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# Health is WEALTH

Life today is a treadmill, with no button to slow it down. We are all breathlessly working towards goals close to our heart. But no goal means anything without good health. Indeed, a life without wellness—a state of complete physical, mental, emotional and social harmony—is incomplete, a mere shell of an existence.

This 'wellness' requires an enabling environment, central to which is a holistic healthcare system. That was the genesis of the Kokilaben Dhirubhai Ambani Hospital & Medical Research Institute, which was born from a vision to strengthen healthcare in our communities and empower patients to make informed choices. The hospital, located in the Mumbai suburb of Andheri, opened its doors on 26 January.

For me, creating this institution has been a voyage of discovery with my talented and zealous team. Together, in just three years, we have created an organic entity that offers clinical services, diagnostic facilities and research—

world-class treatment at affordable costs (see 'Health Bytes').

Not only is the hospital silver-friendly—with full wheelchair access and universal design ensuring safety and mobility—it hopes to address crucial gaps in our healthcare system in silver care. For instance, a key feature at our Centre for Physical Medicine and Rehabilitation will be the ability to maintain disease related to ageing and getting silvers back on their feet after surgery. Technologies such as gait and motion analysis will aid this process. Similarly, management of diseases such as Alzheimer's and Parkinson's disease will be an imperative at our Centre for Brain and Nervous System. Going forward, studies on gerontology will be a priority for the research wing of the hospital.

Make no mistake, though, this is no elite edifice driven by narrow commercial considerations. As part of our social obligation to the communities we serve, the hospital has set aside dedicated free outpatient clinics that offer spe-



DONALD WOODROW

cialist advice to the underprivileged. Further, our inpatient facilities include a cluster of over 95 free and subsidised beds for the weaker sections of society.

Indeed, healthcare is not a privilege but a fundamental right for every Indian. But the other side of the coin is a duty to be proactive about our health: eat right, exercise and go for regular checkups. This month, as another financial year winds to a close, don't just take stock of your savings; take stock of your health. It's the wisest investment you'll ever make.

*Tina Ambani*

Tina Ambani

## A Dhirubhai Ambani Memorial Trust Initiative

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## WEB EXCLUSIVES



### The maverick

Octogenarian Rabin Mondal's art  
is a reflection of his inner voice

Visit [www.harmonyindia.org](http://www.harmonyindia.org) and check out this month's stories!



### Live life to the hilt

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Cover illustration  
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## column one

In the past months, inflation has driven silvers crazy. Prices of basic necessities like drugs and groceries hit an all-time high and shook household budgets. Though what goes up once doesn't ever come down to the original low, budgets are a little more manageable today. The financial slide, however, continues unabated. So will the situation worsen in the near future or will it be a status quo for silvers? All of us are looking for answers. Therefore, after the interim budget, *Harmony* decided to collate expert opinion and make decision-making easier for our readers. Abating your fears are Sudip Bandyopadhyay, director and CEO of Reliance Money, in "Hope Floats", and Uma Shashikant, managing director of Centre for Investment Education and Learning, in "Survival Strategy".

You may notice that the magazine is richer in content. We have introduced several new features this month. Dr Jane Barratt, secretary general of the International Federation on Ageing, of which Harmony for Silvers Foundation is a member, will write exclusively for us on ageing issues across the world—this time she focuses on the similarities in challenges silvers face across the world ("You Are No Different"). 'Footsteps' is a new section on the younger generation speaking about their relationship with their elders. This month, actor Tushaar Kapoor talks about sharing almost everything with his father Jeetendra in "Father and Friend". There's also a brand new section, 'Culture', on traditions, values and lifestyle. Enjoy!

—Meeta Bhatti



I am 71 years old. Along with 91 other silvers—our average age was 69—from J B Nagar, Andheri, in suburban Mumbai, we participated in the

Harmony Senior Citizens' Run at the Standard Chartered Mumbai Marathon in January. Our team comprised members of the Progressive Senior Citizens' Association and Senior Citizens' Welfare Association (Women) and senior citizens from the area. The eldest among us was G L Parab, 89, who has participated in the event for the past four years. He completed the entire 4.3-km route without any problem whatsoever.

