vasant Kunj area, a good way to get started is to initiate a survey by agencies like National Institute of Social Defence to give a headcount of seniors in every colony and detailing their financial, health and dependency status. "Build geriatric centres and old age homes at places with a dense senior population," he tells *Harmony*.

**Lonely in Japan:** More than 40 per cent of elderly men living alone (and 22.4 per cent of women) in Japan say they **don't have any close friends**. And 24.3 per cent of the men said they had **no contact with neighbours**—this was true only for 7.1 per cent of the women.

## ROADBLOCK

We've been talking about the **proposed Parents and Senior Citizens' (Welfare and Maintenance) Bill** for a long time.

Now, it appears there may be a snag with the Bill, which aims to ensure maintenance for elderly. According to reports, a group of ministers has suggested re-examination of the Bill, lest it run afoul of the judiciary by replacing the judiciary's function. The Bill designates the offices of sub-divisional magistrates as 'tribunals', sets a deadline of six months for disposal of petitions and bans lawyers from its functioning. Another threat to the Bill is the turf war it may spark between the Ministry of Social Justice and Empowerment (MSJE), which initiated the Bill, and the Panchayati Raj Ministry. Apparently, the Panchayati Raj Ministry believes maintenance can be handled under its proposed Gram Nyayalaya Bill instead of the MSJE's courts in the offices of sub-divisional magistrates. "This is just the beginning of this Bill's troubles," Himanshu Rath of Agewell Foundation tells *Harmony*. "I can think of two more thorny issues. Suppose one child is better off, how can we make them both equally accountable for maintenance? Also, how can we talk about a uniform law when most states follow their own policies?"

**While the debate rages, *Harmony* promises you regular updates—just look out for the 'Tracking Your Bill' icon, as seen above.**



## PENSIONER POWER



You may be surprised to learn that the Queen is not considered the most **powerful pensioner** by the British. In fact, according to a survey commissioned by British NGO Age Concern and compiled by personal finance company Virgin Money, she only clocks in at No. 4. So who's No. 1? The boss of premier league football club Manchester United Sir

Alex Ferguson, 65. "This report shows that later life has immense possibilities and really doesn't have to be a time for pipes and slippers." Gordon Lishman, director general of Age Concern, tells the BBC. "Older people have a vast amount to contribute to society and should be able to continue working well into their older age if they want to."

Here's the complete list:

1. **Sir Alex Ferguson** (see photo), 65, manager, Manchester United
2. **David Attenborough**, 80, TV wildlife presenter
3. **Bernie Ecclestone**, 76, president and CEO, Formula One
4. **Queen Elizabeth II**, 80
5. **Nelson Mandela**, 88, South African statesman
6. **Rupert Murdoch**, 75, media mogul
7. **Dame Anita Roddick**, 64, founder, The Body Shop
8. **Dame Vivienne Westwood**, 65, fashion designer
9. **Ralph Lauren**, 67, fashion designer
10. **Sir Trevor McDonald**, 67, and news broadcaster, and **Pele**, 66, football legend

## HEALTH POLICE



Islamabad has announced the formation of a special task force, comprising healthcare professionals and bureaucrats, to ensure **better healthcare for silvers in Pakistan**. All health establishments have been directed to make special arrangements to provide better medical services to seniors and to allocate more beds and arrange special registration and medicine-dispersal windows.

## BACK TO WORK

Germany has announced that it will raise its retirement age to 67 from 65.

Also, to draw people over 50 back to work, the government promises to top up wages if their new job pays less than their previous salary. "We need to give seniors a real chance in the labour market,"

Labour Minister Franz Muentefering told media.



**Cheaper ride:** The **Karnataka government** has announced **10 per cent concession** on all **Bangalore Metropolitan Transport Corporation monthly bus passes** to silvers aged 65 and above.

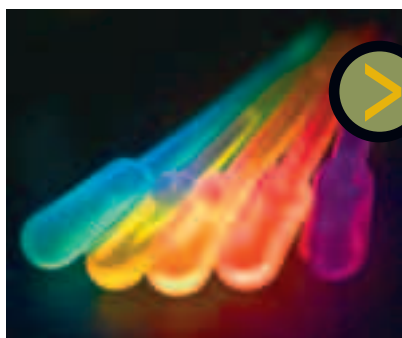


## GO GUJARAT



In “First Resort” (*Harmony*, December 2006), we wrote about the rapid growth of retirement resorts across the country. Gujarat too has jumped on the bandwagon. The **first residential township exclusively for parents of NRGs—non-resident Gujaratis**—is being built over 18 acres at Khandhali on the Anand-Borsad highway, reports *The Times of India*. The township, called Neejanand, will offer independent accommodation to 100 couples. To be commissioned by December 2007, it will also have an in-house medical centre, a temple, amphitheatre, swimming pool and gym. Neejanand is the brainchild of Ahmedabad-based retired biosciences professor Dr Jyotindra Patel and is being developed by city-based Paritosh Residency.

Meanwhile, in Vadodara, NGO United Way of Baroda is scouting for land to set up a residential colony exclusively for seniors. It plans to develop a self-sustaining unit, complete with a temple and hospital. In Surat, a residential colony catering to elderly parents of NRGs with an on-call ambulance is being planned in Bardoli. And in Valsad, another residential scheme that boasts of a video-conferencing facility to enable parents to speak to their children settled abroad is being planned on NH 8.



## ANTI-AGEING FABRIC

Spanish stretch-fabric maker Dogi will soon launch a new line of **functional materials made from aloe vera ‘nanoparticles’**. The company claims these materials offer hydrating, calming and anti-ageing benefits to those who wear them. No word on the price yet.

## LOVE THAT



## JUMPING JACK, AND JILL!

In the seaside town of Varna in Bulgaria, **two pensioners decided to take a stab at a world record—for bungee jumping**. According to news website *novinite.com*, in late January 2007, 80 year-old Lyuben Nedkov, widely known as *Dyado Lyubo Fyrchilkata* (Grandpa Lyubo the Fly Kite) and his friend Penka Baleva, 72, decided to make a tandem jump on one cord under the motto ‘150 Years’. Unfortunately the two didn’t manage to jump together, but have still made a bid for the *Guinness Book of World Records*, with their individual plunges off the Asparuhov Bridge in Varna. They hope they may become the oldest people to have taken the plunge. Baleva, with 24 bungee jumps behind her, has become somewhat of an icon for young bungee jumpers in Varna. On the other hand, Nedkov has only bungeed four times before. “My childhood dream was to be a flier,” he tells the site. “This comes close enough.” The two are now waiting for word from *Guinness*.

## MEDIA WATCH

### DON'T LOSE YOUR COOL



Some people don't just lose their hair and teeth as they get older, contends 60 year-old Sherrie Mathieson, they also—gasp!—lose their fashion sense. For such style-challenged silvers, the former Hollywood costume designer turned fashion consultant

offers her first book: *Forever Cool: How to Achieve Ageless, Youthful and Modern Personal Style* (Thompson Peak Publishing, about Rs 1,200). Too many people, Mathieson says, deny the ageing process and fail to realise that what may have looked great on them even in their 40s may not look so wonderful in their 50s. Her style tips: focus your wardrobe around classic pieces with a flattering cut and add some modern touches; use quality fabric to brighten your skin; get a good haircut; and, most important, “tone down that makeup”.

### GET CRANKY

Do Internet searches leave you baffled? “Search engine results are confusing for older people as they show way too much information on a single page,” American web developer Jeff Taylor tells website *sundaymirror.co.uk*. “Our research found that people 50 and over are confused about searching on the Web. It's hard for them to understand all the results.” So Taylor and his team developed *cranky.com*—the “first age-relevant search engine”. It simplifies searching by showing just four Web sites in the non-advertising section of each results page. The team aims to generate revenues for the engine by selling targeted advertising alongside search results—it has worked with Internet research firm Compete Inc to identify the 500,000 most popular websites among people over the age of 45.



**Silver flight:** More than 3 million **British pensioners**—about one in five British pensioners—will be **living abroad** by **2050**, according to a study by think tank Institute for Public Policy Research (IPPR). By the start of 2006, there were more than 1 million (one in 12) British pensioners living abroad. Almost one in five pensioners overseas are based in **Australia**, while the **US, Spain, Ireland, Canada** and **France** make up the five other top destinations.

## WILD SILVER

### THE WHOLE TOOTH

If you want to know how old an elephant is, check his teeth. In their lifetime, elephants work their way through six sets of molars. As one set wears out, another moves up from the back of the mouth to replace it until the final set wears out and the elephant dies of starvation, no longer able to chew. At any given time, both upper and lower jaws usually have one molar tooth in place on each side, and possibly part of another molar. Each set of teeth is a slightly different size, with the sixth and final set having the most ridges crisscrossing its surface.

**By looking at the surface and position of teeth in the elephant's jaw, an expert can tell its age.**

The last set of molar teeth usually begins to erupt by the age of 30, and these teeth may last for as many years as the preceding five sets of teeth,



with elephants usually living to about 60 in the wild—in captivity, elephants have been known to live until 80.

## OFFBEAT

### LOOKING FOR LOVE

He's 91, but that hasn't stopped Gao Shiliu from thoughts of marriage. The former professor of geodesic astronomy at Wuhan University in central China's Hubei province, Gao

has advertised in local newspapers for a wife aged between 55 and 70, who is healthy, tender and kind, fond of music and writing, with an educational level above high-school degree and foreign language capability. "I want to find a good wife who can help me manage the home, and be my assistant," he tells news agency Xinhua. "I plan to write academic reports and articles, and I expect to find a wife to help me proofread. There will be room for affection too. I hope to find a soulmate with the same interests as mine, to make life richer." Gao has been married before—he divorced his wife of 50 years in 1999 citing "incompatibility".



## PHONAK PINNACLE

SWITZERLAND



**Outstanding Products with Unique Features**

- SAVIA : World's 10 new technologies in smallest aid
- SUPERO : World's most powerful digital aid
- EXTRA : Best features in your budget
- PERSEO : World's highest 20 channel aid
- FM SYST : Meet special hearing needs of distance, T.V., Mobile, etc.

**Special offer on new / exchange**

**For appointments all over India call on:**

Mumbai : 022-277 20 701 / 277 12 303 / 277 20 264 / 98873 54450

Delhi : 011- 257 218 35 / 258 212 37 / 98181 94382

Kolkata : 098307 89427

Chennai : 044-420 75 994 / 093810 26596

**For More Details Log on to :**

website : [www.phonak.com](http://www.phonak.com) or

E-mail us on [marketing.pinnacle@vsnl.net](mailto:marketing.pinnacle@vsnl.net)

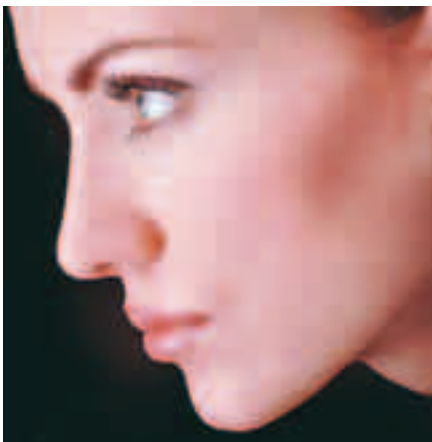
World's Largest Hearing Solution Provider Company



## INNOVATION

### ZAP TIME

Seven minutes. That's all it takes to rejuvenate your face, say cosmetic surgeons in the US and UK endorsing **Aesthera PPx, a new cosmetic procedure**. The fast and virtually pain-free procedure (claimed to be quicker and easier than Botox) combines a laser with vacuum suction to 'erase' visible signs of ageing, including sunspots, blemishes, veins and scars.



A single 'coffee-break, face-lift' procedure to the face costs £ 350 (about Rs 30,000). But if you're looking for long-term gains—over time, Aesthera PPx is said to gradually plump out and smooth the skin, making it more youthful—you'll need many more sittings. According to dermatologists, on an average a person will need to undergo at least five sittings for sustained results, bringing the total cost to £ 1,450 (about Rs 125,000). The procedure is not yet available in India.

### Malnutrition alert:

More than **750,000 pensioners** risk being left to **starve** in **British hospitals**, claims charity Age Concern. "Older patients are at risk of **malnutrition** in hospital," says Gordon Lishman, director-general, Age Concern. "Basic care should not be overlooked. It puts health at risk and leads to longer hospital stays."

## TECH TALK WITH PUROHITS



When online search provider Google launched its free email service 'Gmail' in 2004—with a huge mailbox and instant messaging—only those 'invited' could sign up. But now anyone can register to the world's No. 3 email service provider (behind Yahoo and Microsoft), no invitation required.

## ANALYSE THIS

### AFTER THE RAT RACE

If you're struggling to find your feet in an unfamiliar new world, here are **six tips to beat the retirement blues** from *The Washington Post*:



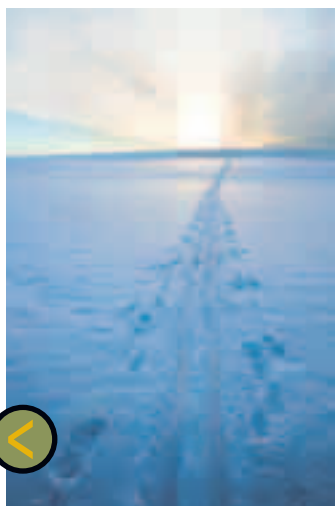
#### What's your line?

Figure out what you're going to say when people ask you what you do. Once you've decided ("I'm a granddad!" or "I dabble in waterclours"), practice saying it out loud.



**Sit down with your spouse:** As you will now spend more time together, you need new rules and roles around the house. Burnham suggests sitting down together and writing new job descriptions—including what's *not* your job—and spelling out other details, such as whose music gets played when.

**Pick a path:** Nancy Schlossberg, author of *Retire Smart, Retire Happy: Finding Your True Path in Life*, identifies six retirement styles. Are you a 'Continuer', 'Adventurer', 'Searcher', 'Easy Glider', 'Involved Spectator', 'Retreater', or a combination of these? You need to think it through.



#### Seek to serve:

Retirement is time for service to others, says Cynthia Barnett, creator of a retirement-coaching programme called 'Re-fire, Don't Retire'. "The happiest people in the second half of life are those who've found fulfilment by giving back to society." Ask yourself: What kind of legacy do I want to leave?



**Be patient:** Don't expect to adjust overnight. Burnham says you should give yourself time to mourn the job you've left behind. "It'll take time to restructure your life," she says. "Don't rush it."



#### Plumb a passion:

"Find a reason for moving forward," says Michael Burnham, CEO of counselling firm My Next Phase. Once you decide what that is—maybe writing a book or mentoring a teenager—"test-drive it".

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

## YOGA FOREVER



Trehan's mission is to spread the gospel of yoga

I started practising yoga as a last-ditch effort to recover from chronic backache—it cured me in just four weeks and I became a lifelong convert.

A chemical engineer, I worked for a large energy conglomerate before retirement. I developed a chronic backache at the age of 33 owing to an accident that injured my spine. The pain was debilitating.

**“Yoga cured my back pain and made me more stable emotionally”**

I could not sit for more than a few minutes and fieldwork was even more

painful. I had to take a month's leave. Even later, the condition did not allow me to work properly. Doctors and physiotherapy could not help and I was told that I would have to live with the pain for the rest of my life.

After suffering for three years, I decided to give yoga a try on the advice of a friend. I attended a

class conducted by Bharatiya Yog Sansthan, a Delhi-based NGO that conducts free yoga classes at 300 centres. I learnt all the *asana*, and found the cobra pose (*bhujangasana*) and cat-cow pose (*marjarasana*) especially useful. To my astonishment, my back was much better in just four weeks. I also became more peaceful emotionally.

Today, I am 66 and practise for an hour daily at the community centre in our housing society, where I also guide other members. After observing its effects on my own body, I am convinced that yoga can cure stress, heart disease, back pain, repetitive strain injury, asthma, obesity, diabetes, acidity, arthritis, and many other physical, mental and emotional disorders that may not have a permanent cure in conventional medicine. Motivated by my experience, my wife Indu, 62, has also taken up yoga, opting for early retirement from her job as research officer at the Indian Council of Medical Research. In 1999, she did a diploma in yoga herself.

It is our mission to spread the gospel of yoga among people through writing, counselling, seminars, workshops, and yoga classes. We have written a book, *The Joy of Living by Yoga*, published by Icon Publications, New Delhi, in 2004. We have also developed a special one-day workshop on 'Stress Management through Yoga' for professionals and executives. I have conducted one-day workshops for executives from leading companies like Mathura Refineries and Hindustan Petroleum, and educational institutions like the University of Petroleum and Energy Studies. Readers who are interested in knowing more can email me at [bktrehan@yahoo.co.in](mailto:bktrehan@yahoo.co.in) or call 011-25518231.

—Balraj K Trehan, New Delhi

## A BEAUTIFUL LIFE

My grandfather Sardar Surinder Singh was born on 3 October 1906. He has seen two millennia and lived his life, which he shares with his wife, in an extraordinary way. Together, they have raised four children, the eldest of whom is 82 today, and have six grandchildren. I, their fourth grandchild, feel





(From left) *Papaji* playing golf; *Papaji* and *Dadima* (seated right) with his brother and sister-in-law; at his 100th birthday

immense pride in attempting to put their story into words.

Born in a village called Noorpur Sethi in Jhelum district, now in Pakistan, when he was just over 18 *Papaji* (my grandfather) married 16 year-old Leela. The wedding took place in Jammu in 1925—almost 82 years ago. Recently, I read that according to the *Guinness Book of Records*, the longest marriage is 80 years old. When I wrote to them telling them about my grandparents, they asked me for a marriage certificate. Unfortunately my folks were married so long ago that there is no proof of their wedding left today!

Anyway, after spending four years in Jammu, *Papaji*, a matriculate, and *Dadima* (my grandmother), who had studied till the fifth standard, moved to Srinagar in 1928. *Papaji*'s first venture was a partnership in an automobile spare parts business but it suffered heavy losses. He then started a business with B I Nanda (who went on to build Escorts Group), Imperial Automobile Stores, which sold and leased Ford Dodge and Vippit autos. According to *Papaji*, at that time the cost of a new car was just around Rs 2,000 to Rs 3,000! Just as things were going smoothly, he lost everything in a fire and the business shut down in 1933.

Left with almost nothing, he bought a printing machine from Lahore that cost him almost all his savings, Rs 800. That was the beginning of Broca's

Artistic Press, which went on to become the largest printing press in Srinagar. With success, *Papaji* became member of prestigious clubs and learnt golf and bridge—in fact, he won a bridge tournament in Defence Colony Club in New Delhi at the age of 98! Meanwhile, *Dadima* ran a mobile canteen for the armed forces that had landed in Kashmir in 1947-48 and was founder member of the Srinagar Red Cross and Kashmir

Women's Handicraft Promotion Board. She was also a member

of the Railway Board of India, a position held by only three other people in the country.

**True success is not about wealth but having our loved ones near us**

Sadly, in the 1980s, militancy took over Srinagar and my grandparents were forced to flee to Jammu, leaving behind all they had built. Today, their eldest son, a retired army officer, is settled in Delhi, their daughter is settled in Canada and their youngest son (my father) is settled in Jammu. Their second son died in a plane crash many years ago.

In October 2006, we all got together to celebrate *Papaji*'s 100th birthday and toast his life. I realised then that the true measure of success doesn't lie in the wealth we build or our social standing but in having the ones we love around us. By that yardstick, *Papaji*'s life is a resounding success!

—Aanchal Broca Kumar, Bengaluru

---

We reserve the right to select articles, which will be edited to suit space and editorial considerations. Harmony takes no responsibility for advice offered in this column. **For more Your Space letters, log on to [www.harmonyindia.org](http://www.harmonyindia.org)**

The first day at school.

The first time you rode the bicycle.

The first crush you had at thirteen.

The first drama you got a part in.

The first day at college.

The first date you went on.

The first kiss.

The first time you proposed.

The first job interview.

The first board meeting you addressed.

The first day after retirement.

*Butterflies* never retire.

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

# To your own

Build an association and take it centre-stage, urges **Shabana Azmi**

For a long time now, probably since I first started writing for *Harmony* in 2004, I have been admiring a proactive group of seniors in Goa for taking the first step in fighting for their rights. Called the Forum for Senior Citizens' of India, the self-mobilised group recently constituted a consumer grievance cell to collectively handle consumer-related grievances of its members. The cell will meet every third Saturday of the month to assist and guide complainants.

The first essential is to begin. Begin at the beginning. Organise senior citizens of your neighbourhood into an association that will work for elderly. Register yourself as an association and introduce yourself to the local police and other civic bodies. You must hone your networking and influencing skills before moulding your organisation into a pressure group that can, like the Goan association, take up the larger role of breaking ground with government in terms of exclusive policies.