This year, we decided to make the event even more colourful and memorable. To this end, one participant, Sanjay Kukereja, dressed up as a Pakistani terrorist and was surrounded by his fellow elders. The message was that senior citizens of Mumbai are ready to crush any terror attack. Along with him was a girl, Manvi Batra, dressed as *Bharat Mata*—her smiling face reflected the fact that no one could touch and affect the sovereignty of India. Another participant Sudhirbhai Kesaria dressed up in Gujarati Kathiawadi costume while his wife Rekha donned traditional Maharashtrian garb. The aim was to portray how Maharashtrians and Gujaratis live together in Mumbai in harmony. Our group also carried banners with slogans like 'We Love Mumbai—*Hamari* Mumbai' and 'One Cause, One Voice, One Nation—No Compromise with Terrorism'.

We are thankful to Harmony for Silvers Foundation for giving us the opportunity to participate in the event every year.

**MANMOHAN BAGRI**

Mumbai



*The letter of the month wins music CDs from Big Music*

I enjoyed reading the February 2009 issue of *Harmony*, which features the love stories of couples who have been married over 50 years ("Golden Silvers"). In 'Column One', you had asked your readers to write in with their own 'truelove' tales. I would like to tell you my story. I am an 83 year-old retired engineer and my wife Tulsi, 76, is a homemaker. We have two sons and a daughter

and have been married almost 60 years—we celebrated our golden anniversary on 13 April 1999 and are now looking forward to our diamond anniversary this April. Like every couple, we have had our share of fights but I have enjoyed every moment of our life together. We still remain very active—in fact, I have participated in each of the five Harmony Senior Citizens' Runs at the Mumbai



marathon. And as a couple, we continue to evolve, adding life to our years.

**H P NAWANI**

*Mumbai*

**M**y friends and I enjoyed reading the January 2009 issue of *Harmony*. I appreciated the letter written by Dr N S Sundaram in your 'Response' section where he talks about how he continues to conduct eye camps and teach optometry to students even after retirement. It is truly important to inspire our fellow elderly to play an active role in the community in order to enrich their lives and achieve longevity and happiness.

**O P GUPTA**

*President, Varisht Nagrik Kalyan Samiti, Delhi*

**S**ince inception, Harmony for Silvers Foundation has undertaken a host of measures to help senior citizens—the most important is spreading awareness about the Reverse Mortgage Scheme in association with the National Housing Bank. We now wish to congratulate your dedicated team for the establishment of an all India toll-free helpline (1800 100 1111) to answer queries related to the scheme. It's high time that the Central Government, in particular the Ministry of Social Justice and Empowerment, initiates concrete welfare schemes conforming to the budgeted outlay. It will hasten the pace of development if the Central and state governments work in close collaboration with independent organisations like Harmony for Silvers Foundation and the Delhi Federation of Association of Senior Citizens. The government must also undertake special healthcare projects for silvers that

aim to offer new technological solutions that are cheap and easy to use. This would enable the speedy implementation of the Madrid International Plan of Action on Ageing.

**B K MAHESHWARI**

*President, Sukhdev Vihar Senior Citizens' Welfare Association, New Delhi*

**I**am a 38 year-old engineer. I admire the content of *Harmony* magazine and the spirit displayed by the silvers featured in it. Your magazine has opened my eyes to the problems faced—and tackled—by our silvers.