It has taken the Goan forum several years to reach a position where it can appeal to the state government on behalf of its many members. For instance, after witnessing the chaos and confusion at the collectors' office to renew ration cards, it called for availability and submission of application forms at fair price shops. And knowing the record of the forum, sooner than later there will be an announcement acceding to its wishes.

It's the kind of thing you'd expect the American Association of Retired Persons (AARP) in the US, a powerful lobby and a global role model of advocacy for silvers, to achieve. Of course, the Goan forum is nowhere near AARP in terms of its membership base. Unfortunately, reaching that level is not on the Goan forum's agenda. What's more unfortunate is, besides *Harmony*, it's not on the agenda of any senior citizens' association.

Most organisations probably feel aiming to be an indigenous AARP is too daunting a task. But we must remember that there's a thin line between goals and accomplishments. Once you are convinced that your association has organised its members into a local pressure group, aim higher. What affects you directly, affects others indirectly.

So make a list of all senior citizens' associations in your city and initiate correspondence. Don't lose focus. Cut out bickering and ego clashes and only work on issues that concern people your age and older. I know it's easier said than done, but a larger cause should help you achieve the impossible.

Starting within your city, then your district and then your state, reach out to like-minded organisations and bring in more and more seniors in your fold. Though the rural-urban chasm is huge in India,

you really cannot leave villages out. This would involve volunteer work—you will need to visit villages around your town or city and generate awareness about rights of seniors, figure out their problems (which are different from yours, and hence unique), and raise them at a level that matters.

What the government hasn't been able to do, you could.

It's painstakingly time-consuming, but definitely not impossible. In my experience, the factors that motivate seniors to volunteer and offer their services to society are societal responsibility, personal satisfaction and the need to utilise your time for productive purposes. One or more factors are true for most seniors. Realising your needs and inner strengths can, and will help you bring about change in society at large. ■



RAM BHERWANI

**There's a thin line between goals and accomplishments; you could do what government can't**

*Shabana Azmi, 56, is an actor, activist and former Rajya Sabha MP*



# Space preserved



FRAM PETIT

Over the past 30 years, architect **Brinda Somaya** has scripted contemporary spaces using traditional design idioms and made conservation her mantra, writes **Teena Baruah**

Whether she's home, in the office, at international conferences or wading through the dust and rubble at a construction site of a slum rehabilitation project or an old fort, Brinda Somaya is always in an impeccably starched sari—crisp, cotton, classic. Despite her heart surgeon husband Anand, IT professional son Vikram and architect-in-the-making daughter Nandini wanting her to 'smarten up', there's no variation in her personal style. When it comes to work, though, the 57 year-old hates to be pigeon holed. "I am not building for myself," she says. "Each construction is different. Each has to be a natural part of its environment."

In an era where grandiloquent structures pierce city skylines, Somaya's work stands out by its silence. The terracotta pavement outside St Thomas Cathedral in South Mumbai, an old people's home in Karnataka, a school for spastic children, a remodelled mill in central Mumbai and corporate and residential buildings across the country are just some projects in a three-decade career that took a turn when Somaya volunteered to transform an eight-acre refuse dump in

Colaba into a vibrant public space in the 1980s. It eventually led her to establish a not-for-profit wing in her firm, Somaya and Kalappa (named after Somaya and her sister Ranjini Kalappa, also an architect), which focuses on heritage and conservation of cities.

Today, the 57 year-old is working with a battery of artists, historians, conservationists and tile-makers to transform the dilapidated Rajabai Clock Tower in Mumbai University, in South Mumbai into a place of inspiration. As a child, in the 1960s, she and Ranjini would drive past this 260-ft-high Gothic building on their way to Cathedral School and back home to Cuffe Parade in South Mumbai with their father, an engineer. "It was an architectural tour and we were



"We have about 10,000 monuments that need restoration. Conservation is every architect's responsibility"

enthused by the design." Somaya calls the Rajabai makeover a "reverential restoration project". It will include sprucing up its Porbunder stone exterior, renovating the University Library, upgrading service lines, strengthening the structure, and repairing damaged parts. "Shared spaces inspire a sense of belonging and ownership in cosmopolitan societies, and from that stems the will to preserve and protect your city," she says.

While Somaya sticks to traditional idioms like courtyards, corridors, *jaali* (grill work), low

windowsills, high ceilings, pergolas and cavity walls for exteriors, inside she quietly erodes old barriers, building contemporary plots. Like her office in South Mumbai's Fort area. Its crumbling exteriors and dilapidated staircase are in stark contrast to the working area—a utilitarian hall punctuated with shoulder-high partitions. The only fully partitioned room is Somaya's, a soundproof glass cabin. She says transparency is important to her.

So is hard work. Tucked in one corner of her side table, next to three bright candy jars, is a framed letter of appreciation from her daughter Nandini, written when she was six. "I love my mummy because she is kind, loving, lovely, clever. She works hard and fights for her work."

It brings back memories of years when Somaya found herself "sandwiched" between children, spouse, parents and a demanding, male-dominated career. Soon after establishing Somaya and Kalappa, Ranjini relocated to Holland, leaving Somaya to work on her own. It was a bold decision to continue as there were few women architects in India in the 1970s and 1980s.

At the same time, she also dedicated herself to conserving architecture and building structures conducive to



environment. "People have now started realising that conservation is not restricted to forts and palaces and that cities are equally important," she says. "In fact, they are much harder to conserve as you have to keep intact what's

To further that conviction, in 2000, Somaya established Hecar Foundation to celebrate Mumbai's historic tradition. An acronym for Heritage Education Conservation Architecture Restoration, it seeks to educate

conference of South Asian women architects in Mumbai in 2000. Called 'Women in Architecture', it was followed by a book that illustrated the beliefs of architects who participated.



## Somaya scours antique shops to find old drawings and postcards, anything that may yield a cue from the past

around. As for the monuments, there are about 10,000 that need restoration." Somaya believes conservation is every architect's responsibility—she made it hers after her activist mother Gunavati Chinappa told her that if she couldn't find time to contribute to society, she must do it within her profession.

people about heritage and urban issues. Concurrently, Somaya also realised women architects in India had no contact with each other, or their counterparts in South Asia. As architectural firms headed by women were practically non-existent then, she decided to document their impact. Hecar organised a

Somaya's role in recognising their work won her appreciation and attention. "There is more to the evolution of contemporary Indian architecture than the work of (Charles) Correa, (Balkrishna) Doshi, Laurie Baker, Uttam Jain and Raj Rewal," wrote Professor P G Raman of the University of Edinburgh in an article in *Space & Society*, an Italian architectural journal, in 2000. "Brinda is one of the many young Indian architects who are quietly getting on with the task at hand. For her, everything deserves serious architectural attention. Whether it is private houses, a garden for

Courtesy: BRINDA SOMAYA



The restoration of Cathedral and John Connon School in Mumbai involved leaving the traditional exterior intact while the inside was completely gutted, paving the way for renovation and adding a fourth floor over the footprint of the building. Somaya confesses the project gave her "nightmares"





slum dwellers, vendors' stalls for a temple complex or the conservation, restructuring and extension of a colonial school, she seems to be bringing a sort of native intelligence to all of them."

Somaya attributes it to the importance she gives to the relation between then (past), now and then (future). It takes her to antique shops and collectors in search of old drawings and postcards, anything that might yield an ancient architectural blueprint that can be reinterpreted in a contemporary context. Right now, she's working on an IT campus—her first—for TCS in suburban Andheri. Spread over 1 million sq ft, it's her largest project ever. "Architects get bigger projects only after 50," she says. "My ideas have changed with time and so has the quality and availability of material."

What remains unchanged, though, are her sensibilities—at the campus, what will look like a cluster of old buildings from the outside has video cubes inside.

Personally, Somaya has a dodge-it-if-you-can approach to technology. It took her a while to get hooked to her Blackberry (the yuppie power symbol that is a combination of phone and personal digital assistant). Though she still doesn't design on computer, she now uses software that breaks her complex architectural ideas into three to four-dimensional figures for better understanding of clients. "Even today when I come across new technology, my first reaction is that I don't need it. But when I use it I realise its worth."

According to Somaya, she opts for change only when she truly



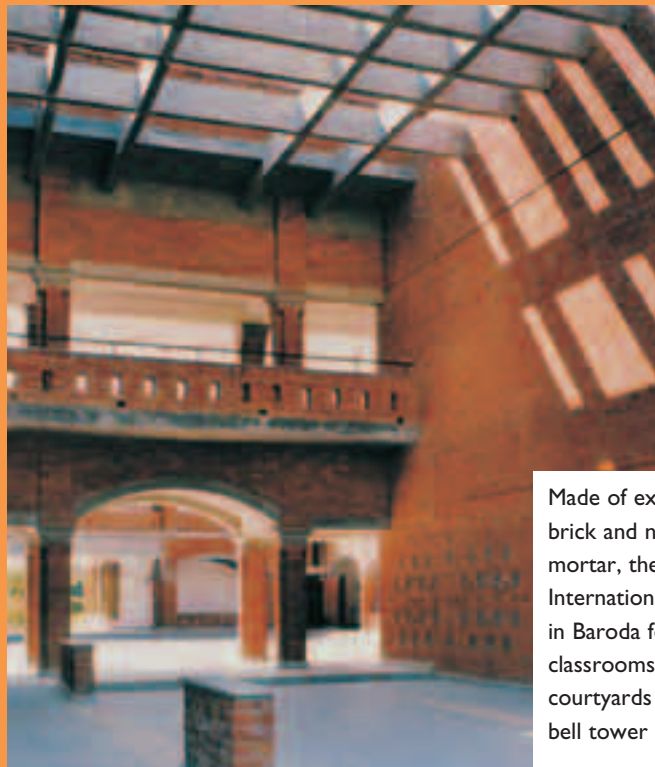
Trailblazer: Somaya in her student days

believes in it. For the renovation of Mumbai's Cathedral and John Connon School in 1999, Somaya was adamant that its traditional exterior should not change. The team gutted the inside completely with just stonewalls supporting the structure.

"I used to get nightmares," she confesses. The two-year project involved restoration and adding a fourth floor over the footprint of the building.



Believing streets and pavements are essential for a city to survive, when Somaya restored St Thomas Cathedral, she also redid the pavement outside



Made of exposed brick and natural mortar, the Nalanda International School in Baroda features classrooms around courtyards and a bell tower



With husband Codanda Anand  
Somaya, a cardiac surgeon

Another school she designed is the 25-acre Baroda-based Nalanda International School. Made of exposed brick and natural mortar, classrooms are designed around courtyards, a bell tower, and verandas. In October 2006, she won the Leading European Architects Forum Award for it—Hecar is doing a book on the project.

Thomas' Cathedral, she also redid the pavement outside. "Two things essential for any city to survive are its streets and pavements," she says. So, whenever she does a building, she requests the owner to take care of the pavement in front.

For now, the state of Indian cities upsets her. So much so that Somaya can't bear to look outside as her driver Dasrath tackles rush-hour traffic to reach construction sites in suburban Mumbai. She prefers to do *pranayama* (an offshoot of her weekly sessions at Chinmaya Mission) in the backseat of her Toyota Corolla.

Why are European streets and plazas so wonderful?" she asks passionately. "Because the people are aware and strong. But Bombay has one boulevard after another without any sense of connection. We need more doers, fewer advisors and a sense of collaborative ownership." A member of Mumbai's Initiative

age home she built in Kodagu, Karnataka. And though retirement resorts are springing up across India, she isn't designing one. "You can't design it like a five-star hotel, with rooms along a corridor," she says. "There should be common spaces where you can come out and meet other people, but still have your privacy." Moreover, she's not sure many developers are willing to embrace her definition of the relationship between architecture and the environment. It's not about her favourite design devices—asymmetrical surfaces, skylights or even a courtyard—but about using space sensibly.

Somaya's home too, on Peddar Road in South Mumbai, doesn't have any of her favourite elements. Yet there's sensible use of space here. While the study area houses Anand's theatre system, the corridor that runs through the house like its spine is full of Coorgi brassware Somaya has inherited from her mother. There's a place for Anand's newspapers and his wife's *Bhagavad Gita*. The only dramatic element is the horizontal window with a sweeping view of the sea, letting the outside in.

The bedroom has a poignant canvas depicting victims of famine in Bangladesh by late artist B Prabha. This is Somaya's space, where she finds herself again and again. "My friends ask me how I can bear to keep this painting in my bedroom. I tell them it keeps my feet on the ground." As an extension to this philosophy, Somaya supports the idea of slums coexisting with skyscrapers in metropolitan India, "so the rich and poor don't forget each other".

"We need aware citizens, more doers, fewer advisors and a sense of collaborative ownership"

"These aren't the most paying jobs," architect Hafeez Contractor, known for his larger-than-life structures, tells *Harmony*. "Hence to devote as much time and energy on them takes a lot of guts. Unfortunately, I don't have such determination."

Somaya's stick-to-itiveness extends to every detail. For instance, when she restored St

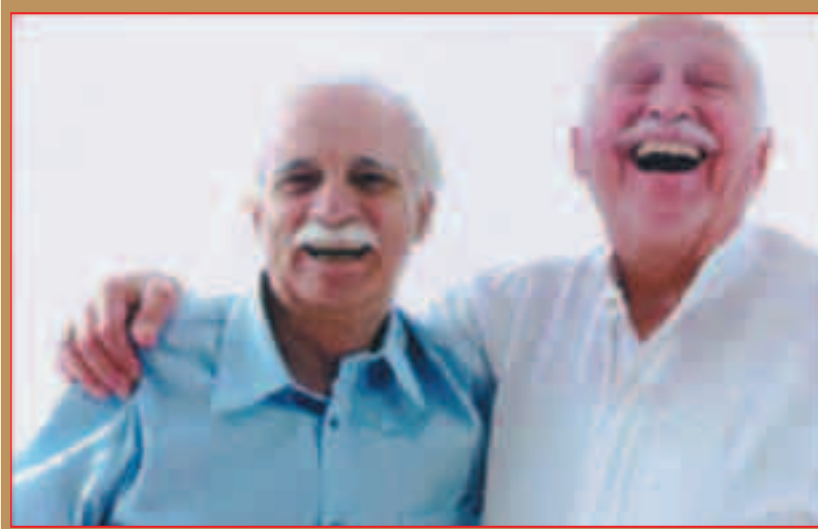
for the Protection and Improvement of Streets and Public Spaces, she is also working with Brihanmumbai Municipal Corporation to bring out a document on street furniture and protection of open spaces.

Somaya's projects are not self-indulgent but examples of how the future can be embraced without erasing the past. Like the old

# NATIONAL INSURANCE

*Presents*

## VARISTHA MEDICLAIM FOR SENIOR CITIZENS



A new policy designed for Senior Citizens residing in India.

### Policy Highlights

- This policy has been designed to cater to the needs of the Senior Citizens of our country.
- The policy has **two sections**. Section I covers Hospitalisation & Domiciliary Hospitalisation Expenses & Section II covers expenses for treatment of critical illnesses. Critical illness Cover is Optional.
- **Sum Insured** (S.I.) is fixed. S. I. Under Section I, is Rs. 1,00,000 and under Section II is Rs. 2,00,000.
- **Age Group**: Fresh entrants: 60 to 80 years, can be renewed up to 90 years.
- **Pre-existing diseases** except malignant diseases will be covered under Section I after one claim free year.
- **Pre-existing Diabetes & Hypertension** (excluding any ailment already manifested due to Diabetes & Hypertension) can be covered from the inception of the policy on payment of additional premium.
- **Cumulative Bonus** @ 5% of S. I. for each claim free year up to a maximum of 50% of S. I. or 5% Discount in renewal premium will be allowed in respect of each claim free year.
- **Cost of Health Check Up** @ 2% of average S. I. At the end of block of 3 underwriting years.
- **Co-payment** – 10@ (compulsory). Insured may opt for 20% co-payment in which case 10% additional discount in premium will be allowed.
- Under Section I, **Ambulance Charges** up to a maximum of Rs. 1000 in a policy year will be reimbursed.
- Under Section I, Hospitalization expenses of **person donating an organ** during the course of organ transplantation will also be payable.
- **Cashless Access service** available through TPA

*For details, please contact your nearest NIC Office*



 **नेशनल इश्योरेंस कंपनी लिमिटेड**  
**NATIONAL INSURANCE COMPANY LIMITED**



# Braveh

In February, silvers took the Rural  
Ludhiana, by storm Photographs by

For centuries, Punjab has generated stories of bravery, spirit, and self-reliance—and more recently, entrepreneurship. One spirited story comes from a dusty stadium in pastoral Kila Rajpur, 40 km down the road from Ludhiana. Every year for the past 73 years, in the first week of February, Kila Rajpur turns heroism into pastime. What began in 1933 as a recreational meeting where nearby farmers would meet to exhibit their stamina and skills has turned into India's first and only organised Rural Olympics. Started by Inder Singh Grewal, a philanthropist, as a way to preserve 'Punjabi-ness', the stadium has been suitably renamed Grewal Sports Stadium. The event, with over 4,000 participants and a million-odd

## LONE RANGER

Regular participant **Maghar Singh**, 70, gave a spectacular performance at the games. The 7-ft-tall *Nihang* (warrior Sikh) kept his balance while riding two horses at once. Maghar has never stayed in one place for more than six months. Living at *gurudwara* or camping out in tents, he has spent all his bachelor life practising riding and traditional martial arts of Punjab.

# earths

Olympics of Punjab, held near

Ranjit Singh; Text by Jeetendra Preeth

(including foreign tourists) as spectators, even has a website—[www.ruralolympics.net](http://www.ruralolympics.net). Each year there's a new addition. This year, it was thrown open to women. In 2005, the games allowed teenagers to participate in selected safe games. But what stands out year after year is the mettle shown by silvers, who have participated in the event since 1933, taking part in unusual "non-Olympic" pursuits and performing larger-than-life stunts. Over the years, modernity has marked its presence but not to the extent of dislodging the traditional. In fact, it is the curious mix of the two that has become the highlight of the festival, giving it an edge over other sports meets. Turn the pages for images and accompanying stories of valour, resilience and, of course, Punjabi-ness.

## BALANCE OF POWER

**Tarsemlal**, a veteran acrobat from Hoshiara village, doesn't remember when he first came to the Rural Olympics. From a family of *bazigar* (acrobats), the 70 year-old has devoted his life to his vocation. This year, he teamed up with **Roor Singh**, 60, of Sherian village for a balancing act. The younger Roor lifted Tarsemlal on his shoulders and walked—effortlessly.







## ROUGH RIDER

Apparently, every participant spends from his own pocket to train through the year for the games. A resident of Kila Rajpur, **Paramjit Singh**, 47, is a hired jockey—he's been racing other people's ox carts since he was 17—and is reluctant to disclose his fee. Old-timers, however, say it could be anywhere between Rs 5,000 and Rs 10,000 per competition, besides his share in prize money. For Paramjit, though, the real incentives are *shaan* (pride), *izzat* (prestige) and *shauk* (hobby).





## MAN OF MUSCLE

For **Ajit Singh**, leadership means nothing without muscles. The 72 year-old has been lifting weights since he was 25. He specialises in lifting *mugdar* (a log weighing about 40 kg), a traditional sport of rural Punjab, and rotating it around his head and shoulders like Bhima, one of the Pandavas. As Singh did a Bhima at Grewal Sports Stadium, the peacock tattoo on his left thigh shone in the sunlight and thousands cheered. It's this applause that brings him back year after year.







### THEIR SILVER RUN

The Sprint for Silvers is the big race of the three-day event. "Everyone roots for his village's *buzurg* (elder) to win, hence the crowd and cheerfulness," say a group of women, telling us that none of the 83 villages from several districts around Kila Rajpur have a wedding during these three days as "no one wants to miss coming here". As for the sprint, with three silver Sikhs touching the finishing line together, there was no single winner.





## BITE THIS!

**Gurnam Singh** of Daad village lifts a bicycle with his teeth with an ease that defies imagination. At 73, his teeth are all intact—he grins to show them off—though he has never used toothpaste. Yellowed with age, he says they are strong enough to crack the hardest walnut. What makes them so strong? He discloses with a twinkle in his eye: Chewing on a *neem* twig every morning and setting them on the focus of his life, lifting bicycles.

## SHOT IN THE LIGHT

**Kesar Singh Punia** from Paddi Sura in Hoshiarpur now lives in Toronto, Canada. At the games, he won the shot put with a throw of 8.5 m, a little less than his record at the games in 2005. That was a great year for him—he even won the 100 m sprint! Participating since 1990, Punia claims to have won 390 medals at various games but keeps coming back here, saying “the call of the Rural Olympics is irresistible”.