I know an admirable silver: Hanumantha Rao. Every year, this sprightly 63 year-old holds a workshop on stress management at the premises of MICO Bosch Ltd in Bengaluru for employees and their families. He retired from the company three years ago. He credits yoga for his health and vitality. In 1996, he was hit by an auto-rickshaw—he broke his femur; fractured his right wrist and was forced to undergo surgery. But he was able to heal his wrist on his own—he could shave with his right hand again just 10 days after the accident. These days, Rao also conducts summer yoga camps for children. He maintains an honorary position with the development of factories and boilers where he delivers lectures on safety and health. He also conducts industrial visits for engineering students who visit Bosch.

People like Hanumantha Rao are proof that we can live our silver years with purpose and dignity.

**JYOTHI VINOD**

*Jaipur*

## CONTRIBUTOR



"I hope to age under a coconut tree in Kerala, drinking arrack and blowing bubbles in the air with the sea breeze blowing through my ears," says irrepressible playwright-director **Ramu Ramanathan**. In this issue, the 41 year-old offers an insightful commentary on *Begam Barve*—Satish Alekar's richly nuanced play, which has enthralled audiences for over three decades now.

Ramanathan feels he has penned more plays than he should have. Some of his popular works include *Jazz*, *Cotton 56 Polyester 84*, *Three Ladies of Ibsen*, *Shanti Shanti*, *Mahadevbhai*, *It's A War* (1993 All India Best Play Award) and *Collaborators* (2003 BBC Radio Playwriting Regional Award). He has also written and directed a docu-drama, several one-act plays, children's plays and radio plays. In his view, though, his best work is with young people and non-theatre persons. His collaboration with a group of architecture students resulted in a delightfully wicked piece *PM @ 3 pm*. Ramanathan lives in Mumbai.

## NEWSWORTHY



### PENSIONS IN THE ASIA-PACIFIC

According to the World Bank and the Organisation for Economic Cooperation and Development (OECD), **India ranks first among South Asian countries in pension coverage to its elders.** Their report, titled *Pensions at a Glance: Asia/Pacific*, says, "Only in India are social pensions significant, with around 10 to 15 per cent of older people being covered." Then comes the bad news: "India needs to reform its pension system to deliver sustainable retirement income." Covering the retirement income systems of 18 countries, including India, Australia, China, Indonesia, Pakistan, the Philippines and Vietnam, the authors note that a rapidly ageing population, over-generous pension schemes and early retirement age are putting pressure on pension systems in the region. Three key recommendations emerge from the report. First, countries with defined-benefit schemes based on final salaries should shift to calculating pension using lifetime average earnings. Second, allowing people to take out their savings only on retirement via regular payments would reduce the risk of people's savings running out in retirement. And finally, countries should link pension payments to reflect changes in the cost of living. Read the entire report at [www.oecd.org/dataoecd/47/10/41941763.pdf](http://www.oecd.org/dataoecd/47/10/41941763.pdf)



# TRENDS

## HOME TO MALAYSIA



Southeast Asia has always been a popular holiday destination for Europeans—but now they're choosing to live there. According to a report by website *themalaysianinsider.com*, **Malaysia is fast emerging as an attractive retirement destination for expatriates** with over 12,000 silvers having made their home in the country already. The lure: tropical weather all year round; affordable living; and, most significant, a government scheme to attract expatriate retirees.

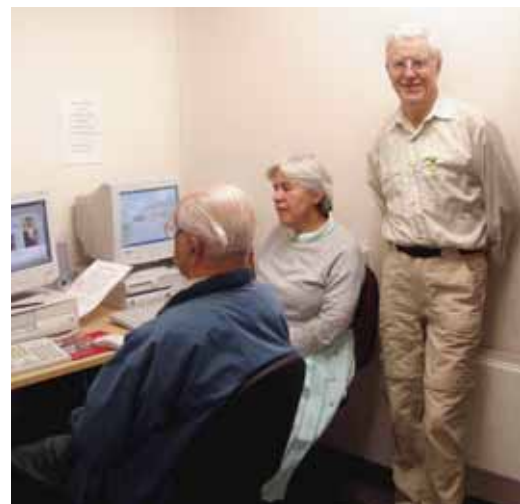
**12,000**  
expatriate silvers  
have made  
their home in  
Malaysia

'Malaysia My Second Home', launched in 2002, offers foreign residents a 10-year renewable visa and the right to buy property, employ a maid and purchase a locally assembled car tax-free. Pensions remitted to Malaysia and income earned outside the country are also tax exempt and there is no inheritance tax.