# Tempered treats

**Dr Pushpesh Pant** adds flavour—mellow enough for silvers—to the colour of Holi

**M**ention Holi and you think colour and water. But there's more to the festival than *gulal*, sprinklers and water balloons —frolic, flirtatious song-and-dance routines and, of course, food. Like *gujiya*, delicious pastry-like crescents filled with *mawa*, dried fruits and nuts, ideally accompanied by a

plate of soft sweet peas with just a hint of tangy tempering; all washed down with a large glass of refreshing *thandai*. These were the traditional treats prepared at home for revellers who would not budge till the food was served. Our recipes have been tempered and are suitably mellow to suit changing times, but the fun remains. Happy Holi!

## CHUNKI MATAR

**Preparation time:** 15 minutes

**Cooking time:** 10 minutes

**Serves:** 4-5

### INGREDIENTS

- Fresh green peas: 250 gm; shelled
- Cumin seeds: 1/2 tsp
- Lemon juice: 1 tsp
- Green chillies: 2; deseeded and chopped
- Oil: 1 tbsp
- A small pinch of low sodium salt
- A sprig of fresh green coriander

### METHOD

Heat oil in a frying pan and put in the cumin seeds. When they begin to crackle, lower the flame and add the peas. Stir in the lemon juice and salt and cook on very low heat for about five minutes. Sprinkle very little water, if required, to keep the peas moist.

Don't cover. Garnish with chillies and fresh coriander.





## GUJIYA

**Preparation time:** 40 minutes

**Cooking time:** 30 minutes

**Serves:** 4-5

### INGREDIENTS

- Flour: 200 gm
- *Khoya* (solidified milk cream): 100 gm
- *Suji* (semolina): 50 gm
- Grated coconut: 50 gm
- Raisins: 25 gm
- *Chironji* (cudpahunut) seeds: 10 gm
- *Ghee* (clarified butter): 2 tbsp
- Sugar-free sweetener: according to taste
- Refined oil to deep fry
- A pinch of salt

### METHOD

Sift the flour with salt and make a mound on a flat surface. Create a crater-like hollow in the centre and slowly pour enough water to obtain hard dough, like the dough for *puri*. Knead well incorporating the *ghee*. When the dough is ready, keep aside for about 15 minutes. Place a *kadhai* on the flame and briskly stir-fry the *suji* till it releases its aroma. Add the *khoya* along with the sugar-free sweetener and continue frying till it is well blended. Stir in the grated coconut, add raisins and dry roasted *chironji* seeds. Divide this filling into equal portions. Now roll out the prepared dough into

discs of about 4-inch diameter. Place a portion of the filling in the lower half of each disc and fold over the top to form neat crescents; then crimp the edges delicately. Heat oil to boiling point in a deep pan. Lower the flame and deep fry crescents in batches on low heat till they are pale golden in colour. Remove with a slotted spoon and dry on kitchen towels. ■



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

# Control your pain

**Dr Kailash Kothari** on drugs and therapies for pain management

If you're told you suffer from a "complex, subjective, and unpleasant sensation derived from sensory stimuli and modified by memory, expectations, and emotions", don't break into a sweat. Your doctor is just trying to explain something we have all experienced: pain. It affects everyone—but silvers experience it more often.

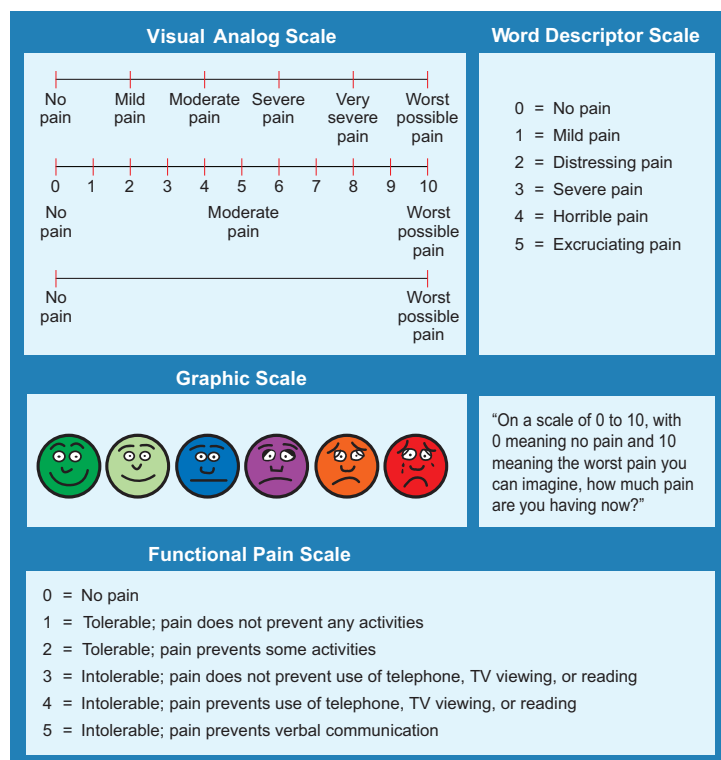
## SILVERS IN PAIN

Pain is the fifth vital sign according to the WHO along with pulse, blood pressure, respiration and temperature, so doctors should always ask about pain as many elderly patients take pain for granted and do not mention it unless asked. Also, many seniors do not complain of pain because they think it is a sign of weakness or old age.

Chronic pain can lead to isolation, depression, and decreased activity. Many ageing patients have multiple medical problems making it difficult to determine the source of pain. It is vital to undergo a thorough physical examination and reassess the patient for health-related changes with each visit. The doctor should not only evaluate the area of reported pain but also examine other systems that contribute to or exacerbate the condition.

Ageing is naturally followed by physiological changes like decrease in metabolic rate, liver efficiency, immune response, and body mass and water volume. Also weakening of gastric glands might adversely affect drug sensitivity and interfere with adequate pain control. These changes do not make a senior less sensitive to pain. But there may be some loss in nerve cells or their dendrite (processes that conduct impulses toward the body of a nerve cell) connections.

In the elderly, the most common regions of pain are the spine and joints. Musculo-skeletal disorders and ageing intervertebral (situated between vertebrae) discs can cause severe pain, too. Cancer is another significant cause of pain among elderly.





## TYPES OF PAIN

**Acute pain** begins suddenly, often in response to an obvious cause (trauma, surgery). When pain is severe, autonomic signs (tachycardia or increase in heart rate, pallor, diaphoresis or profuse perspiration, mild hypertension) are common.

**Chronic pain** is characterised by a distant, often vague onset. The cause is often a chronic disorder (neck and back pain, diabetic neuropathy, osteoarthritis, osteoporosis) but may be unapparent. Sometimes the cause is clear, but the pain lasts longer than expected time for healing. Autonomic signs are usually absent. Chronic pain in elderly patients may gradually lead to lassitude, insomnia, other sleep disturbances, decreased appetite, loss of taste for food, weight loss, decreased libido, constipation, and at times even depression as patients may become preoccupied with physical symptoms, become inactive, and withdraw socially.

**Neuropathic pain** (pertaining to the nerves) often manifests as dysesthesias (spontaneous or evoked burning pain), often with superimposed piercing pain or pain from a stimulus that normally should not cause pain. Hyperpathia or deep aching pain may also occur. Neuropathic pain tends to follow the distribution of a neural pathway.

## ASSESSING PAIN

The most commonly used method used to assess pain is the 'visual analogue scale (VAS)'. This scale is numbered from 0-10 (*see picture on page 32*).

Alzheimer's disease, dementia, stroke, diabetes and cardiovascular disease are a few common health problems that may contribute to the cognitive impairment of elderly. The resultant memory loss and confusion make accurate pain assessment a challenge. Elderly patients suffering from delirium or aphasia (impairment of the power to use or comprehend words) cannot articulate their pain and fail to seek proper treatment. However, most patients with cognitive impairment (related to conscious intellectual activities) are still able to respond correctly to a 10-point pain scale.

## SEEKING TREATMENT

Discuss your treatment in detail with your doctor along with goals, expectations, benefits and risks. You must explore all options of pain management—drug and non-drug treatment, especially

interventional pain block procedures that control pain effectively. You can be treated at home or a pain clinic; these are medical centres equipped with the latest equipment using specialised services like neurology, psychology, physical therapy, orthopaedics anaesthesiology and neurosurgery for pain management. There are a few pain clinics in India now—in Kerala and metros like Mumbai, Pune and New Delhi. If you have access to one or even a hospital that has a department on pain management, consult your doctor, pain practitioner and family before deciding where you want to stay.

## PAINKILLERS

**Analgesics or painkillers** include a diverse group of drugs, such as Paracetamol (acetaminophen), non-steroidal anti-inflammatory (NSAID) drugs like aspirin, ibuprofen and naproxen sodium, narcotic drugs such as morphine, and synthetic drugs with narcotic properties. To tackle mild to moderate pain, you can buy a few of these without a prescription. Known as **over-the-counter** (OTC) drugs, these include acetaminophen and NSAID drugs.

**WIDEX**  
100% Digital Hearing Aids  
50th Anniversary  
**Special Offer\***  
on  
**Vita** and **Diva**

- Excellent performance in noise
- No whistling in almost all situations without sacrificing audibility
- Excellent Sound Quality in most situations
- Excellent listening comfort in noise
- Excellent for telephone use
- Exceptional performance in noise
- No whistling in almost all situations without sacrificing audibility
- Exceptional Sound Quality, almost anywhere
- Exceptional listening comfort in noise
- Exceptional for telephone use

**0% Instalment Scheme**  
via Creditbank & ICICI Credit Cards

**Extended Warranty\***  
Available for additional 3 years

**Credit Cards Accepted**  
Visa & MasterCard only

**24-month**  
Worldwide Warranty

**Senco Hearing Centre**

Shop No. 4, Sakinaka, N.S. Palkar Marg, Mumbai Ph: 222 23677/98, 23677979  
Shop No. 2, Deshbandhu, Chh. Nagar, Lower, Mumbai Ph: 222 24401/54, 2440547, 24405791  
Postbox No. 119 C, Laxmi Nagar, Connaught Place, New Delhi Ph: 2611 1111, 2611 1112  
Shop No. 21, 8th Floor, B.S. Prasad Garden, Near to NRI Colony, Mahanagar, Pune Ph: 222 254206/2, 2542064

**Acetaminophen:** for chronic mild to moderate muscle or joint pain not due to inflammation, acetaminophen is usually preferred to NSAIDs as it has fewer side effects such as stomach irritation. But it is better to take regular doses of acetaminophen throughout the day for effective pain control than taking sporadic doses after the pain has started.

**NSAID:** Drugs like aspirin, ibuprofen and naproxen sodium are effective when inflammation contributes significantly to pain. An advantage of NSAIDs over opioids is their relative lack of sedative and respiratory depressant effects. But medical experts recommend that people above 50 should avoid using them in high doses or for long periods as NSAIDs, in varying degrees, can harm the lining of the stomach, which tends to be more fragile with age and can lead to ulcers and gastrointestinal bleeding without the patient knowing it.

## OTHER DRUGS

**Opioids** are the most potent analgesics. They act by blocking receptors in the central nervous system and can relieve all types of pain. In the elderly, opioids possibly have a greater analgesic effect than in younger patients. But they must be prescribed in measured doses instead of being given infrequently, allowing breakthrough pain. Some of the common opioids available in India are morphine, fentanyl, codein, tramadol, buprenorphine pentazocine and butorphanol. But medical research over the years shows that addiction is less common among elderly than among younger patients. So go with your doctor if he wants to prescribe opiate treatment after you have discussed the duration and side effects like drowsiness, depression, constipation, nausea in some cases.

Adjuvant analgesic drugs like antidepressants, anticonvulsants and muscle relaxants are not actually analgesics but very helpful in pain conditions. Adjuvant analgesics provide relief in about 50 to 70 per cent of patients with neuropathic pain; however, relief is usually only partial, so another analgesic or non-drug treatment is required.

## NON-DRUG TREATMENT

Sometimes you can relieve pain without medication or use physical therapy techniques like exercise and heat and cold therapies along with anti-pain drugs. Endurance and muscle-strengthening exercises, stretching, range-of-motion exercises and massages



## PRINCIPLES OF PAIN

- Recording pain as it occurs in a pain diary increases the accuracy of reporting.
- Pain that predictably worsens with time can be effectively managed by modifying drug dose and drug timing to provide relief.
- Psychiatric and social histories help in the evaluation of chronic pain.
- Physical examination should include detailed examination of area of pain with other systems.
- For some patients with a complex history of pain, brief hospitalisation may be required to establish a diagnosis, formulate a plan of care and pain control.

can keep pain at bay. Physical activity can help relieve headache, prevent low back pain and increase the motion of arthritic joints provided you consult a good trainer and don't overdo it.

Cold therapy (packs, ice massage, vapo-coolant spray) is useful for sprains, redness and swelling. Heat therapy pads, compresses, whirlpool) should be judiciously used for muscle strains and mild

aches and to increase circulation and flexibility. But never apply heat to your feet if you have diabetes or circulation problems. All this can be done at home (with tips from a health therapist) and are safe.

## INTERVENTIONAL PAIN MANAGEMENT

This can be done through specific medical measures. These include:

- **Diagnostic injections:** These can accurately localise the origin of pain, especially in back, neck, neuropathic and cancer pain.
- **Radio frequency (RF) ablation of nerves:** Heating the nerve with specialised equipment under radiological guidance gives long-term pain relief to many patients. This interrupts pain impulses travelling from peripheral tissues reaching the central nervous system. Pain originating in specific peripheral nerves can be treated with pulsed RF therapy or cryotherapy.
- **Spinal cord stimulator:** This is effective for patients where all therapies has failed as in cases of chronic regional pain syndrome, failed back or

neck surgery syndrome (FBSS), sciatica, pain owing to peripheral vascular disease. Spinal cord stimulation involves the placement of an electrical system to block perception of pain. Much of this method has evolved from cardiac pacemaker technology.

Many cases of pain may require surgery of various magnitude to help patients reduce their pain.

## ALTERNATIVE THERAPIES

Acupuncture, homeopathy, spiritual healing, vitamins, medicinal herbs and other natural remedies are used by many to control pain—with or without their physician's recommendation. Be warned, though: many alternative herbal or so-called natural products are not regulated as strictly as drugs and may cause toxicity.

Eventually, for effective treatment, you need to face up to your pain. It's not there just because you are getting old; it's your body's way of telling you that there may be something wrong. ■

*Dr Kailash Kothari, MD, is anaesthesiologist and interventional pain physician, Wockhardt Hospital, Mulund, Mumbai*



# PAIN MANAGEMENT

Healthy aging with joint protection devices and corrective footwear

## McDavid™ USA

While aging, the joints and spine undergo tremendous pressure, causing pain and aches during daily physical activities. This makes the body joints and spine vulnerable to instability, injuries, early degeneration and arthritic changes. ORTHOFIT offers a wide range of products covering primary, advanced and ultimate protection- to prevent injuries and degeneration of joints.

**Protection Level 1:**  
**SUPPORT**

**Protection Level 2:**  
**SUPPORT & STABILITY**

**Protection Level 3:**  
**SUPPORT, STABILITY & STRENGTH**



KNEE  
SUPPORT



ANKLE  
SUPPORT



WRIST  
SUPPORT



ELBOW  
SUPPORT



BACK  
SUPPORT



THERMAL  
PRODUCTS

## ORTHAHEEL® Australia

Unique, patented Orthotic range of footwear and insoles designed by Australian podiatrist in such a way that while walking on hard surfaces, they re-align your feet to their natural position and improve your body posture, providing walking comfort and natural relief from heel pain, knee pain, back pain as well as from tired, aching legs.



CLASSIC WAVE SPORT ADJUST TREK



SPORT SHOCK ABSORBER  
REGULAR HEEL PAIN RELIEVER SLIM FIT (for high heels)



Tel: (022) 23673013 / 23671674 Email: doctor@orthofit.biz Website: www.orthofit.biz



# Living another day

Vijay Singh recovered from a critical kidney transplant to counsel patients with diabetes and kidney ailments, writes **Teena Baruah**



SANJAY ARORA

Singh's kidney transplant has changed his life dramatically

It's close to 8 pm. In a second-floor apartment in Mayur Vihar, New Delhi, Vijay Singh's family—sons Rahul and Rohit and wife Kanchan—is settling down to watch popular quiz show *Kaun Banega Crorepati* on television. Except Singh himself, who remains glued to his computer, trawling the net for satellite photographs on Google Earth, a recent hobby that keeps him engaged. At 8, the alarm on his mobile beeps loudly and the 57 year-old assistant general manager (vigilance) of State Bank of India switches off his PC—it's time for his medication. "I'd rather take my pills on time, live another day

and discover the unknown tomorrow," says Singh. After undergoing a critical kidney transplant surgery two years ago, his priorities are well in place.

Singh's life changed dramatically on 15 April 2005, after a visit to Dr D S Rana, chief nephrologist (kidney specialist) of Sir Ganga Ram Hospital. Rana had run several tests on him after noticing Singh had high blood pressure and blood sugar. "He would not speak to me for sometime after he had read my reports," recalls Singh, "He kept discussing my family and work and sounded more like a chatty game show host than a doctor announcing

his diagnosis!" But eventually the doctor got down to the point, telling Singh his kidneys had failed—he required dialysis immediately and needed to hunt for a kidney donor.

Well before the diagnosis, Singh, who was suffering from bouts of nausea throughout the day and had a swollen face, knew something was wrong. But nothing had prepared him for this crisis. But he knew he had to get through it for the sake of Rahul, 25, and Rohit, 23, who were B Tech students then, and 52 year-old Kanchan. By May 2005, he began to attend bi-weekly dialysis sessions, which would continue for the next six months. Singh would work at the bank till 2 pm and then go with his wife to the hospital, eating lunch in the car along the way. There he would undergo 'artificial blood cleaning', which involves lying on a bed for three hours with two large needles piercing his wrists: one drawing blood from his body, cleaning it of protein, minerals and waste fluids, and the other releasing the purified blood back into the bloodstream. "It was depressing and traumatic," he remembers. Adding to the trauma of impending surgery were extreme fatigue, weak knees, fluctuating blood pressure and a weekly medical expense of Rs 5,000.

Fortunately, Singh's office took care of his medical bills.

One day in the hospital when Singh was waiting his turn to undergo dialysis, he began to talk to others in the queue and discovered that most of them developed kidney ailments owing to wrong medication or delay in diagnosis. "Soon we were like an unofficial support group," he says. "I found myself confiding in them about my weakest moments, like the days when I could not even get up to board a bus from the stop as my legs would give in." Along with his swollen legs, he began to lose weight, dropping from 82 kg to 60 kg during his six months of dialysis. What helped Singh get through that phase was support from his colleagues. For instance, his senior colleague B K Datta reduced his work hours, telling him to do what he could without exerting himself.

In November 2005, Singh found a donor. His cousin Suryodhan Singh, 35, volunteered to donate his kidney in spite of family opposition—fortunately, their blood and tissue cells matched. The legal procedures took a month. Both were interviewed separately by the hospital and had to submit affidavits to prove they were related. Finally, it was time for the operation. After a long, critical transplant surgery, Singh woke up to hear his wife asking him, "Are you okay?"

The first two years after the transplant were difficult. Although his office reimbursed the entire expenditure of around Rs 6 lakh, Singh needed plenty of pills to keep him going. Apart from insulin injections, he had to

take medicines to control blood pressure and cholesterol along with calcium and vitamin pills. There was also a chance of his body rejecting the new kidney. So his body's natural immunity had to be lowered with the help of medicines. "A person who has had a transplant is a true survivor," says Dr A K Jhingan, an endocrinologist who diagnosed him before referring his case to Dr Rana. "He is as delicate as an AIDS patient. He cannot go to crowded places, needs to wear a mask outdoors, and eat home-cooked meals."

So Singh started living a life with new realities, relying on caution and yoga, specifically *pranayama*, to sustain him. But the horrors of

**"I want people to know that it does get better"**

the dialysis room never left him, prompting him to join hands with Dr Jhingan to start a diabetic and kidney support group last year. "I want other people to know that it does get better," he explains. The 'Diabetes and Kidney Society' arranges free health camps in New Delhi every six months at Talkatora Gardens in October-November and the Indian Medical Association House on Indraprastha Marg in April. For his part, Singh volunteers to speak to patients with a high risk of diabetes or renal failure. "It offers them a place outside the doctor's chambers to gain information and hope," says Singh. "A place where they, too, can share their own concerns and fear." ■



## KIDNEY FAILURE

High blood pressure and diabetes are the most common causes of kidney failure. Acute kidney failure is the sudden loss of your kidneys' ability to perform their main function: eliminating excess fluid and waste material from your blood. When your kidneys lose their ability to filter, dangerous levels of fluid and waste accumulate. Loss of kidney function may also develop gradually with few symptoms in the early stages. This is known as chronic kidney failure.

**Symptoms** of acute kidney failure include decreased urine output, fluid retention causing swelling in legs, ankles or feet, drowsiness, shortness of breath, fatigue, seizures or coma in severe cases, and chest pain related to pericarditis, an inflammation of the sac-like membrane that envelops the heart.

According to **Human Organs Transplant Act, 1995**, kidney donations can come from living relatives or unrelated donors but the process requires sanction by 'medico-legal' authorities. In either case, it is illegal to pay for the organ—the donation must be made voluntarily and freely. The recipient's family may bear only the medical expenses of the donor and any loss of pay owing to absence from work.

*For more details, see Resources on page 81*



# Natural facial

Yogic exercises revitalise your skin, says **Shameem Akthar**

**C**leansing the skull, or *kapalarandhradhauti*, acts as a natural skin rejuvenator. It is also part of therapy for migraines, sinusitis, brain-

related ailments, vision problems, and respiratory and heart-related problems because cleansing the skull, which involves simple moves across the face using slight pressure, activates yogic *marmic* (vital pressure) points. Acupressure and acupuncture also utilise yoga's principle of *marmic* points.

The sinuses—those hollow spots in our skull we remember only when they get blocked—cleanse the breath and improve the presence of nitric oxide. This boosts respiratory capacity by 20 per cent,

directly affecting our heart rate and blood pressure, and explaining why the *kapalarandhradhauti* can enhance the efficiency of the circulatory system.

While doing this practice, pressure must be firm, but not painful. Hold for five seconds, or repeat fast a few times. Use the pads of the index and middle fingers, and also the thumb wherever required. The skin must not be stretched, but the finger or fingers lifted and planted. Stretching the skin will make it lose elasticity, the opposite of what we intend. It can be done anytime during the day, though most cleansing rituals are advised early mornings. For those with respiratory ailments, it is a good practice to do after a bath as the warming effect of this practice dislodges any water that may have inadvertently entered the ear or nose while bathing. ■

## Yogic moves

### Lion-roaring pose (*simhagarsasana*)

Sit down comfortably. Inhale and exhale twice. After the third inhalation, exhale with force, pushing out your tongue as far down towards the chin as possible while rolling your eyes upwards. Bend forwards slightly as if you were a lion, preparing for a taut pounce forwards. Hold for a few seconds. Release. Repeat thrice. This provides immediate relief in sinus-related problems. It also acts as an anti-ageing facial—it enhances blood flow to the face, tightens the skin, and causes a powerful, lifting effect on sagging skin.

### Skull-cleanser practice (*kapalarandhradhauti*)

**First step:** Sit comfortably. Extend index and middle fingers of both hands. Beginning at the spot where the eyebrows meet, start applying pressure with the pads of these. Move along either eyebrow. The direction of the movement must be towards the tip of each brow.

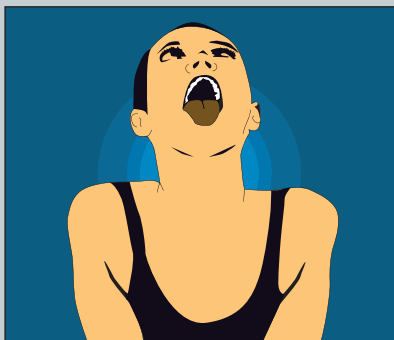


Illustration: MAMTA JADHAV

Continue moving along either eye socket, so your hand is now moving towards each eye. Do this three times.

**Second step:** Place each thumb inside your ear. Roll the thumb in a circular motion. This clears any water that may have seeped into the ears while bathing.

**Third step:** With thumbs still in ear holes, extend each index finger.

Place on the side of the skull, near each ear. Move firmly around the ear in a circular motion. Do this five times. This also offers relief in sinusitis and migraines.

**Fourth step:** Hold centre of your chin with your index finger and thumb. Apply pressure briefly. Do thrice. This also relieves constipation and activates a sluggish gut.

**Fifth step:** Extend index and middle fingers of each hand. Use with either of your thumbs to apply pressure along your jaw line. Start from the centre of your chin and move along the jaw, towards each ear. This firms the skin along this ageing-prone area.

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



# Indian Reinsurer

☐ Property ☐ Marine ☐ Aviation

## GIC Re

- ☑ Rated 'A - ' (Excellent) by A M Best
- ☑ Total Assets: \$ 6.14bn
- ☑ Net Worth: \$ 1.11bn
- ☑ Ranked 21<sup>st</sup> among Non-Life Reinsurers

Branch office : **Dubai**  
Representative offices :  
**London Moscow**



आपत्काले रक्षिव्यामि

GIC Re

भारतीय साधारण बीमा निगम

**General Insurance Corporation of India**

Head Office : " Suraksha", 170 J Tata Road,  
Churchgate, Mumbai - 400 020. INDIA.  
Tel.: 91-22-2286 7000 Fax : 91-22-2283 3209  
Email: [info@gicofindia.com](mailto:info@gicofindia.com)

[www.gicofindia.in](http://www.gicofindia.in)

## HEALTH BYTES



## SIGN UP

Fortis Group of Hospitals, a network of super-specialty hospital hubs, has launched Golden Age Club in Noida and Vasant Kunj in Delhi for people aged 58 and above. Annual membership costs Rs 500—just submit proof of age and two passport-size photographs to get your membership card. You can use this card to walk straight into your doctor's chamber without registration. The card also gets you 5 per cent discount on diagnostic packages and 10 per cent off on consultations, medical tests and room rent. In case of an emergency, there's a free ambulance service. Harpal Singh, chairman of Fortis Group, insists these perks are just the beginning, saying, "Soon we will send diagnostic facility to the doorsteps of patients and build a network of caregivers for hire."

## HIP HELP

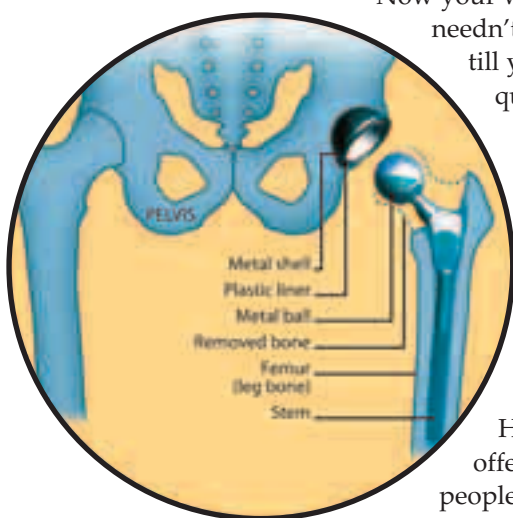
Now your worn-out hip needn't soldier on till you are 60 to qualify for a total replacement.

Three hospitals in the country—All India Institute of Medical Sciences, Fortis Group and Apollo

Hospital—now offer creaky-jointed people in their 40s and

50s a quick-fix. Called 'hip

resurfacing', the procedure involves lightly shaving the damaged thigh joint before fitting a metal ball snugly over it. This metal ball rolls in a metal cup reinforcing the socket. It doesn't wear out fast, and if patients need another replacement in 15 or 20 years, that's also possible as the thighbone remains largely intact. "This process spares the bone the same way chefs save up Swiss cheese," jokes Dr Mitchell Sheinkop, joint replacement director of the Neurologic and Orthopedic Institute of Chicago in *The New York Times* in late January this year. The cost of the procedure, which was first introduced in the US in February 2006, is steep at about Rs 1.2 lakh, but it can bring tremendous relief to people crippled by hip pain.



## RIGHT SIDE

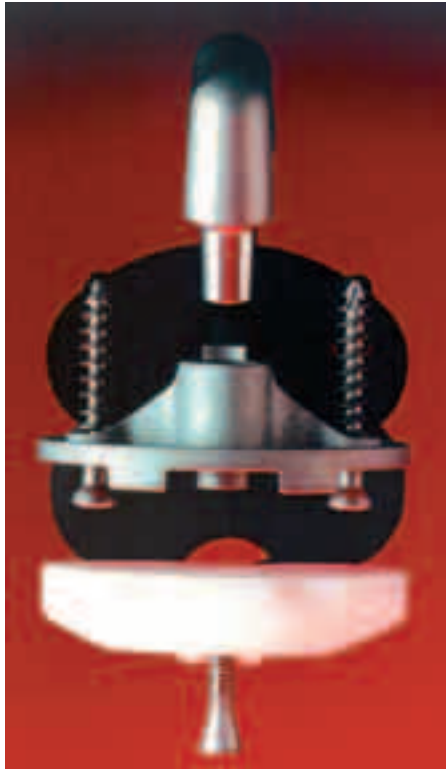
To find a cure for insomnia, a problem that plagues many silvers, researchers of the National Institute of Health in Maryland, USA, adopted an oblique approach. They first studied 135,000 participants (of all ages) who had difficulty staying awake and found an overdose of a chemical called orexin in them.

The team, led by Francois Jenck of Swiss drug company Actelion Pharmaceuticals, then developed a drug to block orexin from reaching brain receptors and managed to induce sleep in insomniacs. Before humans, the process was tried out on rats and dogs. "It works even for people who cannot take sleeping pills," Jenck says in an Associated Press report. His team is currently working on the drug's correct dosage; Jenck's subsequent study will aim to develop a drug that improves quality of sleep.



## QUICK FIX KNEES

Less than a year after we introduced you to Dr Nilen Shah's mini-subvastus knee replacement ("Brand Kneew", *Harmony*, June 2006; or go to [www.harmonyindia.org](http://www.harmonyindia.org), 'Silver World', 'Body & Soul', 'Health Bytes'), here comes another miracle surgery. 'Autologous chondrocyte implantation', which replenishes lost cartilage, is now available at Rockland Hospital, New Delhi. Currently conducted in collaboration with physicians from the Catholic University Hospital, Seoul, South Korea, the procedure involves two operations, one to extract cartilage cells (chondrocytes) from the joint surface and a second to introduce cultured cells in the area. A 46 year-old



woman with osteoarthritis of the knee who underwent this surgery recently is expected to walk unaided in two to six weeks, depending on the damage. "At present, this technology is not available in India," says Dr P K Dave, head of department (orthopaedics) and chairman of the hospital's advisory board. "So, the patient's cells are flown to Korea, cultured and then flown back. It costs about Rs 3 lakh. It will be affordable once we develop the expertise in India." The procedure could change the fate of an estimated 12 crore Indians living with osteoarthritis, a condition mostly associated with old age and obesity.



## ELECTRIC WHEELCHAIR



Reliable drive motor and anti-tip-over safety feature



Easy to clean, foldable footrest and calf support



Unique Tropicalised Electronic Control Unit



Innovative single lever control for movement and braking

## ASEEM SETS YOU FREE !

- Indigenous Technology
- Easy to use
- Low operating cost
- Affordable Price
- Service Support
- Reliable Mobility
- Battery powered
- Adjustable comfort

**Aseem**  
Affordable Self-mobility

Made in India by **SCOPE**  
T&M Pvt Ltd

Mumbai: 093242 26251 Pune: 020 3254 9674 email: [bov.scope@gmail.com](mailto:bov.scope@gmail.com) web: [www.scopetnm.com](http://www.scopetnm.com)



## HEALTH BYTES

## FOREWARNING

The line between old and young is blurring. A study conducted by T S Syamala and M Sivakami of the Institute for Social and Economic Change in Bangalore has found that Indian women are now reaching menopause as early as 30 years of age. "It also puts them at risk of osteoporosis, heart diseases, diabetes, hypertension and breast cancer," says Syamala. "Hence healthcare facilities should be prepared for high demand for these specialised sectors." No, this has nothing to do with stresses of urban life, as women in rural areas are more prone to premature menopause than their urban counterparts. The reasons, Syamala tells *Harmony*, include child bearing at an early stage, illiteracy and socio-economic complications. Their report was tabled in Parliament during the last winter session.



## PLAY THE MEMORY GAME

Worried about dementia? It's time to train your brain. Keep your memory sharp with the following exercises. Do them with family, friends or a caregiver you're comfortable with. Try these once a week for about an hour at most.

- Tune in to old film songs and try to recall the name of the movie and its lead actors. You can use simple and easy-to-follow clues from your companion.
- Read out a small article from a newspaper or magazine. After about 10 to 15 minutes, try to recall the article and write down whatever you remember of it.



- Get a stack of animal cards and try to make pairs of male and female species: bull-cow, cock-hen, etc.
- Listen to news headlines and try to recall what you heard and what it meant. If possible, identify the person concerned with the news.
- Put small items in an opaque bag. Without looking, pick up an object, feel its texture and shape and try to guess what it is. List out its uses too.

—Susheela V,  
clinical psychologist,  
Memory Clinic, 18-A,  
Flowers Road, Kilpauk  
Chennai; Tel: 044-26412030



# A slow cup of tea

Do every task with awareness, says **Thich Nhat Hanh**

**T**he secret of meditation is to be conscious of each second of your existence and keep the sun of awareness

continually shining—in both the physical and psychological realms—on each thing that arises. While drinking a cup of tea, our mind must be fully present in the act of drinking the tea.

Drinking tea or coffee can be one of our daily pleasures if we partake of it fully. How much time do you set aside for one cup of tea? In coffee shops in New York or Tokyo, people come in, order their coffee, drink it quickly, pay, and rush out to do something else. Often there is loud music playing, and your ears hear the music, your eyes watch others gulping down their coffee, and your mind is thinking of what to do next. You can't really call this drinking coffee.

Have you ever participated in a tea ceremony? It may take two or three hours just being together and drinking one or two cups of tea. The time is not spent talking—only being together and drinking tea. Perhaps you think this is irresponsible because the participants are not worrying about the world, but people who spend their time this way know how to drink tea, know the pleasure of having tea with a friend.

Devoting two hours to a cup of tea is, I agree, a little extreme. There are many other things to do: gardening, laundry, washing dishes, binding books, writing. Perhaps these other tasks are less pleasant than drinking tea or walking in the hills, but if we do them in full awareness, we will find them quite agreeable. Even washing the dishes after a big meal can be a joy.

To my mind, the idea that doing dishes is unpleasant can occur only when you aren't doing them. Once you are standing in front of the sink with your sleeves rolled up and your hands in warm water, it really isn't so bad. I enjoy taking my time with each dish, being fully aware of the dish, the water, and each movement of my hands. I know that if I hurry, the time will be unpleasant, and not worth living. That would be a pity, for each minute, each second of life is a miracle. The dishes themselves and the fact that I am here washing them are miracles! Each bowl I wash, each poem I compose, each time I invite a bell to sound is a miracle, and each has exactly the same value. One day, while washing a bowl, I felt that my movements were as sacred and respectful as bathing a newborn Buddha. If he were to read this, that newborn Buddha would certainly be happy for me, and not at all insulted at being compared with a bowl.

Each thought, each action in the sunlight of awareness becomes sacred. In this light, no boundary exists between the sacred and the profane. I must

**Remember that  
each thought, each  
action in the sunlight  
of awareness  
becomes sacred**

confess it takes me a bit longer to do the dishes, but I live fully in every moment, and I am happy. Washing the dishes is at the same time a means and an end—that is, not only do we do the dishes in order to have clean dishes, we also do the dishes just to do the dishes, to live fully in each moment while washing them. If I am incapable of washing dishes joyfully, if I want to finish them quickly so I can go

and have a cup of tea, I will be equally incapable of drinking the tea joyfully. With the cup in my hands I will be thinking about what to do next, and the fragrance and the flavour of the tea, together with the pleasure of drinking it, will be lost. I will always be dragged into the future, never able to live in the present moment. ■

*Excerpt from The Sun My Heart (Parallax Press; Rs 384). Book courtesy Oxford Bookstore, Mumbai. An expatriate Vietnamese Zen Buddhist monk and peace activist, Thich Nhat Hanh created the Order of Interbeing in 1966, and established monastic and practice centres around the world*

# Let the music play



**Tushar Kanwar** surfs the market for the best portable digital music players for *Harmony* readers

**The 30 GB CreativeZen Vision M** supports audio and video formats and has an FM radio

World' on the home page. But if you plan to snap up a portable music player from the market, it doesn't necessarily have to be an iPod, despite its iconic status. Since its inception in 2001, the iPod is undergoing its 5th generation makeover by offering gapless playback and better battery power but it scrimps on some extra features (*listed below*) and may not be the best bet for you. Having established that, it's time to check out the digital music players in the market, the second item on my list of senior-friendly gizmos for this year, to find the latest and coolest picks for *Harmony* readers.

## WHAT LIES BENEATH

Hard-drive players are great value for money; they can accommodate all the songs in your collection yet leave space for photos and the like. Players with hard drives inside end up being larger than flash memory (that retains information if power is removed and then reapplied, and can be erased and reprogrammed) players, which depend on memory chips that are smaller and similar to the ones that you buy to add storage capacity to phones and cameras. But players with hard drives, which are

about the size of a regular mobile phone, have larger, easy-to-read screens, are easier to operate, and on the whole, cost less per gigabyte or GB of storage than flash players. (One GB holds about 250 songs.) The downside is that with the moving parts of a hard disk inside them, their batteries don't last as long as those of flash memory players, and they are not recommended for use with strenuous physical activity like running. So before buying, get a fix on your requirements.

If you decide on a hard-drive based player, a 30GB Creative Zen Vision: M (greater support for audio or video formats, and FM capabilities) is a good bet, with a market price of about Rs 15,000. You can also find options like the Toshiba Gigabeat Series (Rs 7,500 to Rs 14,000) and hard-drive based players from Cowon, each with features rivalling the Creative (Rs 10,500 onwards), but without its local after-sales support.

**The Toshiba Gigabeat series is a hard-drive based player**



If you like your music on the go, there is really no alternative to a digital music player. You can take your favourite tunes with you on a walk; you don't need to keep your living room TV or radio on to listen to music in the kitchen; and you can crank up the volume without disturbing your spouse.

We discussed at length what makes these portable players—specifically the iPod—tick in the August 2006 issue of *Harmony*. You can read the article at [www.harmonyindia.org](http://www.harmonyindia.org) by clicking on the 'Technology' link in 'Silver



If you want a slim music player that can take a beating and still keep ticking, opt for a flash memory player—the iPod Nano is the slickest, ranging from Rs 7,000 to Rs 11,000 depending on capacity. There are cheaper indigenous brands too like Wespro (Rs 2,000 onwards), and even cheaper variants from Taiwan for anywhere between Rs 3,000 and Rs 5,000. But make sure you go to a store that will replace the item if problems like short battery life, dead players and faulty displays crop up. It's best to pay more for a tested brand than be stuck with a player that doesn't work.

## POWERED UP

Like a camera, the player you choose can either have rechargeable internal batteries or work on pencil cells. The former last eight to 20 hours per charge (with thousands of charges in its lifetime), but cannot be replaced. After several years, you might have to buy a new model or get the battery replaced. Pencil cells are useful for journeys when you can't be sure you'll get a charging point. However, most players opt for internal batteries to keep the design slim, with the rare exception of the Creative MuVo series of flash players (Rs 2,500 to Rs 3,700), which feature replaceable AAA batteries—the slimmer kind used in many remote controls, and hearing aids.

## SEEING RIGHT

This is important: does the player you are looking at have a clear display, something you can read without reaching for your glass-



The Apple iPod Nano ranges from 2 GB to 8 GB in capacity

es? Basic menu and navigation features like artist name and song titles must be distinctly visible. Many players offer the capability to change size of text to a larger size with greater contrast, so keep this in mind when you ask the shopkeeper for a demo.

## THIS AND THAT

If you're spending a fair amount on an audio player, it may be smart to get one with an FM radio built in. Most flash memory players, other than the iPod Nano, include radio capability, something that is mysteriously missing in hard-drive based players—all ways for manufacturers to lure you to the growing accessory market for these devices. Also, does your player have a handy remote control that you can clip on your bag or clothes to change tracks? Or for that matter, is voice recording an important feature for you, or the ability to carry digital photos? These are questions you can use to evaluate different players and zoom in on the one you want.

## AND FINALLY

So what do we have? First off, you'll begin to see there is a world outside the photo/video

iPod MP3 players, and a number of players from Creative, Sony and Apple that meet some or all of these criteria, but never all! For the large majority of silvers though, you can't go wrong with one of two flash memory players. First, the Apple iPod Nano, ranging from 2 GB to 8 GB in capacity (which translates into roughly 500 to 2,000 songs, with some space for photos too). Not only is it the ultimate in style and portability, it also has the biggest market for accessories for any player and has a sharp display, scoring over a lot of local MP3 players with anaemic displays. Second, the Creative Zen Micro-Photo (8 GB for about Rs 13,000), which not only offers photo display capabilities like the Nano, but an FM radio and voice recorder. Also in the running is the Network Walkman series from Sony (Rs 10,000 to Rs 15,000) but the screen is a tad small.