One taker is Paul Tyminski, who moved to Penang three years ago. "The weather's great, the people are friendly and you get better value for your money than the UK or Australia," says the 60 year-old Briton, a former charter pilot. Seconding the sentiment is American Karl Hutchison, a former tobacco company executive, who moved to Kuala Lumpur two years ago. "KL is cosmopolitan on the cheap," says the 54 year-old. According to a report in December 2008 by market research company Euromonitor International, "although it is 30 per cent more expensive to live in Southeast Asia compared to a year ago, the region still offers a lower cost of living, good health services and stable administrations."

## YOUR WEB

**Silvers from the ages of 70 to 75 are the fastest growing group of online users in America**, according to a new study by the Washington-based Pew Research Centre. As news agency AFP reports, elders are chipping away at the dominance of the 18 to 44 year-olds who comprise half the Web population in the country. While just 26 per cent of 70-75 year-olds were online in 2005, 45 per cent of that age group is currently online. Although email remains the most popular online activity among silvers (74 per cent of Netizens over 64 use it regularly), instant messaging, social networking (on websites such as Facebook and MySpace), and blogging have gained ground. Still, compared to younger generations, elders use the internet less for socialising and entertainment and more as a tool for information searches and buying products. In particular, older Netizens are significantly more likely than younger generations to look online for health information. To read the entire report, go to [www.pewinternet.org/pdfs/PIP\\_Generations\\_2009.pdf](http://www.pewinternet.org/pdfs/PIP_Generations_2009.pdf)



## MILESTONES



**Awarded.** The Grammy for the Best Contemporary World Music 2009 to tabla maestro **Zakir Hussain**. This is the second Grammy for the 58 year-old, who had earlier won one in 1991 for the album *Planet Drum*. This time around, Hussain won the award for *Global Drum Project*, for which he collaborated with three international musicians: percussionist Micky Hart, Latin drummer Giovanni Hidalgo and Nigerian drummer Adepaju. Hussain could not attend the ceremony held in Los Angeles on 8 February, as he was scheduled to perform at a concert in Goa at the same time.



**Awarded.** The Bharat Ratna to Hindustani vocalist **Bhimsen Joshi**. Joshi's passion for music was born early—at the age of 11, he ran away from home in rural Karnataka to join a music school in Gwalior. Over the years, he never allowed himself to be limited by musical theories and arrived at his style by juxtaposing different styles. As he could not travel to Delhi because of ill health, the award was conferred on the 87 year-old at his home in Pune.

## IN PASSING



Former Indian president **R Venkataraman**, who was often known as a 'copybook' head of state, oversaw India's first coalition government, headed by V P Singh. He was vice president of India when he

was selected for president. Earlier, he held the posts of cabinet minister overseeing the key portfolios of defence and finance, and deputy chairman of the Planning Commission. He died of multiple organ failure on 27 January in New Delhi. He was 98.

Not many people knew that **Gyan Patnaik**, wife of Biju Patnaik—former chief minister of Orissa—was also among India's earliest women aviators. One of the first women to acquire a commercial pilot's licence in the 1930s, in 1947 she co-piloted an old Dakota aircraft to Jakarta—which was under Dutch control—to rescue Indonesian leaders Sjahrir and Sukarno, and flew them down for a meeting with Jawaharlal Nehru. Her partner in the adventure was her husband Biju, who was also a pilot with the Royal Indian Air Force. Gyan Patnaik died of pneumonia in New Delhi on 17 February. She was 89.