The buzz: Microsoft will soon launch its digital music player, Zune, which is being plugged as a real challenge to iPod. No word yet on when it'll be available in India—when it gets here, we'll tell you more. ■

*Tushar Kanwar is a Bengaluru-based technology writer. He writes a weekly column in Graphiti, the Sunday magazine of The Telegraph, Kolkata. Mail your questions to Tushar at [harmony@kanwar.net](mailto:harmony@kanwar.net)*

# Are you inflation-proof?

**Smita Deodhar** demystifies the monster and gathers special advice for silvers




**D**on't trust the figures projected by news headlines," warns Jayant Pai, vice president of Mumbai-based Parag Parikh Financial Advisory Services, about the rate of inflation that touched 6.7 per cent a year in February 2007. For one thing, there is a tendency on the part of government to understate actual inflation. For another, the price index used (wholesale price index) does not reflect the 'consumption basket' of the individual, which reflects actual expenditure. What's more, the price of services does not figure in the index at all. Financial experts estimate that actual inflation at retail consumption level may be in the range of 7-7.5 per cent a year. No wonder our wallets have been feeling lighter lately!

The current round of inflation has hit common people hard. The sharpest rise was felt in the price of essential commodities like vegetables, fruits,

milk, pulses, cereals and spices, which went up between 7 and 38 per cent (according to the commodity) in 2006-07. Though the government is trying some damage-control measures, most analysts agree that we will see higher rates of inflation in coming years given the interplay of factors like supply scarcity of products, monetary expansion, firming of international oil and commodity prices and the scorching pace of the country's economic growth.

## **RETHINK THE FUTURE**

Rising prices affect everybody, but they affect fixed income groups the most as their earnings are not indexed to inflation the way wages are. Retirees, who typically invest in government-regulated, fixed interest yielding instruments with tenure of five to six years, belong to this category. Currently, these instruments guarantee a return of around 8 per cent a year. When inflation was subdued at 4 to 5 per



cent a year, they gave a 3-4 per cent real rate of return (real rate of return is calculated as rate of interest rate minus inflation rate). With inflation at 7-7.5 per cent a year, the return is now marginally positive and in danger of turning negative if inflation rises further. It is time for seniors to assess whether their investments can tackle the inflationary onslaught and if they require any adjustment in their investment portfolio.

Inflation deflates the value of interest income and value of invested capital. When financial planners draw up portfolios for clients, they factor this in. All nominal amounts are adjusted downward, to give a realistic estimate of future needs and incomes. Gaurav Mashruwala, certified financial planner, ACE Financial Advisory Services, says, "Assuming an annual inflation rate of 5 per cent, the purchasing power of Rs 10,000 reduces to Rs 3,770 in 20 years. To maintain the same standard of living, the person will require Rs 26,530." Concur Devang Shah of First Financial, another Mumbai-based financial advisory company, "There is no such thing as risk-free investment; even 'safe' investments carry inflation risk." He adds, "Anyone who expects to live off his capital beyond the next 10 years and does not plan an inflation-proof portfolio runs the risk of outliving his money. And with increasing longevity, it is best to plan for a lifespan of 90 years."

### A DIVERSIFIED PORTFOLIO

Ideally, the process of building up an inflation-proof portfolio should start when a person is in the 'earning and saving' phase of life. According to *Essential Guide to Carefree Retirement*, a manual on retirement planning authored by Mashruwala, your portfolio should have the following features:

- **Liquidity:** Easy access to a significant amount of liquidity for emergencies
- **Ability to beat inflation:** Returns need to be higher than the going rate of inflation
- **Regular income:** Investments must yield a regular stream of income for daily expenses
- **Tax-efficiency:** Investments should be tax-efficient as well

As it is rare to find all these features in a single instrument, it is wise to have a diversified portfolio that gives you all these advantages. An inflation-proof portfolio would include long-term and short-term instruments, equity and real estate, all planned

to generate a stream of regular income and growth of wealth after retirement. This calls for active management of your investments—the 'invest and forget' approach is passé.

### DON'T LOCK YOUR MONEY

Not many seniors have had the foresight to put this kind of portfolio in place. Take the case of Meera Velankar, a 62 year-old retired schoolteacher. After she lost money in the US-64 scheme of the Unit Trust of India, she made a firm decision not to venture into investments with any connection to equity markets. On the advice of her chartered accountant, she opted for a no-risk portfolio that guaranteed her an annual return of around 8 per cent. "I have put all my retirement funds in Public Provident Fund, National Savings Certificate, Kisan Vikas Patra, Senior Citizens' Savings Scheme and a small amount in bank deposits," she says. "They are safe, and earn a regular income." But now she is in a fix. With inflation at 7.5 per cent and rate of return

**There is no such thing as risk-free investment. Even 'safe' investments carry inflation risk**

at 8 per cent, the real rate of interest she earns is marginally positive. Velankar is aware of the erosion in the purchasing power of her income stream, but as all her investments have been locked for five to seven years, there is nothing she can do.

Interest rates move in tandem with inflation. If an investor can reallocate assets proactively, a positive rate of return can be maintained. However, interest rates on government-regulated investment schemes are slower to respond to inflation than others. While Velankar's assets remain locked in at 8 per cent, bank deposit rates have been moving northwards for the past three months. In February, Bank of Maharashtra announced a three-year scheme that offers an interest rate of 9.7 per cent to senior citizens. Saraswat Cooperative Bank offers 10 per cent for 15 months. And SBI gives 9.25 per cent to seniors for a one-year deposit. Earlier, ICICI Bank and Kotak Mahindra hiked rates on short-term deposits, ICICI giving 8.75 per cent for 399 days and Kotak Mahindra 8.25 per cent for 299 days. It is always better to have some money at hand that can



## THE 'KISS' PRINCIPLE



### By Jayant Pai

KISS—it simply means 'Keep it Simple, Seniors'. Many seniors are getting increasingly confused about the variety of products on offer today. To make things more bewildering, advisors offer conflicting advice. While

some say you must stick to safe investments, others ask for more aggression.

Here are three guidelines that may help you clarify your thought process:

**1. New products are not always superior to existing ones:** Advisors aggressively sell every new product with the message that it is superior to already existing products. Here, you must exercise caution. A simple bank deposit offering 8-9 per cent interest every year may be more suitable for you compared to the latest 'unit-linked insurance plan', which may have the properties of both equity and debt market returns.

**2. Income comes first:** If your investment is your only source of regular income, do not jeopardise it by transferring money from products offering you a regular monthly income to close-ended equity funds which may provide capital appreciation in the long-term but may not provide you with income until then. Invest in such schemes only if you have enough surplus resources.

**3. Liquidity is of paramount importance:** In today's financial environment of rising rates of interest, do not lock your funds in PPF or Senior Citizens' Bonds for longer periods. Liquidity is more important today than it was during your working years. Also, the post-tax return on simple, short-term products such as Fixed Maturity Plans are comparable to or even higher than many government-guaranteed schemes (depending on your individual income tax slab).

*The author is vice president, Parag Parikh Financial Advisory Services Ltd, Mumbai. Contact him at jayant@ppfas.com*

be moved around to avail new opportunities.

"Don't lock all your investments at fixed rates for a long tenure unless you are sure the rates cannot go any higher," says Jayant Pai. It leaves you with fewer options. "Even when you invest in long-term instruments, it should be phased, so assets mature at different points of time and the entire corpus does not get locked in for the same period," advises Abhijeet Phadnis, CEO, Fintrainica, a company that specialises in training finance professionals.

## WHY EQUITY?

No matter how much we fight shy of it, there is no option to equity. "It is the best, probably the only hedge against inflation," says Phadnis. Mashruwala feels 25 per cent of the investment must be in equity in the first half of retired life and 15 per cent in the second half. While short-term returns on equity may fluctuate, in the long run appreciation in stock value can help retirees combat the effects of inflation.

But there are some caveats. Shah feels there is a certain class of investors who cannot take any risk. This comprises people who have just enough savings to generate income for day-to-day living. They are probably safer with the kind of portfolio created by Velankar. Those who find the prospect of direct equity investment daunting can invest through mutual funds. Mutual funds take away the hassles of buying and selling individual stock and monitoring markets regularly. The fund manager does it all for you. Dividends from mutual funds are tax-free in the hands of the investor. However, the fund should be selected with care.

"Avoid debt funds, sector-specific funds, specialised funds and, above all, unit-linked schemes, which are very expensive in terms of costs," says Shah. The best funds for a not-so-savvy investor would be index schemes (which invest in blue chip companies that form the Sensex, or the benchmark Sensitive Index of the Bombay Stock Exchange) and broadly diversified schemes that invest across industries and companies. Debt funds that invest in tradable government debt have historically given low, even negative, real rate of return and are best avoided.

But given the buoyancy in capital markets, this is not a good time to get in. "Retirees should invest in equity through mutual fund Systematic Investment Plans [where a fixed amount is put into the scheme at regular intervals; see "Save Small, Save Big",

*Harmony* August 2006 or go to [harmonyindia.org](http://harmonyindia.org), 'Silver World', 'Money'], so the investment is made in phases. This reduces the risk," says Phadnis.

Pai believes those who are uncomfortable with equity should not be forced into it. Such investors can try suitably safe and high-yield products like Fixed Maturity Plan (FMP). A lesser-known type of low risk debt fund, FMP is a short-term instrument marketed only through financial companies. FMPs invest in short-term corporate debt or other highly rated securities, and offer a good rate of return. They are open only for a short period of time. For example, the Prudential ICICI FMP open from 8-12 February was a three-month product offering 9.5 per cent interest. Such products, however, cannot be used to generate a regular income.

## No matter how much we fight shy of equity, it is probably the best hedge against inflation

### REALTY CHECK

"**Realty** comprises the biggest asset in the portfolio of some of my clients," reveals Mashruwala. It is one asset that usually appreciates in value at a rate high enough to beat inflation. But it is difficult to unlock its value. "If clients find their investments inadequate to support their lifestyle, I ask them to consider the possibility of moving into a smaller house with lower property values," he explains.

Unlocking the value of real estate sounds logical but it is not an option many would opt for, given emotional attachment to a home. Of course, if you have invested in a second house, it has probably appreciated in value and will continue to do so. Sale at an appropriate time can help shore up depleting assets, but it should be allowed to continue appreciating until such a need arises.

**Reverse mortgage** is a kind of loan that can be generated from the value of a house (see *Harmony*, October 2006). "However, there are no reverse mortgage products in the market that offer income for a lifetime. The products available today are not ideally structured for the needs of seniors," says Pai, advising that we should wait for better products. It can, however, be used as a last resort.

## INFLATION EXISTS IN THE SYSTEM



### By Gaurav Mashruwala

Some economists say that a certain amount of inflation is healthy for the economy. But while the economy is on a high, you might just find yourself adversely affected by rising prices that force you to

spend more and more on items of common consumption. For example, even assuming a moderate 5 per cent rate of inflation, after 10 years a cylinder of cooking gas will cost Rs 408, a tube of toothpaste will cost Rs 72, and a litre of cooking oil will cost Rs 116. Inflation does not just affect consumption; it also affects savings, eroding the value of income and the corpus that generates this income. While other risks inherent to investing can be minimised by spreading the funds over a wide variety of instruments, the risk of inflation can never be done away with. It is a 'non-diversifiable' risk and we must learn to deal with it. Equity products have inflation-beating potential, but over a long investment horizon. While debt products (fixed deposits and bonds) display less volatility than equity, the returns they give, after accounting for tax, are almost always negative. The portfolio of the retired person must have a mix of equity and debt in proportions suitable to the person's financial position and goals.

*The author is a certified financial planner, ACE Financial Advisory Services, Mumbai*

The upshot: there is really no quick fix to deal with the ravages of inflation on retirees. Financial indolence carries a heavy price—insecurity in old age. A wrong portfolio can be adjusted, but it will take time and is best done with a reliable planner.

Offering general solutions is dangerous as retirees have different profiles. Some are happy to settle for a Spartan lifestyle, while some may want a flamboyant one and require higher income. Financial planning must be tailored to individual needs, not to a changing market. In a dynamic market, change is the only constant so we must be prepared to face the reality. *Harmony's* suggestion: seek reemployment, and rethink your investments. ■

# Service with a smile

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



**Q** I am a 59 year-old woman. I worked as manager (housekeeping) in a five-star hotel before retiring last year at the age of 58. I am now looking for re-employment opportunities. What can I do?

With growing opportunities in the hospitality industry and your own experience, you can get a job as a consultant. Contact reputed names in the hotel and travel industry in your city. Another option you can seriously consider is the IT/ITES sector, which is continuously setting up new operations. Your stint with the hospitality industry will certainly hold you in good stead.

**Q** I am a retired IAS officer living in Bhopal. I have a wide network of contacts in the city. Is it possible for me to get a job as manager or liaison officer with a private-sector company in the city?

Your age could be a deterrent to obtaining full-time employment. However, private-sector companies should be happy to avail your services in a contractual capacity or as an external consultant. Start looking around.

**Q** I was professor of plant pathology in an agricultural college in Dapoli, Maharashtra. After retirement, I moved to Pune to live with my son. I would like to continue working in a related field or with NGOs working towards environmental protection. Please guide me.

You could work with agricultural colleges in your area as a consulting or part-time professor or look for NGOs working for the environment on the Internet. For starters, check out [www.indianngos.com](http://www.indianngos.com) and [edugreen.teri.res.in/explore/ngos.html](http://edugreen.teri.res.in/explore/ngos.html)

**Q** I am a 60 year-old retired schoolteacher. I have a vast store of little known Kannada folk tales and ditties for children jotted down. I would like to publish them in Kannada and English too. How should I proceed?

It is excellent that you have managed to write and collate these stories alongside working as a schoolteacher. To get them published, you need to make a list of publishers and contact them. Alternately, you can approach Kannada and English newspapers to get your stories published, especially in the 'Children's Column'. Also try and upload your stories on websites that print stories for children, such as [dimdima.com](http://dimdima.com) and [indianparenting.com](http://indianparenting.com). Having your stories out in print or online will generate interest in your work—this may pay off when you decide to contact a publishing house.

**Q** I worked as a marketing manager with a cigarette manufacturing MNC before retirement. I love travelling and my work has taken me to many parts of the world. I have lived in Singapore and Malaysia and am familiar with the customs of many cultures. Is it possible to find a respectable position in the travel industry on the basis of this exposure?

You have several options open to you. The first is to contact reputed names in the travel industry and market yourself as a senior professional who can offer consultancy advice to travellers on customs and practices—and 'dos' and 'don'ts' in specific countries. Your second option is to write articles for the travel section of newspapers and magazines—better still, write for dedicated travel magazines. Yet another option is to contact companies to conduct orientation sessions for their employees travelling overseas on assignment.



# Literary life

Vasanthi Sankaranarayanan's work as a critic-translator has brought meaning to her life

When Vasanthi Sankaranarayanan joined the Bank of America in 1969 as a secretary, she had a game plan. She opted for a job in operations, sat for the Certified Associate of Indian Institute of Bankers (CAIIB) examinations and climbed her way up from a clerk to assistant manager before she retired in 1986. "I did not have a flair for accountancy," she says. "But I like to do full justice to whatever I do." She has done full justice to her second career too—since retirement, the Chennai-based 71 year-old has pursued her literary interests to become a translator of Malayalam literature into English, and a critic on arts.

Sankaranarayanan has always been interested in literature and fine arts. But to write about them, she decided to learn more. After resigning from the bank she did her M Litt dissertation on the influence of dance drama on life in Kerala and a post-doctorate on society and politics as seen through Malayalam cinema. A theatre lover, she attends rehearsals to interact with the cast before reviewing it. Her articles and reviews only fetch her about Rs 4,000 per month—but she's not complaining.

Her turn as translator also began after retirement. After reading a serialised story called *Agnisakshi* in journal *Matrubhoomi*, she got permission from the writer



VRAMESH

Sankaranarayanan has pursued her literary interests with a passion

Lalithambika Antharjanam to translate it—it was published in 1980 by the Kerala Sahitya Akademi. Next was author Matampu Kunjukuttan's book *Brashtu* (also being serialised) under the title *Outcast*—Macmillan published it.

**"The translator's creativity is as vital as the writer's"**

More followed: *Inner Courtyard* by Virago, London; and *Inner Spaces* by Kali for Women. "You cannot translate word by word," she observes. "The creativity of the translator is as important as that of the original writer."

Today, Sankaranarayanan works between two and four hours a day. Her remuneration, too,

varies according to royalties and the publishers. "Once the books are sold, 5 to 10 per cent of royalties accrue to the translator," she says. "I may earn about Rs 10,000 to Rs 12,000 for each book." But finding new meaning to life after her husband's death 20 years ago is the real reward. "My literary pursuits have helped me live life on my own terms," she says.

Support comes in the form of her children. Daughter Asha, settled in the US, is constantly in touch and son Anand, a chef running his own eatery in Chennai, lives in the same complex—although in a different building. Ask Sankaranarayanan why and she quotes Khalil Gibran: "There should be distance in your togetherness." Fridays, though, she has a regular dinner date, with grandson Amartya.

—Padmini Natarajan

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



little...



by



little...



you can achieve a lot.

## Reliance Systematic Investment Plan

Small but regular investments through Reliance Systematic Investment Plan can go a long way in building wealth over time. You can start investing **with as little as Rs.500/- every month.** Start small and welcome a better tomorrow.

**Call 3030 1111**

**SMS 'SIP' to 7575**

**RELIANCE Mutual Fund**  
Anil Dhirubhai Ambani Group

Reliance Capital Asset Management Limited

A Reliance Capital Company

You can open an account by putting in a minimum of 6 cheques of Rs. 1000/- each or 12 cheques of Rs. 500/- each or 4 cheques of Rs.1500/- each (in multiples of Re.1/- thereafter) **Sponsor:** Reliance Capital Limited. **Trustee:** Reliance Capital Trustee Co. Limited. **Investment Manager:** Reliance Capital Asset Management Limited. **Statutory Details:** The Sponsor, the Trustee and the Investment Manager are incorporated under the Companies Act 1956. **General Risk Factors:** Mutual Funds and Securities Investments are subject to market risks and there is no assurance or guarantee that the objectives of the Scheme will be achieved. As with any investment in securities, the NAV of the Units issued under the Scheme can go up or down depending on the factors and forces affecting the capital markets. Past performance of the Sponsor/AMC/Mutual Fund is not indicative of the future performance of the Scheme. Reliance Vision Fund, Reliance Equity Opportunities Fund, Reliance Growth Fund, Reliance Pharma Fund, Reliance Banking Fund, Reliance Diversified Power Sector Fund, Reliance Index Fund, Reliance NRI Equity Fund, Reliance Media & Entertainment Fund, Reliance Income Fund, Reliance Monthly Income Plan, Reliance Floating Rate Fund, Reliance NRI Income Fund, Reliance Medium Term Fund, Reliance Equity Fund, Reliance Regular Savings Fund, Reliance Tax Saver (ELSS) Fund and Reliance Liquid Fund Treasury Plan - Retail Option are only the names of the Schemes and does not in any manner indicate either the quality of the Schemes; their future prospects or returns. The Sponsor is not responsible or liable for any loss resulting from the operation of the Scheme beyond their initial contribution of Rs.1 lakh towards the setting up of the Mutual Fund and such other accretions and additions to the corpus. The Mutual Fund is not guaranteeing or assuring any dividend/ bonus. The Mutual Fund is also not assuring that it will make periodical dividend/bonus distributions, though it has every intention of doing so. All dividend/bonus distributions are subject to the availability of distributable surplus in the Schemes. For details of scheme features apart from those mentioned above and scheme-specific risk factors, please refer to the provisions of the Offer Documents and Key Information Memorandum cum Application Forms are available at AMC office/Investor Service Centres/AMC website/Distributors. **Please read the Offer Document carefully before investing.**



## We believe in keeping promises.

When Harmony was established in 2004, we gave you our word that, in addition to *Harmony* magazine, website *harmonyindia.org*, and the Harmony Interactive Centre in Girgaum, Mumbai, we would eventually evolve to provide activities and services tailored for you, our constituency. For the past three years, we have actively promoted the Senior Citizens' Run at the Mumbai Marathon and Delhi Half Marathon.

**Now, we deliver** with our first exclusive service, offering vacations to exciting destinations.

Offering **a travel service** wasn't an off-the-cuff decision. According to global travel company Thomas Cook, the 'senior' travel segment in India grew by 15 per cent in 2005-06. Our own research cements this finding—silvers are travelling more, both in India and overseas, keen to experience life beyond their comfort zone and live out their dreams.

Harmony, always a believer in the power of dreams, wants to make them come true. Thus, our travel service, conceived after much groundwork, in collaboration with Yatra.com for domestic travel and Bombay Travels for overseas tours, both established companies. The result: a travel package

**made for you,  
that works for you....**



Explore a whole new world with

# Harmony Holidays

Harmony—Celebrate Age presents its first exclusive service, offering vacations to exciting destinations, in collaboration with Yatra.com for domestic travel and Bombay Travels for overseas tours



## CHINA

From the richness of its past to its vibrant contemporary energy, explore the many facets of China as you travel to Beijing, X'ian, Hangzhou and Shanghai. Deluxe package includes airfare (from Mumbai on Cathay Pacific), cost of visa, twin-share accommodation, all meals, all entrance fees, domestic transfers and transport. Excludes tip of \$4 per day for guide and driver

9 nights, 10 days

Rs 99,000 per person (for a group of 10)\*



## TURKEY

Unravel the mysteries of Istanbul, Cappadocia, Konya, Pamukkale and Kusadai and breathe in the history. Deluxe package includes airfare (from Mumbai on Surface), cost of visa, twin-share accommodation, all meals, all entrance fees, domestic transfers and transport. Excludes tip of \$4 per day for guide and driver

9 nights, 10 days

Rs 119,000 per person (for a group of 16)\*

For more details, call Bombay Travels at (022) 22028415 or email [bomtrav@gmail.com](mailto:bomtrav@gmail.com)

DISCLAIMER: Readers should take a well-informed decision after being completely satisfied about all options and product features. *Harmony* magazine, its editor, publisher and printer, and any other official, or any official of Harmony for Silvers Foundation, shall not be held responsible for any loss or damage incurred as a result of a transaction with Bombay Travels and Yatra.com

\* CONDITIONS APPLY

## Why choose us?

No hectic schedules—take things at your own pace

No dietary dilemmas—menus are silver-friendly

No hole in your wallet—discounted fares and special gifts, including a subscription to *Harmony*



### RAJASTHAN

Discover the regal splendour of Jaipur, Jodhpur and Udaipur in this trip, which includes a short stay in Delhi and Agra. Deluxe package includes twin-share accommodation, all meals, air-conditioned car for sightseeing, all entrance fees and tolls. Excludes air and rail fare

8 nights, 9 days

Rs 28,581 per person (for a group of 8)

Rs 30,733 per person (for a group of 6)

Rs 31,400 per person (for a group of 4)

Rs 33,900 per person (for a group of 2)\*



### KERALA

Lose yourself in the soothing charm of Kovalam, Kumarakom, Thekkady, Munnar, Kochi and Thiruvananthapuram. Deluxe package includes twin-share accommodation, all meals, houseboat stay, air-conditioned car for sightseeing, tolls. Excludes air and rail fare

7 nights, 8 days

Rs 25,262 per person (for a group of 8)

Rs 25,847 per person (for a group of 6)

Rs 27,602 per person (for a group of 4)

Rs 30,263 per person (for a group of 2)\*

For more details, call Yatra.com at (0124) 3040777 or (0) 9871800800 and mention the code HARYA001





# God's garden





Harmony reader **Prakash Israni**, 62, takes us on the trail to the spectacular Valley of Flowers in Uttarakhand

**E**very year, as the snow melts, life begins to bloom on the high Himalayan ranges, extending a seductive invitation to adventurers, nature lovers, hardy trekkers and botanists. Gradually, the entire region begins to glow with colour and as monsoon advances, the variety of wild blossoms and the density of colours intensify and all the valleys and meadows begin to dance to the music of raindrops.

Of all the picturesque spots to visit, the most spectacular is Bhyundar Valley, more popularly known as the Valley of Flowers, situated in Chamoli district of Garhwal Himalaya in Uttarakhand. I have visited the Valley five times; my last visit was in August 2006 with a group of 15 trekking enthusiasts. It was a motley bunch; the oldest in our group was 64 and the youngest, only 15.

Our journey began early in the morning in Delhi as we boarded

a bus to Rishikesh. We reached our destination seven hours later and spent the night at a small hotel. There was another early start the next morning—the trip from Rishikesh to Govind Ghat (1,828 m above sea level), which is the last road point on the way to the Valley, takes 12 hours. We chose to stay in a hotel for the night although another popular option is to stay in a *gurdwara* or

**As the snow melts,  
the mountain ranges  
bloom, beckoning  
nature lovers**

pitch your tent in a field, both of which are free!

Refreshed and ready to start trekking, we left our hotel the next day for Ghangaria (3,658 m), which is also known as Govind Dham, 13 km away. Although the

**(Left) The valley of flowers in Chamoli district of Garhwal Himalaya; writer Prakash Israni enjoys his fifth trip to the valley**





trek takes about six to seven hours, the route is dotted with eating joints so you can travel light. After a steep 2 km on a gravelled path, the climb is more or less gradual all the way until you are close to Ghangaria. The last couple of kilometres, though, are extremely steep and demand all your reserves of willpower. You also have the option of hiring mules for the journey in Govind Ghat. The trail goes through a very narrow valley sandwiched between mountain ranges, parallel to Laxman Ganga River, which originates from nearby Hemkund Lake. It was a beautiful experience, trekking through the lush and refreshing landscape. Crossing many waterfalls and two small hamlets, Pulna and Bhuyundar—with happy villagers waving to us—we reached the wooden bridge over Laxman Ganga.

Crossing the river, we finally reached a helipad just a kilometre before Ghangaria around 3 pm and pitched our tent in sylvan surroundings away from the hub of a local bazaar. Although there is a Garhwal Mandal Vikas Nigam guesthouse, a *gurdwara* and some small lodges here too, we decided to enjoy the experience of tent living as it has its own charm. It rained the whole night as we slept peacefully.

We woke up with a sense of excitement—although this was my fifth time, the thought of seeing the Valley again filled with me with anticipation. The road from Ghangaria forks left

(From top) 'Love affair'; *osbackia stellata*; *anemone obtusiloba*: British mountaineer Frank Smith stumbled upon all this beauty in 1931



for the Valley (go right and you travel towards Hemkund Lake). About a kilometre down the trail, we reached the main entrance to the Valley where we bought tickets (Rs 50 for a three-day permit) and received pamphlets describing the valley—it is 3,962 m above sea level, about 2 km wide and 10 km long with Tipra Glacier at the end—and warning us not to litter. We resumed walking at a leisurely pace and as we went further along the narrow yet gentle trail, we began to see more and more flowers.

About 3 km on, the trail suddenly opened up into the valley—the view was incredible, as if a professional had painstakingly landscaped the area. We were surrounded by a riot of colours, a profusion of nature's beauty. This beauty became known to the world when British mountaineer and botanist Frank Smith stumbled

upon the Valley by chance in 1931. The government declared it a National Park in 1982. Camping and cooking is prohibited so all visitors must leave by nightfall.

The Valley remains in full bloom from May to September, with

## In the monsoon, you can see over 500 varieties of wild flowers in the Valley

over 500 known varieties of wild flowers including campanula, orchid, poppy, primula, calendula, daisy, anemone, cobra lily and Himalayan edelweiss. In May and June, you find carpets of yellow marsh marigold overpowering the landscape, with white anemone, violet iris, laven-

der *roscoeia purpuria*, and yellow and magenta snapdragon liberally sprinkled. As the monsoon advances, the valley wears pink and red robes of impatiens and *bistorta*. Although the rains make the trails slippery and harder to negotiate, there is really no better time than the monsoon to see the greatest variety of flora.

We had come to see the Valley for one day but stayed on for three, returning to our base camp at Ghangaria every night and coming back next morning to explore the park. Apart from the flowers, there are misty mountains, rain-fed springs and beautiful rocks to marvel at. Finally, on our fourth day we left with heavy hearts, sad to leave such beauty behind. In fact, villagers in the region believe the Valley was created when the gods showered flowers down on earth—come here and you believe it. 🌸

### FACT FILE



#### WHEN TO GO

May to September

#### GETTING THERE

You can reach Govind Ghat via Rishikesh or Joshinath (off NH 58

from Delhi to Badrinath) by road or bus.

#### WHERE TO STAY

There are many lodges and hotels in Govind Ghat and Ghangaria, which

charge between Rs 100 and Rs 200 a night for no-frills, clean rooms. Other options are to stay in a *gurdwara* or pitch a tent.

#### WHAT YOU NEED

Pack woollens, good trekking shoes that you have already broken in, a raincoat, sunglasses, torch and a comprehensive medical kit. To camp outdoors, you need a tent, rucksack, sleeping bag, mat, stove and rations. And don't forget to get a go-ahead from your doctor before you travel.

**For more information on the Valley of Flowers and getting there, see 'Resources' on page 81**





SHILBHADRA DATTA

## STAGE PRESENCE

My first experience with theatre was as a teenager. My sister-in-law Karuna Banerjee was a member of the Indian People's Theatre Association (IPTA) in Calcutta. It was born during the freedom movement and drew a cross-section of talented people in the support of folk drama. In 1948, IPTA was banned for its alignment with the Communist Party. It went underground and its members performed at secret sites. It questioned the state and risked the lives of actors. I grew up in an electrified atmosphere where theatre was not fashionable theatre, cabaret theatre or restaurant theatre. It was about life and death, and I fell in love with it. By 1952, IPTA had re-emerged to present theatre as part of the larger folk continuum. Yet it was vibrant. I remember those theatre evenings so well. A fusion of musicians, singers and artists, it wasn't about creative expression in isolation; it was in context of a larger canvas.

## ACT I

In 1954, Bohurupee, a Bengali troupe, produced Tagore's *Rakto Korobi* (a portrayal of an agrarian society giving way to an industrial one)—1954 was also the year *Pather Panchali* was made and the year I joined Presidency College, Calcutta. I got an insider's experience of Satyajit Ray's film through my sister-in-law, who acted as Sarbojaya. I knew it was history in the making.

I also drifted into student politics. More important, I started looking at the relevance of the arts differently. I understood they had a huge role to play in changing the world. However, the theatre of the British repertory tradition

# Thirst for theatre

For the past five decades, scholar and critic **Samik Bandyopadhyay**, 66, has lived and breathed theatre. And he has indulged his passion not from the ringside but by being part of the process, he tells **Ruma Dasgupta**



Bandyopadhyay addresses an audience at Max Mueller Bhavan, Kolkata

was collapsing and playhouses were closing down one after the other. The only one that survived in Calcutta had to get cabaret dancers to perform. Against that decadent theatre was Bengali radical theatre, which adapted Henrik Ibsen, Anton Chekov, August Strindberg, Bertolt Brecht and Arthur Miller to look at life. I fell in love with theatre all over again and began researching theatre not as an outsider but an insider. I started looking at the works of stalwarts like Shambhu Mitra, Tripti Mitra, Utpal Dutt and Badal Sarkar through interaction with them.

### REACHING OUT

I never waited for a play to come to Kolkata but travelled to see first performances. From 1973, I have gone to Manipur every year and closely seen two of Manipur's greatest directors—Kanhailal and Ratan Thiyam—evolve in the heart of insurgency. I remember travelling from Jodhpur to a cattle fair in a village to watch a play presented in a form called *khayal*. Cattle were sold at the end of the harvesting season because farmers could not afford to keep them any longer. Here, land tillers were separated from their livestock. It was a wrench, yet time to rejoice because the farmers made money to survive. This act

was reflected in a unique theatre. During the show, anyone from the audience could give a prize (Re 1 to Rs 5) to a performer for a dialogue or action.

### INSIDE OUT

That's the kind of participation that excites me, not watching a play from the safe seat of a reviewer. Watching rehearsals, interacting with directors like Girish Karnad, Satyadev Dubey,

**“Participation excites me, not watching a play from the safe seat of a reviewer”**

Ratan Thiyam, Kanhailal, Savitri—it's been so rewarding. Sometimes the complacency of critics and directors who limit their experience to the auditorium irritates me. I used to do a column for *Hindustan Standard* in the 1970s and gave it up as it did not give me the chance to be a part of living, breathing theatre.

Apart from being a critic of theatre, I began painting, translating [he has translated some of Mahasweta Devi's plays], and teaching [at National School of Drama in Delhi, Jawaharlal Nehru University in Delhi and Film and Television Institute of India in Pune].

### INTERNATIONAL EXPOSURE

In 1966, I was part of a delegation to an East-West theatre seminar in Delhi sponsored by the International Theatre Institute. There, through iconoclasts like Ebrahim Alkazi and Mohan Rakesh I got my first glimpses of the greater Indian theatre. The international delegation included Joan Littlewood and John Houseman, who had collaborated with Orson Welles, and Kaethe Rulicke-Weiler, who had collaborated with Brecht. Joan spoke of the time she had gone to Berlin to perform *Oh What a Lovely War* and had insisted on performing next to the Berlin Wall. For the last scene, she wanted to float balloons across the great divide. But the wind blew the other way and her purpose was lost. Once more, theatre was redefined for me. Theatre was not for art's sake or for the love of the form alone.

### THE BIG PICTURE

By interacting with directors and actors, their idiosyncrasies and spirit of adventure, I wanted to see them from different perspectives by placing them against history, tradition and larger society. That's how I moved informally into sociology and anthropology. And by interacting with Dr P M Bhargava, a biologist, I have discovered things that lie beyond the limited frames of art. I trace art back to cells, the ultimate source of growth. More and more, my love for theatre has been nurtured, substantiated and nourished by a larger experience, and not got cramped in a silo. ■



**No more sleepless nights.**

- No more frequent visits to the toilet at night
- Absorbs twice as much as ordinary diapers
- Packed with extra gel
- Unique wetness indicator

**Friends Adult Diapers**

A quality product from Norel Hygiene Pvt Ltd. Call 1 800 101 101 or visit [www.norelhygiene.com](http://www.norelhygiene.com)

Trade Enquiries: Mumbai: Dadar: 2436 8276 / 93224 01950, Elphinstone Road: 98192 05140, Mahim: 93223 65007, Santacruz: 993336 18717, Andheri: 93232 64891, Kandivali (E): 98698 08725, Borivali: 98698 08725, Bhayander: 2814 6439 / 92245 42955, Malasopara: 99691 69786, Vashi: 99691 69786, Ghatkopar: 98693 23065 / 98200 35848, Thane: 93249 08927, Dombivli: 98671 36978 / 93240 89026, Kalyan: 98213 38056, Bhiwandi: 952522 / 227080 / 235 393, Panvel: 2746 4484 / 98200 94941, Vashi: 2782 4346 / 98696 95539, Malad: 2889 9021 / 93238 16717, Goregaon: 93238 16717, Opera House: 93231 77921, Mulund: 98693 23065, Ambarnath: 93230 75618, Ulhasnagar: 93240 89026 / 94239 09780, Badlapur: 98251 2693 229 / 93238 16326, Mira Road: 92245 74776. Inquiries solicited from dealers of unrepresented areas.

**Statement about ownership and other particulars relating to the  
Harmony—Celebrate Age published under rule 8  
of the Registration of Newspapers (Central) Rules, 1956**

**FORM IV**

- Place of Publication** : 505, Dalamal House, 5th Floor, Nariman Point, Mumbai-21
- Periodicity of its publication** : Monthly
- Printer's Name** : **Anthony Jesudasan**  
Whether citizen of India? : Yes  
If foreigner, state the country of origin : N.A.  
Nationality : Indian  
Address : 505, Dalamal House, 5th Floor, Nariman Point, Mumbai-21
- Publisher's Name** : **Anthony Jesudasan**  
Whether citizen of India? : Yes  
If foreigner, state the country of origin : N.A.  
Nationality : Indian  
Address : 505, Dalamal House, 5th Floor, Nariman Point, Mumbai-21
- Editor's Name** : **Tina Ambani**  
Whether citizen of India? : Yes  
If foreigner, state the country of origin : N.A.  
Nationality : Indian  
Address : 222, Maker Chambers IV, 4th Floor, Nariman Point, Mumbai-21
- Name and address of individuals who own the newspaper and partners or shareholders holding more than one per cent of total capital. : Dhirubhai Ambani Memorial Trust  
505, Dalamal House, 5th Floor, Nariman Point, Mumbai - 21  
(Registered under Bombay Public Trusts Act 1950)

I, Anthony Jesudasan, hereby declare that the particulars given above are true to the best of my knowledge and belief.

For Dhirubhai Ambani Memorial Trust  
Sd/- Anthony Jesudasan  
Printer & Publisher

Dated March 1, 2007

I am a senior retired government officer and currently run a travel company and consultancy service in Lucknow. The company is promoting Star Cruises for silvers. Interested persons can get in touch.

**Contact Manmohan Sharma at**

**09935860506/0522-6535655.**

**Email: [dwtc2006@rediffmail.com](mailto:dwtc2006@rediffmail.com)**

I am a 59 year-old pharmacist and professor from Nagpur. I can provide old issues of *Reader's Digest*, periodicals on family welfare and health, and charts on first aid, yoga and disease management at discounted rates.

**Contact Professor Anant Hardas at**

**0712-2237234/9422806988 or**

**email [pharma\\_guidance@rediffmail.com](mailto:pharma_guidance@rediffmail.com)**

I am based in Mumbai and worked as a manager for a nationalised insurance company before retirement. I specialised in claims related to Mediclaim policies and marine transit insurance. I would like to provide consultancy services.

**Contact Tehmtan M Davar at 022-**

**24123883/9870233797**

You are invited to join the Senior Citizens' Welfare Association, H/14-B, Saket, New Delhi-110017. Annual fee per member (spouse included) is Rs 250; life membership fee amounts to Rs 2,000. The association has monthly meetings and provides laminated identity cards and medical concessions.

**Contact Vedkumar, General Secretary, at**

**011-26867055**

**ONE  
-on-  
ONE**  
Personal Classifieds





Most silver citizens  
would give anything  
to experience youth again.

Our yearly subscription  
costs just Rs. 324.

Wouldn't it be great to have a second childhood? To start life afresh?  
Because at Harmony, a magazine for people above fifty-five, we believe  
that age is in the mind. Which is why, you should live young.

Visit us at : [www.harmonyindia.org](http://www.harmonyindia.org)

  
celebrate age **harmony**  
the magazine



Subscribe to Harmony Magazine now and get  
Himalaya Ayurvedic Products free.



## Subscription Card

(Please tick below for your choice of subscription)

☐ I would like to gift a subscription **OR**

☐ I want to subscribe to HARMONY

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

Subscription	You Pay	You Get
<input type="checkbox"/> 2 years (24 issues)	Rs. 576	Himalaya Ayurvedic gift hamper worth Rs.215
<input type="checkbox"/> 1 year (12 issues)	Rs. 324	Himalaya Ayurvedic gift hamper worth Rs.100

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

**Personal details:** Mr/Mrs. \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Postal Code \_\_\_\_\_ Country \_\_\_\_\_

Phone \_\_\_\_\_ E-mail \_\_\_\_\_

I wish to pay by: ☐ Cheque ☐ Demand Draft

I am enclosing Cheque / DD No. \_\_\_\_\_ dated \_\_\_\_\_ drawn on (specify bank) \_\_\_\_\_

made payable to **M/s LMIL-A/C Harmony** for Rs. \_\_\_\_\_

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

☐ Amex ☐ Visa ☐ Master Card ☐ Diners

Card Number

Card Member's Name

Card Expiry Date \_\_\_\_\_ Month   Year

Card Member's Signature \_\_\_\_\_

Date of Birth \_\_\_\_\_ Date   Month   Year

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

Mr/Mrs/Ms \_\_\_\_\_ First Name \_\_\_\_\_

Last Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_

Postal Code \_\_\_\_\_ Country \_\_\_\_\_

Phone (Off.) \_\_\_\_\_ (Res.) \_\_\_\_\_

E-mail: \_\_\_\_\_

Website: [www.harmonyindia.org](http://www.harmonyindia.org) For queries e-mail us at: [harmonycare@intoday.com](mailto:harmonycare@intoday.com)



**SUBSCRIPTION TERMS & CONDITIONS:** Rates and offer valid in India only. Allow 3-4 weeks for processing of your subscription. Free subscription gift will reach you within 8-10 weeks of commencement of your subscription. It will not be possible to entertain any request for cancellation of your subscription once your free gift has been despatched. The free subscription gifts are covered by guarantee for manufacturing defect / quality / damage in transit as per standards laid down by the manufacturer. Add Rs. 10 for non-Delhi cheques. Please write your name and address on the reverse of the Cheque / DD. Do not send cash. All disputes are subject to the exclusive jurisdiction of competent courts and forums in Delhi / New Delhi only. The publisher reserves the right to terminate or extend this offer or any part thereof at any time, or to accept or reject any or all forms received at their absolute discretion without assigning any reason. Information regarding such cancellation / extension / discontinuance will however be published subsequently in the magazine. For further details, please contact our Customer Care Department: Write in to: **Harmony Care, Living Media India Limited, A-61, Sector-57, Noida (U.P.)- 201301**; Call: (95120) 2479900 from Delhi & Fbd; (0120) 2479900 from Rest of India, Fax: (0120) 4078080; E-mail: [harmonycare@intoday.com](mailto:harmonycare@intoday.com)

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

# Work in progress

*Inhaling the Mahatma*

By Christopher Kremmer

HarperCollins India; Rs 495; 419 pages

India continues to baffle and engage travel writers and foreign journalists like the late Eric Newby, Edward Luce, or even resident old hands like Mark Tully and William Dalrymple who are keen to dig deep, try and make sense of myriad encounters and events, and struggle to sort them out against the shifting sands of history, religion, politics and development. Some of them are happy to describe their conducted trips—imagined or real—while others end up getting uncomfortably up close and personal.