## BIRTHDAYS

■ Actor **Pran** turned 89 on 12 February

■ Actor **Nick Nolte** turned 68 on 8 February

■ Ghazal singer **Jagjit Singh** turned 68 on 8 February

■ Actress **Elizabeth Taylor** turned 77 on 27 February



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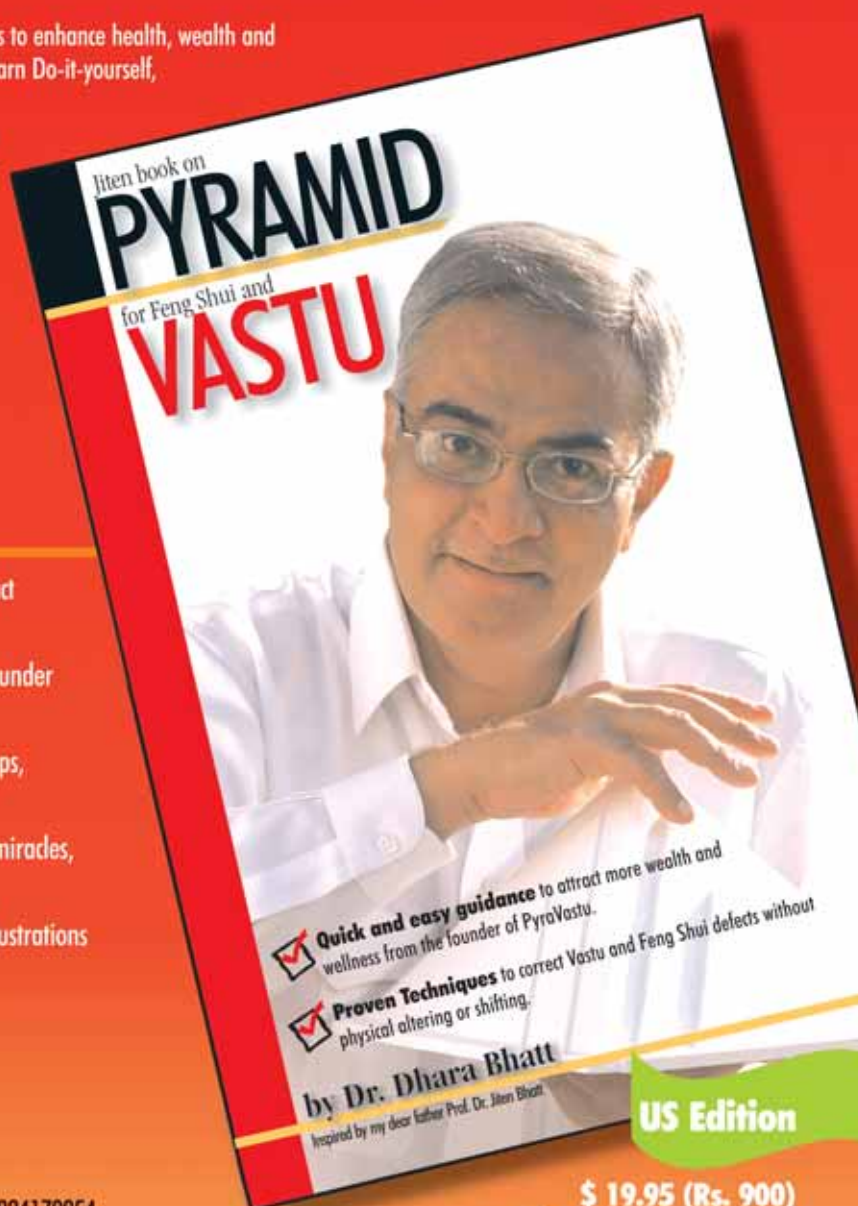
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## MEDIA WATCH