Christopher Kremmer begins his Indian *yatra* much in the same vein as many foreign correspondents before him: doing the rounds at government offices (for proper accreditations); listening to crusty official press briefings at the Ministry of External Affairs; taking a crash course in Hindi from a gentle old lawyer-turned tutor from Dehradun. He plays the *phirang* reporter to the hilt, offering breathless accounts of his Indian experience—Lutyen's smart New Delhi in contrast to the old walled city of Shahjahanabad, wily *sadhu* and canny beggars putting up a good road show on the banks of Rishikesh and Haridwar. "Maximum Hinduism" on display for tourist consumption.

But Kremmer chose to stay longer than a tourist and spent seven years in India (July 1990 to September 1993; January 1997 to August 2001). He worked for ABC Television from Australia and the *Sydney Morning Herald*, got married to an Indian journalist based in Delhi, and flitted in and out of the country only to return in 2004. Fifteen years, a long enough period for a country to change tracks for better or worse. Time enough for a writer to look beyond clichés in contrasts. In his words, "India is a work in progress, a painting on a shifting canvas."

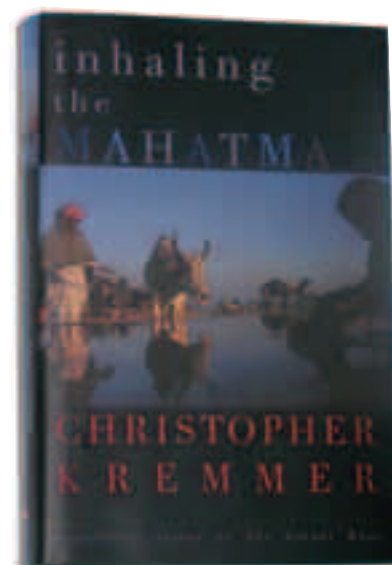
The book progresses smoothly because Kremmer plays himself—the fact-tracking foreign journalist in pursuit of a good story in a country that is quite unlike his own. He does his stories, interviews big leaders like the late Rajiv Gandhi and V P Singh, gets married after a hurried proposal at Neemrana

Fort (then undergoing a heritage makeover), survives a hijacking attempt, and leaves India only to return four years later.

His return coincided with an event that radically turns his journalistic excursions in a different direction—inwards. Kremmer actually sees and inhales the ashes of Mahatma Gandhi when they are immersed at Triveni Sangam in Allahabad in January 1997, the result of great-grandson Tushar Gandhi winning a long-drawn legal battle to gain custody of the remaining urn containing the ashes. "By deifying the Mahatma, they had finally buried him" is Kremmer's take. Ironically, it's his dogged quest for a guru to guide him or a faith to sustain him spiritually that leads Kremmer back to the clutches of clichés. He actually feels self-conscious when he 'googles' for Tulsidas in a cyber café in Varanasi. Indeed, it is difficult for an outsider to accept that disparities of time and faith can unite or reside side by side in India.

The rest of the book is a loose mesh of strands that are political, historical and yet quite personal. He writes on the Godhra massacre, Mumbai riots and nuclear explosions—events that would fascinate any foreign journalist or reader, and have a high recall value for the survivors who confronted them. But what engages him most are the dualities and, at times, multiplicities of everything Indian, things that we take for granted: how religion can turn violent in the hands of politicians or actually renew the spirit of those who believe a dip in the polluted waters of Ganga cleanses all sins. The road show goes on; Indian readers get to revisit some crucial signposts of their recent past and watch Kremmer step into the muddy waters to repair his faith. The rest are invited to relive his *yatra*.

—Trina Mukherjee





## BOOKSHELF

# Rank to ruin

*The Last Bungalow—Writings on Allahabad*

Edited by Arvind Krishna Mehrotra

Penguin; Rs 395; 331 pages



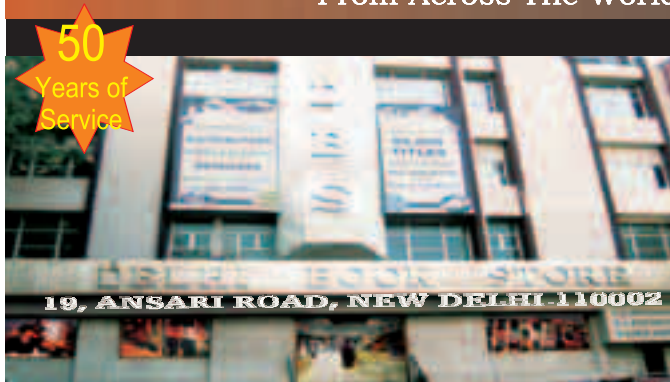
From its rise in 1800 from a dusty town to one of the premier cities of the Raj to decline to nondescript provincial town, Allahabad's trials come to life in this anthology. During this time, it has seen two migrations. The first happened after the Mutiny of 1857—lasting until the first decade of Independence—and made the city renowned for its litterateurs and bureaucrats. The second migration that started in the 1980s has mostly been a local affair of nouveau riche seeking realty amongst colonial bungalows. "It has unmade the colonial city," observes the editor. That's only one part of the story. The other is the impression the city left on historians (Hsiuan Tsang), poets (Ghalib to Suryakant Tripathi 'Nirala'), writers (from Rudyard Kipling to I Allan Sealy), scholars (Harivansh Rai

Bachchan) and statesmen (Jawaharlal Nehru). It is mirrored

in the string of writings Arvind Krishna Mehrotra has chosen for *The Last Bungalow*. Here, a cranky Ghalib calls the city "hell", while Bachchan recounts a sunny life in Chak Mohalla, even as Sudhir Kumar Rudra, a first-generation migrant speaks of life in the bungalow in "The Rudra Book" (even if you can't relate to the teachers in Allahabad University, you cannot ignore their cartoons by the writer's friend and classmate actor Saeed Jaffrey). What was clearly a biased afterthought, though, is the inclusion of an essay by Mehrotra's son, Palash. A teacher at the Doon School, his take on sex in the small town could, well, be set in any small town.

—Meeta Bhatti

Not Just Medical Books  
You Name A Subject We Have The Books  
From Across The World

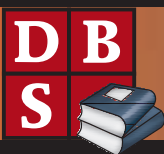


*One of the Largest Book  
Showrooms in Asia*

- Affordable Prices - Competitive Terms
- In Medical Foreign and Indian Publication
- In Non Medical - Only Foreign Publication
- Institutional & Bulk Buying welcome
- Must Visit For All

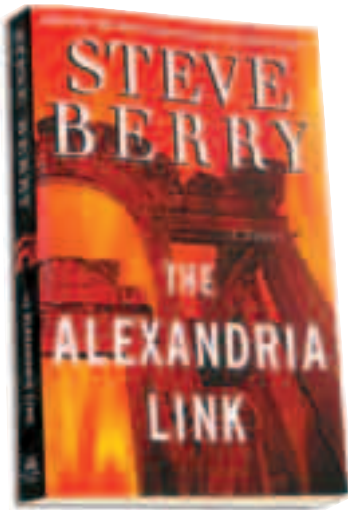
Online Book Store [www.bookmantra.com](http://www.bookmantra.com)

Books at Discounted Prices  
Free Postage World Wide



Phone: 23250909, 23283333 Fax: 23283781, 23259595  
E-mail : [info@delhibookstore.com](mailto:info@delhibookstore.com), [info@bookmantra.com](mailto:info@bookmantra.com)  
Website: [www.delhibookstore.com](http://www.delhibookstore.com)

## BRIEFLY



With his 2006 bestseller *The Templar Legacy*, **Steve Berry** out-coded Dan Brown, tackling the same subject matter (the Knights Templar) with far greater finesse and intelligence. You get more of the same—action, thrills, chills, enticing historical arcana, and just a hint of romance—in **THE ALEXANDRIA LINK** (Ballantine Books; 457 pages; Rs 595). Secret agent-turned-bookseller Cotton Malone's sleepy new life in Copenhagen is rudely disturbed, his son kidnapped, bookshop burnt, ex-wife on his doorstep, all because he's the only man who knows the key to locating the missing Library of Alexandria, the most valuable collection of ancient knowledge ever assembled. Malone has no choice but to hunt for the library—in turn, spooks from the US, Israel and Saudi Arabia hunt him, because inside the library lies a forgotten truth that could change the balance of world power. Unputdownable.



Political commentator and author (*Motiba's Tattoos*) **Mira Kamdar** explores India's transformation and growing international clout in **PLANET INDIA** (Scribner; 320 pages; Rs 395). In Kamdar's words, India is "the world in microcosm; the challenges it faces are universal". And while she details India's unique advantages—the youngest population on the planet; a thriving middle class; the skilled, English-speaking workforce; elite educational institutions; growing foreign investment—she doesn't gloss over the problems (poverty, urban-rural disparity, poverty, corruption, poverty). Kamdar's analysis of what there is to gain, and lose, from India's rise is spot on. The problem: she spends an inordinate amount of time dwelling on India's relationship with the US. This is perhaps understandable as Kamdar is Indo-American. Less understandable is the fact that certain well-established industrial houses get way too much space in a book that aims to encapsulate the 'now' and 'new' of India.



**NANI A PALKHIWALA:** **A LIFE** (Hay House India; Rs 595; 524 pages) is journalist **M V Kamath's** tribute to the eminent jurist, economic thinker, diplomat, orator and legal advisor to the Tata industrial conglomerate. Going beyond mere biography, the book chronicles crucial moments in modern Indian history in the context of Palkhiwala's role in their outcome—the abolition of the Privy purses of Indian princes; taking up the legal brief of former prime minister Indira Gandhi only to return it when she declared a state of emergency; and landmark cases to uphold the supremacy of the Indian constitution. Kamath generally maintains an impersonal tone through the book, allowing the reader to understand Palkhiwala's character and opinions through his work. Though some chapters containing legalese are a little tough to navigate, this is recommended reading for a generation familiar with Palkhiwala's contribution to the nation—and for a generation that is not, and is constantly in search of role models.

All titles are available at Oxford Bookstore, Kolkata, Bengaluru, Mumbai, Goa, and New Delhi, and on [www.oxfordbookstore.com](http://www.oxfordbookstore.com)



# One up!

Shashi Deshpande on attractions and advantages of age

I don't feel old; inside me, I feel like a young girl," a much older friend once confided in me. I now understand what she meant. All of

us have a child nestling inside us; a child who we feel is our real self. And therefore the shock when you meet a contemporary and think, 'My God! Am I also that old?'

But has anyone noticed how steadily we are pushing back the boundaries of age? In my childhood, the women I thought of as old must have been in their 40s. Much childbearing, endless chores and shabby clothes, which were then the norm for daily wear, made them look much older than what they were. Today, a woman of 50 looks in her prime; a woman of 40 seems a young woman. The concept of looking good no longer applies only to the young. Of course, medical science has helped and there are our genes as well.

My father, who came from a long-lived family, used to say that if someone died before the age of 80, they would bemoan the fact that he was too young to die. My father, a writer, lived till 80 and was physically and mentally spry until almost the end. He translated the *Natya Shastra* into Kannada and English in his last few years, working six to eight hours every day until, finally, his failing body no longer allowed him to go on at that pace.

This is the fear that haunts me now, that my body will let me down. But I take inspiration from a friend who is on dialysis three days a week, yet continues to work, and has her theatre and music activities. I look at the 95 year-old scholar-lexicographer who walks 3 km, writes articles, and responds personally to dozens of letters he gets every day.

My husband and I feel lucky that we belong to professions where age does not matter. He is a doctor and I am a writer. His patients trust him more because of his age. And I wake up every morning at five, eager to get to my table. Our days are full, the weeks and months race past. In fact, we work with a new freedom.

No one told me age was so liberating until I experienced it myself. I am free of the pressures of ambition and achievement. Free of the straitjacket of gender. Free of so many fears, like, 'What will people say?' Free to do what I want to, not what I ought to. I do the crossword and Sudoku in the newspaper, read comic strips and skip heavy political news.

Of course, I often forget names and dates, but it no longer bothers me too much. Recently some friends visited me and our conversations about books and writers was peppered with 'What's the title of that book?' and 'Who's that writer?' Ultimately we decided we would leave names alone;

do they matter, we asked, and laughed at ourselves.

I enjoy thrillers  
and ignore  
award-winning  
'must-reads' without  
any guilt

I enjoy thrillers and ignore award-winning 'must-reads' without any guilt. I no longer put away my glass of wine when an unexpected visitor drops in and openly admit my dislike of cooking and housekeeping. There are other things I want to do. The world seems to have opened out

differently from the way it did when I was 20.

But I can't let it slip. I know it is important to keep going, to stay connected to the world. And this day is enough for me. Today, in spite of having pain, I managed to work, I read a book, I enjoyed music, I conversed with friends, spent time with my husband, chatted with my grandson on the phone. I think it was a good day. Tomorrow? Let's see. ■

---

Shashi Deshpande, 69, is a Bengaluru-based author



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

HARMONY, OBVIOUSLY.

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

ONE  
-on-  
ONE

celebrate age  harmony  
the magazine

Name of Advertiser: .....

Address: .....

Age: ..... E-Mail: .....

Tel: ..... Signature: .....

Tick chosen category

- |   |   |  |
|---|---|--|
| <input type="checkbox"/> Travel                 | <input type="checkbox"/> Services               | <input type="checkbox"/> Pet & Animals       |
| <input type="checkbox"/> Hobbies & Interests    | <input type="checkbox"/> Health & Sports        | <input type="checkbox"/> Jewellery & Watches |
| <input type="checkbox"/> Entertainment & Events | <input type="checkbox"/> Computers              | <input type="checkbox"/> Exchange            |
| <input type="checkbox"/> Books & Music          | <input type="checkbox"/> Antiques & Collections | <input type="checkbox"/> Others .....        |

Please fill in the space provided below

---



---



---



---



---



---

Terms and conditions

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

For office use only

- |                                    |                                  |                                       |
|------------------------------------|----------------------------------|---------------------------------------|
| <input type="checkbox"/> Advt. No. | <input type="checkbox"/> Heading | <input type="checkbox"/> No. of Words |
|------------------------------------|----------------------------------|---------------------------------------|



# Unforgettable

Amita Malik on special people she will always remember

Most of us carry around little notebooks with telephone numbers. They get more and more crowded and tatty until they have to

be discarded. And every time you find the names of those who are no longer with you. You cannot cut off their names because you feel they are still there. And it is a wrench when you no longer include them in the next one. Such a time has now come and the feeling of sadness is lessened by the realisation that I have, indeed, been blessed and my friends will always be with me.

I am going by the order of their names in my little notebook. First there is Mridula Bhaskar, the wife of a gentleman from a business family. Her husband passed away young and suddenly. But Mridula brought up her young son and daughter with care and did some valuable social work. She did everything from driving a car to welcoming friends with grace. She interacted with people like John Kenneth Galbraith with the same naturalness as the family *dhobi*, and enjoyed Mehndi Hassan's ghazals as much as Beethoven. I last spoke to her on New Year's Eve. I recommended a TV programme and she rang up to say how she had loved it. When she said Happy New Year at 11.45, I said, "You go to sleep, it is not yet New Year, wish me in the morning." Next morning her daughter rang up to say, "Mama is gone." After the morning walk she asked her daughter to fetch a cup of coffee. By the time she brought it, Mridula was gone. As quietly as she lived.

My sister Sujata Chaudhuri, *Didi* to us, was an eminent educationalist and retired principal of Lady Brabourne College in Kolkata. But to us she was special, half-*did*i and half-parent, teaching us the right values. When I visited her in Kolkata when I

was well over 50, I found she had come at night to pull the blanket over me.

Shama Futehally, the writer who died so young and always called me Amy aunty. I had known her and her siblings as little children. Grandniece of bird-watcher Salim Ali and daughter of friends Zafar and Laeeq Futehally, she wrote lovely books and essays. I reviewed her book *To Bombay Central* with strict professionalism and she thanked me with a bunch of orchids. I remember even more that when I was thrown out of my flat and moved into a strange new one, Shama turned up with drinking water, milk, biscuits and tea. She was a neighbour and I miss her. But she lives on in her writings.

Pearl Padamsee was of my generation and a special friend. A first-rate actress, her later years were spent on children's theatre and films like *Khatta Meetha*. Her unfailing humour always cheered us, as did her love of cooking. Her two children Ranjit Choudhury and Raell Padamsee have kept up the acting tradition and done her proud.

**I have been blessed  
with friends who  
have enriched my  
life and will always  
be with me**

I recently read of the passing of my lovely friend Tina Khote. A Polish princess, as I called her, she fitted perfectly into Gulistan, the flat on Mumbai's Cuffe Parade with her husband Bakul's mother, actress Durgabai Khote. The hospitality of Bakul and Tina was only matched by their professionalism in whatever they did, including some TV programmes on socially

important themes. It is still difficult to believe Tina is gone. I did not even know she was ill. I had been ill myself and lost touch with friends.

But are they really gone? Not really, because they are still with us in the happy memory of time spent with them. It has been a privilege to have such wonderful friends, who added so much to our lives. We can, and shall, never forget them. ■

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



## H PEOPLE



## THE ORIGINAL DETECTIVE

*Harmony* heralded the return of **Pankaj Kapur**, 52, as Karamchand in our August 2006 issue. Now, Kapur's second nine-episode run as the bumbling sleuth is on—Saturday nights at 9 pm on Sony Entertainment Television. Although he's now 22 years older since his debut, has less hair on his head and more around the middle, he still wields the same deadly weapon: a carrot. "I am not competing with other crime series on television," says director Pankuj Parashar, who assures us there won't be any sharp business suits or stunts on this show. "But they have to compete with one of the greatest actors of all times in *Karamchand*." For his part, Kapur says, "My biggest challenge was to fit into Karamchand's shoes. When we did it 22 years ago, I was boyish and so was Karamchand. Now I am more mature, but my character remains as boyish as before."

## BIONIC MAN



Australian scientist **Graeme Clark**, 71, who pioneered the bionic ear by developing the cochlear implant, is now creating a spinal cord implant to help paraplegics walk again. Currently, Clark's research team from the Australian Research Council is surgically inserting 'smart plastics' into the damaged area of a patient's spinal cord that receive radio waves through the skin from an external transmitter and encourage damaged spinal nerves to regrow and eventually reconnect with other nerves. "The ultimate goal is to get people to walk, to feel and function properly," Clark tells website [news.com.au](http://news.com.au)

## THE SCHOLAR



**Dhanashree Mahanta**, 53, from Mushirdabad district, West Bengal, is the oldest candidate appearing for this year's All India Senior Secondary Certificate Examination—or the XII board—to be held in March. She and her daughter Mou, 19, are

staying up nights to cram. Mornings, she cycles 36 km to Barnala Prarthamik Vidyalaya and back, where she teaches 250 child workers of *bidi* factories to sew for a salary of Rs 1,500. Mahanta got the job after she passed her Class X examination three years ago. "When I study with my daughter, 40 years since I dropped out of school after marriage, I forget my age," the homemaker tells *Harmony*. District panchayat secretary Kalyan Datta has promised to confirm her job at the school if she passes the exam.

## OPEN BOOK



Publishing veteran **Dina N Malhotra**, 84, has just finished editing "an encyclopaedic" book on book production—*60 Years of Book Publishing in India* speaks out against waning library culture, shoddy translation of regional works and virtual absence of Indian language education in schools. As for the presence of international publishing

houses in India, Malhotra says, "The globalisation of human feelings is welcome, but the gobbling up of small publishers is not." The man who introduced paperbacks in India in 1958 with Hind Pocket Books says, "I wanted Indians to have low-cost books in their homes." Five decades later, Malhotra seems to be in the mood for a fresh coup.

## VISITORS



**30-31 JAN**

**Who:** South African cleric and anti-apartheid crusader **Archbishop Desmond Tutu**, 76

**Agenda:** To speak at a two-day international conference in New Delhi on 'Peace, Non-Violence and Empowerment - Gandhian Philosophy in

the 21st Century'. Referring to conflict zones such as Iraq, Sri Lanka, Chechnya, Myanmar and West Asia, he said the war on terror couldn't be won as long as disparities prevail and people are poorly treated. The key to peace and prosperity is working together. At the conference, he appealed to the United Nations to declare October 2, birth anniversary of Mahatma Gandhi, International Non-Violence Day.



**1-5 FEB**

**Who:** Electric blues legend and Grammy award winner **Buddy Guy**, 71

**Agenda:** For a three-city tour as part of the Johnnie Walker One Tree Music Festival. "We need someone young to revive this genre," he told media.

"B B King and I are the only ones remaining."

## MILESTONES

**Acquired.** Anglo-Dutch steel company Corus Group, by **Ratan Tata**, 69, chairman of Tata Group. Tata now controls the world's fifth largest steel company and his group, comprising 86 companies, is now India's leading business house. The business world is in a tizzy—investment banker Uday Kotak has called the Corus deal "the biggest example of Ratan Tata's courage and vision".



**Awarded.** Eminent scientist **Chintamani Nagesa Ramachandra Rao**, 72, the prestigious title of 'Desikottama' by Visva-Bharati University, Santiniketan. The honorary president of the Jawaharlal Nehru Centre for Advance Scientific Research, Bangalore, was honoured for his contribution to science, especially his research in the field of nanomaterials.



## IN PASSING



French priest **Abbe Pierre** devoted his life to helping the homeless. One of France's most recognised public figures, he served as a spokesman for France's conscience in 1950s when he persuaded Parliament

to pass a law that forbade landlords from evicting tenants in winter months. Often donning a beret and cape, the bearded Roman Catholic priest topped polls as France's most loved public figure year after year and freely admitted to using provocation as a tactical weapon in his war on misery. Abbe Pierre died at a military hospital in Paris on 23 January. He was 94.



Renowned Hindi writer **Kamleshwar**, who was born in Mainpuri, Uttar Pradesh, won the Sahitya Akademi award in 2003 for his book *Kitney Pakistani*. Besides writing 30 books and several short-story collections, Kamleshwar also served as additional director

general of Doordarshan. In fact, he started his career as a scriptwriter for the TV network. He also edited newspapers *Dainik Jagaran* (1990-92) and *Dainik Bhaskar* (1996-2002) before winning the Padmabhushan for Hindi literature in 2005 and wrote scripts for popular Hindi films such as *Sara Aakash*, *Aandhi*, *Mausam*, *Rajnigandha*, *Choti Si Baat* and *Mr Natwarlal*. He died in New Delhi on 27 January at the age of 75 following a massive heart attack.



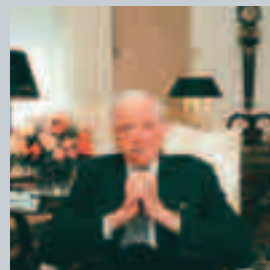
Music director **O P Nayyar** enthralled generations of Indians with lilting romantic numbers like *Jhumka gira re*, *Ankhon hi ankhon mein* and *Pukarta chala hoon mein* before fading from the music scene in the 1970s. With contem-

poraries such as S D Burman and Madan Mohan, he nurtured playback singers such as Geeta Dutt, Asha Bhonsle and Mohammed Rafi. "I have a king-size ego," once said the composer, always seen in his trademark hat. "Nothing and no one can change that." Nayyar died of cardiac arrest at his home in Mumbai on 28 January. He was 81.



Veteran socialist leader and former Maharashtra education minister **Sadanand Varde** began his political career as a college student with the Quit India movement. A staunch supporter of euthanasia, he introduced a bill supporting mercy killing in the Maharashtra Legislative Assembly in

1978. Varde argued that, if a terminally ill patient could not be treated with existing medical technology and doctors declared the disease incurable, a person's wish to be subjected to euthanasia should not be considered a crime. However, the bill died in infancy. Varde passed away on 29 January after a prolonged illness. He was 81.



In his career, **Sidney Sheldon** churned out an assembly line of bestsellers. "I try to write my books so the reader can't put them down," he once said. The triumph of women over men in a hostile

world, as seen in *Rage of Angels*, *The Other Side of Midnight*, *Master of the Game* and *If Tomorrow Comes*, was a recurring theme for the author who wrote scripts for theatre, films and television before turning to books when he turned 50, and was described by *The New York Times* as "an artist who brought class to trash". Sheldon died of complications from pneumonia in California on 31 January. He was 89.



## SAY IT OUT LOUD



**Bore:** A person who talks when you wish him to listen.

— American journalist, short-story writer and satirist Ambrose Bierce (1842-1914)

Everyone is a bore to someone. That is unimportant. The thing to avoid is being a bore to oneself.

— British writer Gerald Brenan (1894-1987)

A bore is a man who, when you ask him how he is, tells you.

— American poet Bert Leston Taylor (1866-1921)

A bore is a man who deprives you of solitude without providing you with company.

— Italian Scholar Gian Vincenzo Gravina (1664-1718)

Highly educated bores are by far the worst; they know so much, in such fiendish detail, to be boring about.

— American critic and author Louis Kronenberger (1904-1980)

## THE WORD IS OUT

**binner** *n.* A person who collects and sells used bottles and cans, particularly those found in recycling bins and dumpsters.

— **binning** *n.*

**Example:** Also known as dumpster divers and lane pickers, **binners** are a well-established presence in Greater Vancouver.

— Alexandra Gill, "Thinking outside the blue box", *The Globe and Mail*, 20 January 2007

**murderabilia** *n.* Memorabilia related to a murder or murderer.

**Example:** "I'm in favour of anything that would help the victims," David Kaczynski said in an interview. "But in a personal sense, having these letters treated as **murderabilia** is appalling to us. How do you balance the need for human decency and dignity with doing the best thing?"

— Serge F Kovalski, "Unabomber wages legal battle to halt the sale of his papers", *The New York Times*, 22 January 2007

**voluntourism** *n.* Travel that also includes volunteer work. Also: volun-tourism. [Blend of volunteer and tourism, or a play on volunteerism.]

— **voluntourist** *n.*

— **voluntour** *n.*

**Example:** Ageing baby boomers and students are keen to explore some of the darkest corners of the world, and maybe even work there for a while on **voluntourism** projects.

— Jay S Keystone, "Battling the bugs", *The Toronto Star*, 6 January 2007

**mancation** *n.* A vacation in which the participants are all men. Also: man-cation. [Blend of man and vacation.]

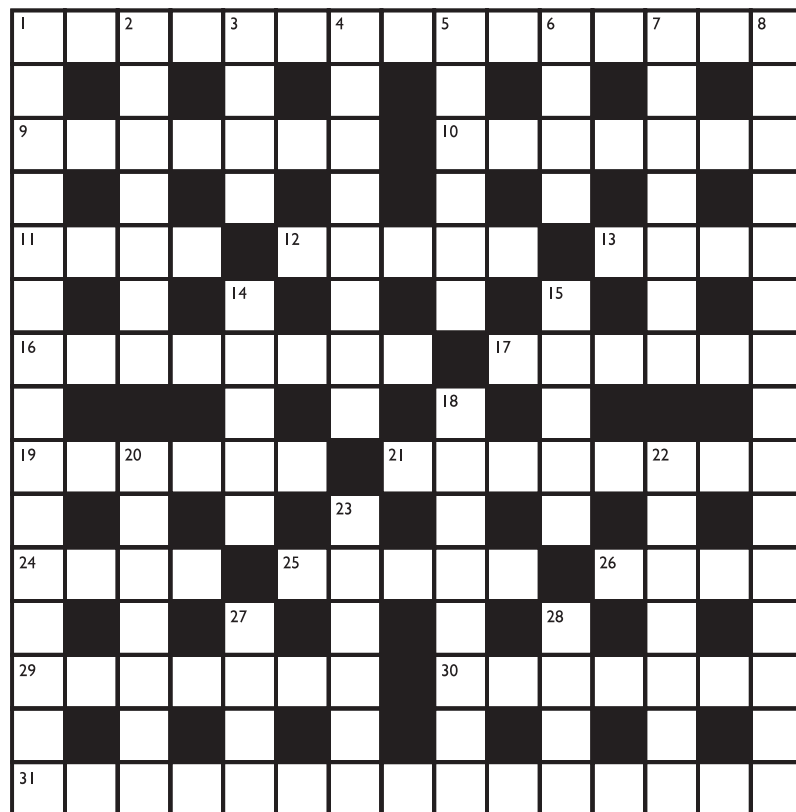
— **mancationer** *n.*

— **mancationing** *pp.*

**Example:** Without realising it, Meadows and his friends have been part of a growing trend in the travel industry toward getaways for guys. Meadows likes to think he and his fellow **mancationers** coined the term, now a buzzword in the travel business.

— Greg Morago, "Boys gone wild", *The Hartford Courant*, 31 December 2006

## HEADSTART



## EXCLUSIVE HARMONY CROSSWORD 30

By Raju Bharatan

## ACROSS

- 1** Thinking audience's response to *Black Friday*, as reflected in the *Hindustan Times*? (3 5 2 5)  
**9** The good old firm men in South Indian Educational Society (7)  
**10** Into which, after 24/7, the ground floor appears to be vanishing as those Tony Greig-tall towers come up in Mumbai (4 3)  
**11** *Don*? Say it twice and it is Amitabh and Shahrukh professing to be historically friendly (4)  
**12** 'Old Rooster' Shane Warne's cell victim? (5)

- 13** None sweeter than The Calendar Girl! (4)  
**16** Alec mixed up in Test aired for viewing (8)  
**17** Vintage watch Om turned to carry Davo back (6)  
**19** The Speaker at Centre or on either side (6)  
**21** How tart in targeting Kevin Pieterston was Shane Warne? (2 3 3)  
**24** Also Cambodia-linked (4)  
**25** Style of TV urging you to 'take cab'? (5)  
**26** Ashok Mankad's eternal dilemma, at Test level, was about which one of his bat to use! (4)

- 29** I'm on splitting Aly for settlement with Rita (7)  
**30** Into which Oxford's Abbas Ali Baig seemed to disappear after that hundred in his 'unkissed' maiden Test (3 4)  
**31** Moved as last resort? (3 7 5)

## DOWN

- 1** Verdict on the winner in a game of musical chairs (4 3 3 5)  
**2** Elation determining final size of shoe? (7)  
**3** Imelda Marcos should have felt her being one but never did! (4)  
**4** Press one department first created by *The Times* Group (8)  
**5** Suggesting breakfast, the goat is! (6)  
**6** Some end to the 'Woman On Top' idea! (4)  
**7** Ran into gad going over a meet spot in Spain (7)  
**8** The Sharad Pawar-led BCCI unwittingly did when it got Rahul Dravid to occupy what Sunil Gavaskar called 'The Electric Chair' (6 2 3 4)  
**14** Something that awaits only the reporter prepared to call a spade a spade? (5)  
**15** Brand *Sinbad The Sailor*-bird he follows (5)  
**18** Old-fashioned Black American lemon-cut (5 3)  
**20** Caller: 'Am Old Boy Eisenhower' (1 6)  
**22** The long and short of vintage comics (3 1 3)  
**23** The six letters of *RHYTHM*? (6)  
**27** Misleadingly materialised on TV as a harkback to the era 'When Melody Was Milady' (4)  
**28** Snazzy car wondering if it's meant for the Red Cross? (4)

For answers, see Page 81

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

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

## BRAIN GYM

## OUT OF THE BOX

Which word does each of these boxes stand for? For example, the first one is 'breakfast'.

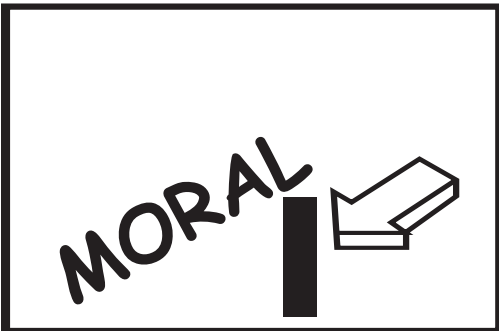
1.



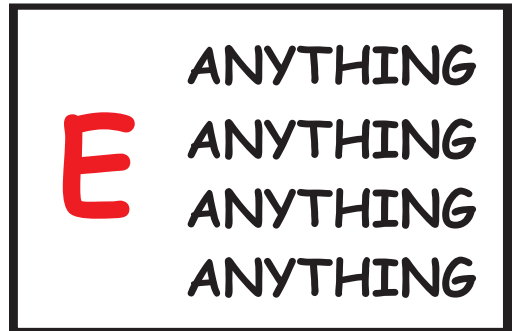
2.



3.



4.



5.



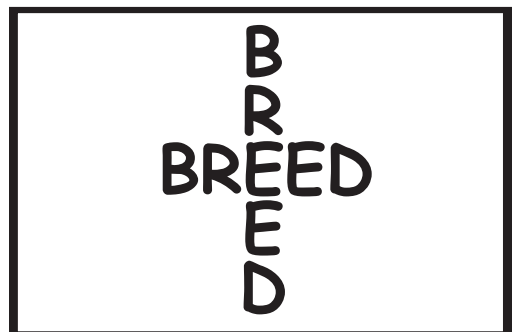
6.



7.



8.





HEADSTART

BRAIN GYM

9. O \_ ER \_ T \_ O \_

10. NEAFRIENDED

11. STA4NCE

12. AGED AGED AGED

SUDOKU FOR YOU

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

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

KOFFEE WITH KAKURO

				13	11		30	9
			11			6		
	7		36			20		
37								
9					6			
			25		8			
	8							
	12				12			
	13					11		10
	3				12	6		
37								
5				7				

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

## LIVING ANOTHER DAY

To know more about kidney transplants, contact:

### Organ Retrieval Banking

Organisation, All India

Institute of Medical Sciences, New Delhi; Tel: 1060 (24-hour helpline), 26588360, 26593444.

### Mohan Foundation

(Multi Organ Harvesting Aid Network).

In Chennai, Tel: 044-26207000;

Email: [info@mohanfoundation.org](mailto:info@mohanfoundation.org) In Hyderabad,

Tel: 040-66369369; Email: [hyd@mohanfoundation.org](mailto:hyd@mohanfoundation.org)

Narmada Kidney Foundation; Tel: 022-28254147;

Website: [www.narmadakidney.org](http://www.narmadakidney.org)

# 36

## GOD'S GARDEN

For more information on the Valley of Flowers, contact:

### Garhwal Mandal Vikas

Nigam Ltd, Haridwar Bypass

Road, Rishikesh—249201.

Tel: 0135-2431793, 2431783.

Fax: 0135-2430372.

Email: [yatra@gmvnl.com](mailto:yatra@gmvnl.com),

[yatraoffice@sancharnet.in](mailto:yatraoffice@sancharnet.in)

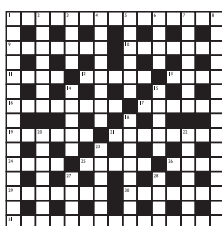


# 56

## EXCLUSIVE HARMONY CROSSWORD 30

### ACROSS:

1 Let there be light; 9 SIEMENS (SIE/men/S: men in SIES: South Indian Educational Society, *The good old firm* is SIEMENS); 10 thin air; 11 Bhai(-Bhai): **Bhai** also means **Don**; 12 Cohen (co-hen); 13 date; 16 Telecast (Te/leca/st: leca, inside *Test*, is Alec mixed up); 17 MOVADO (M/OVAD/O: Om turning to carry Davo back); 19 orator (or/at/or); or on either side, at Centre); 21 on the bat; 24 Laos (4 letters of Also rearranged); 25 Cable (Cab/le: take cab); 26 edge; 29 Alimony (AL/I'm on/Y: I'm on splitting ALY), reference to Prince Aly Khan and Rita Hayworth; 30 The Blue (Abbas Ali Baig, The Oxford Blue); 31 The Supreme Court



# 78

### DOWN:

1 last but not least; 2 toenail (7 letters of elation rearranged); 3 heel; 4 Response (*press one*: 7 letters of Response rearranged); 5 butter (also, one who butts); 6 laid;

7 Granada (g/ran/ad over a): Ran into gad going over a; 8 turned on the heat; 14 scoop; 15 ROCHE (roc/he); 18 Uncle Tom (*lemon-cut*: 8 letters of Uncle Tom rearranged); 20 A MOBIKE (Am/OB/Ike: OB is Old Boy abbreviated, Ike is Eisenhower); 22 Bud & Lou; 23 NAYYAR: the 6 letters of RHYTHM, the late O P Nayyar, beyond doubt); 27 Sonu (Nigam); 28 MERC (Me/RC : RC standing for Red Cross)

## BRAIN GYM

### Out of the box

1. Breakfast
2. Half-hearted
3. Moral support
4. Ready for anything
5. Once in a blue moon
6. Back door
7. Crossroads
8. Crossbreed
9. Painless operation
10. A friend in need
11. For instance
12. Middle-aged

# 79

## SOLUTION TO SUDOKU

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

# 80

## SOLUTION TO KAKURO

			13	11		30	9
		11			6		
	7	36	8	3	20	1	5
37	3	9	5	8	6	2	4
9	4	5		6	2	4	
	8	6	2	8	5	3	
	12	4	8	12	7	5	10
	13	7	6		11	9	2
37	3			12	6		
	1	2	9	7	4	6	8
5	2	3		7	5	2	



TEXT: SMITA DEODHAR

**“Mastering six dots was all it took to give meaning to my life. When I interact with blind students, I am filled with admiration. Their determination to live life on their own terms has given me inspiration to go on with my work.”**

Annam Narayanan taught herself the Braille script (consisting of dot patterns engraved on paper) 40 years ago with the help of a book procured from the National Association for the Blind (NAB). Since then, this housewife, whose husband passed away about five years ago, has worked tirelessly to bring the written word to the blind. She uses a brailler (typewriter for the Braille script) to translate textbooks, college notes and short stories from English, Hindi, Gujarati, Tamil and Malayalam into Braille for individuals and organisations—for free. Even today, this 81 year-old, who moved to Mumbai from Chennai to live with her son after her husband’s retirement, completes up to 20 pages a day. She also reads aloud to visually challenged college students and serves as their ‘writer’ during examinations. Narayanan, who receives students as referrals from the NAB or former students, says she gets her true rewards when her students go on to achieve success—like Garimalli Subramaniam who is assistant editor with The Hindu in Chennai.



**OVER 50,000 COPIES SOLD !**

# Pyramid Vastu to attract Peace, Prosperity & Happiness !

Discover these new secrets and other 100s of proven steps to enhance health, wealth and well-being from this 224 pages step by step guide. Also learn the successful

practical techniques to correct Vastu & Feng Shui defects without physical alterations or dealing with power of Pyramids.

By today more than 25 million people are benefited with this Pyramid Vastu.

Don't wait, just try a simple experiment from this book and you'll be amazed!

**9th**

*Enlarged & Updated International Edition*

- ❑ **Expensive** countries now to easily travel to attract more money, happiness and success.
- ❑ **Remedies** known here by Prof. Dr. Jiten Bhatt, founder of Pyramidology method and Pyramid Healing.
- ❑ **Seven-to-eight** advice for house, flat, shop, factory or office. With practical examples.
- ❑ **The inside story** of the Great Pyramids. It includes real photographs and latest findings.
- ❑ **Fast understanding** with more than 100 diagrams and plans in the book.

## Order Now

**Send a DD of Rs. 255/- today & get your book FREE door delivered.**

Call: 0265-2652037, 0-9825084612, RIM.3253466, 0-9824179954

Send DD of Rs. 255/- to or write for FREE leaflet detail to:

**Personal Care Systems, 336/43, GIDC - Makarpura, Baroda 390010.**

E-mail: [personalcare@mail.com](mailto:personalcare@mail.com)



- ❑ **Quick and easy guidance** to attract more wealth and wellness from the founder of PyroVastu.
- ❑ **Proven Techniques** to correct Vastu and Feng Shui defects without physical alterations or shifting.

**by Dr. Dhara Bhatt**  
Inspired by my dear father Prof. Dr. Jiten Bhatt

**US Edition**

**\$ 19.95 (Rs. 900)**  
**Special Price: Rs. 230**  
(For India only)

Pages: 224 in 2 color, Book size: 240 x 155 mm.  
Also translated in Hindi, Gujarati, Marathi & Kannada.

**Order Online: [www.pyramidvastu.com](http://www.pyramidvastu.com)**



**A secured today... A prosperous tomorrow...**

## **Sahara Samriddhi - An Attractive Money Back Plan**

**Save income tax upto Rs. 33,660/-\***

### **Features**

- Plan available for 15 & 20 year terms
- Money back installments at an interval of every 3 years
- The total of survival payments upto maturity is more than the sum assured (110% of sum assured)

\*Not part of the premium (Income tax benefit)



**Sahara India Life Insurance Co. Ltd.**

(First wholly Indian Life Insurance company in the private sector)

Insurance is the subject matter of solicitation

Phone: 0522-2325180

Toll-free: 1800-180-9000

Website: [www.saharalife.com](http://www.saharalife.com)