### FROM WORDS TO VOICES

We've all thrilled to the words of our favourite authors—now here's a chance to hear their voices. *The Spoken Word: British Writers*, a compilation of documentary recordings released by the British Library and the BBC,



features 30 celebrated British authors and playwrights, talking about their lives and work—dating back to 1930. The three-CD compendium includes gems like Arthur Conan Doyle expressing his exasperation over the public's inability to accept Sherlock Holmes as a fictional character; P G Wodehouse on the antics of Jeeves and Wooster; a revealing interview with the enigmatic Daphne Du Maurier; Virginia Woolf on literary craftsmanship and language (the only recording of her in existence); Graham Greene's startling confession about playing Russian roulette with a loaded pistol as a young buck; Evelyn Waugh discussing his conversion to Catholicism at the age of 30; and spy writer John Le Carré coming clean on the "small tragedies of institutional life" during his time at the British Foreign Office. The cost of this treasure: £ 19.50 (about Rs 1,400). You can order online at [shop.bl.uk](http://shop.bl.uk)

**Retire later:** The Beijing municipal government has raised the retirement age for women from 55 to 60 in government jobs, consistent with that of men. In the private sector, however, men must retire at 55 and women at 50. The National People's Congress will soon decide whether to adopt the higher retirement age for government service across the country.



### MODEL MOM

The sleepy town of Ponteland in Northumberland in the UK suddenly has itself a star. **Sue Johnson, a 52 year-old insurance training manager, has won a modelling contract with top London agency Close Models and will be the face of anti-ageing supplement Imdeen's nationwide advertising campaign.** She was chosen from thousands of entries to an advertisement that appeared in *Saga*, a UK-based magazine for silvers. "I'd never done any modelling before," the mother of two



teenagers tells newspaper *The Journal*. "A group of my colleagues spotted the ad and got me to enter

for a lark. I would never have entered something like this when I was younger, nor had such fun in the process." For her part, Harriet Close, who established Close Models 10 years ago to answer a need for glamorous older models, is thrilled with her new find. "Sue is a natural and has an instant connection with the camera," she says. "Advertisers are beginning to realise they have to make their campaigns believable—we can prove a model's life can begin at 50. The same can be said for women; why stop?"



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## SILVER SLICK



Elder Japanese men now have their own style guide: *OilyBoy*. The magazine aims to entice upwardly mobile silvers into buying luxe clothes and accessories by appealing to their inner cool. The name



of the magazine is also an effort in that direction—

'Oily Boy' was the nickname of the late Jiro Shirasu, a Cambridge-educated aristocrat who helped negotiate the terms of the US occupation after World War II. The automobile enthusiast would often appear in public with trendy jeans stained with engine oil; thus the moniker. In a tribute to Shirasu, the 'OilyBoy Declaration' in the first issue of the magazine proclaims: "That kind of man never forgets the 'boy' in him. The boys became not adults, but 'elder boys'. And that is why we cry out loud: We are Oily Boys." As the editor Masami Kanno, 52, tells the *Washington Post*, "We think we are players, even if we are 50 or 60 or 70."



## FACE OFF

## NUKE AGE

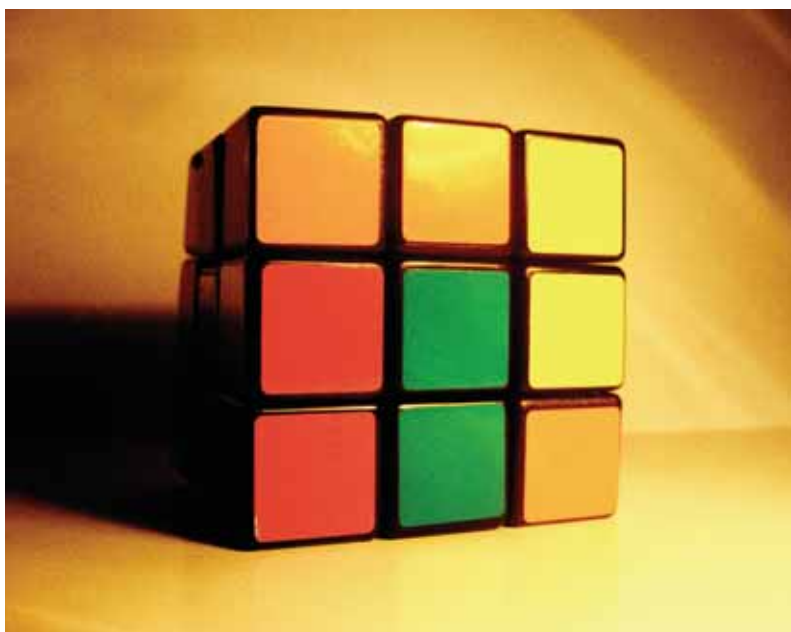
If you needed proof that the beauty business is becoming increasingly hi-tech, look no further. Selling like hotcakes in Europe and the US are 'Stop' and 'NuFace'—two chunky hand-held gadgets that transmit high-frequency radio waves into your face to stimulate the production of collagen, and firm, tighten, lift and tone your skin. What's more, you can use them yourself, in the privacy of home. The manufacturers claim that regular use (15 minutes at least three days a week) delivers visible—and sustainable—results in as little as four weeks. Beauty at your fingertips doesn't come cheap though. Stop costs Euro 490 (about Rs 30,500) and NuFace is priced at \$ 379 (about Rs 18,500). If you're still tempted, check out [www.stop-age.com](http://www.stop-age.com) and [www.mynuface.com](http://www.mynuface.com) for details.



## OFFBEAT



**Comfort zone:** To cater to passengers with special needs, a new area called Contact Zone has been set up at Terminal 2 of Indira Gandhi International Airport in New Delhi. Located near Gate 1 of the terminal, this will be a nodal point for staff from all airlines **to provide wheelchairs and other assistance required to the old, infirm and physically challenged, and unaccompanied minors.** This is the first time that a dedicated area has been made available for this purpose in an Indian airport. To avail of the service, call your airline.

**MAGIC CUBE**

Despite the global recession, an old favourite from the 1980s has got cash registers ringing across toy stores in the US and Europe: the Rubik's Cube. In an astonishing comeback, global sales of the puzzle reached 15 million last year, up 3 million over 2007, reports TIME magazine. When New York City toy mecca FAO Schwarz reintroduced the Cube 18 months ago, it became one of its top sellers. And in Britain, sales are up 300 per cent over the past two years. Today, there are over 38,000 videos, including tutorials, about the puzzle on popular video-hosting website *youtube.com* and even a club—the World Cube Association (WCA)—that organises international 'speed-cubing' contests and boasts over 3,000 members.

**Over  
350 MILLION  
Rubik's Cubes  
have been sold  
worldwide**

Industry pundits ascribe the product's success (over 350 million have been sold) to a worldwide return to 'safe brands' that enjoy the confidence of customers and evoke happier times, and the nature of the toy itself—it's both hard to solve and hard to break. "It is an intellectual challenge, accessible to people from all cultures, and helps provide a sense of order and stability in an uncertain world," reasons inventor Erno Rubik. "More important, people like its beauty, simplicity and form. It's really not a puzzle or a toy; it's a piece of art." On 5 February, Rubik launched his latest creation, Rubik's 360, at the Nuremberg Toy Fair held in Germany—it's a transparent orb with three spheres and six coloured balls that must be manoeuvred into colour-coded domes. It has large shoes to fill.

## ANALYSE THIS

### THE LOVE EFFECT

Here's one (more) reason to stay married: it keeps you looking good. According to a new study by the University Hospitals Case Medical Centre in Ohio, USA, **divorce can make you look a lot older than your actual age.** Other factors that can play havoc on your face are overexposure to the sun, abnormal weight loss and the use of antidepressants. "A person's heritage may initially dictate how they age, but if you introduce certain factors into your life, you will certainly age faster," says lead author Bahaman Guyuron, the chief of plastic surgery at the Centre. "Likewise, if you avoid those factors you can slow down the hands of time."



Guyuron and his team studied 149 sets of identical twins, questioning them about their personal lives, the time they spent outdoors, alcohol use, their diet and the medications they were taking. Their research revealed that those

who were divorced appeared nearly two years older than their siblings who were married, single or even widowed. The findings of the study are published in the March issue of journal *Plastic and Reconstructive Surgery*.

## EVENTS

### POLICY AND PROSPECTS

The year 2009 marks the 10th anniversary of the formulation of the National Policy on Older Persons (NPOP), but India is yet to implement the policy effectively. In a one-day workshop in Mumbai on 25 January, titled **Capacity Building: Asserting Rights of Older Persons**—organised by International Federation on Ageing (IFA) and Harmony for Silvers Foundation—experts examined the prospects of the NPOP; discussed other major issues facing senior citizens; and drew up an agenda for the way forward with active initiatives by seniors themselves. Social scientists, gerontologists, representatives of senior citizens' organisations and



common senior beneficiaries attended the workshop, held at Reliance Energy Management Institute, in suburban Goregaon.

Chaired by Jane Barratt, chairperson of International Federation on Ageing, K Gangadharan of Heritage Hospital in Hyderabad and Dr S Siva Raju of Tata

Institute of Social Sciences, the workshop highlighted the ineffective implementation of the existing NPOP and reiterated the need for seniors to assert their rights. This was the fifth in a series of five one-day workshops on capacity building for senior citizens—the earlier four were held in Chennai, Bengaluru, Delhi and Hyderabad.



**FOCUS: 80+**

Gerontology experts, academicians and representatives of NGOs—including Harmony for Silvers Foundation—discussed issues, policies and ideas related to the ‘oldest old’ at the **International Colloquium on the Oldest Old (80+)** held in Thiruvananthapuram from 9 to 11 February. The colloquium, organised by the Centre for Gerontological Studies, drew participants from Botswana, Cambodia, Ethiopia, India, Indonesia, Japan, Malaysia, Sri Lanka and Sudan. The seminar focused on how the oldest old were more vulnerable to neglect; physical and psychological pain; denial of healthcare; isolation; and outright abandonment compared to the ‘younger old’ (55-75 years). Experts presented papers on healthcare



provisions, elderly abuse, management of dementia and Alzheimer's, functional competence in octogenarians and caregiving for the oldest old.

## H RECOMMENDS



**Form a force.** The Ministry of Social Justice & Empowerment has announced that it will give substantial financial grants for welfare programmes for senior citizens. This includes old age homes; care homes; multi-service centres; physiotherapy clinics; help lines and counselling programmes; resource and training centres; caregiver training programmes; volunteer bureaux; and the formation of senior citizens' associations and self-help groups. The ministry will provide up to 90 per cent of the initial cost of the project and recurring expenditure to run the project. For details, go to [www.socialjustice.nic.in](http://www.socialjustice.nic.in)

**Tell a story.** To keep the dying art of storytelling alive and promote intergenerational bonding, silvers at the Flushing Area Senior Centre in Flushing, Michigan, have formed a group called Bridging the Gap. They travel to schools and community centres in the town to enact popular stories with the help of costumes and props. At the end of story time, the silvers introduce themselves to the children, talk about their own children and grandchildren, and ask the children questions about the stories. “The expressions on the kids’ faces are just priceless,” says 80 year-old Shirley Stedman, a member of the group. Adds 74 year-old Warren Hackett, “Part of the fun is dressing up in costume!”



*Have something to say? This is the place to do it. Reach out to fellow readers with interesting anecdotes, inspiring stories and heartwarming moments from your life. Write in with full contact details, and make this space your own!*

## BIG DADDY



Captain (retired) K S Krishnan continues to soar

I think my grandfather Captain (retired) K Shankar Krishnan is the perfect man—pilot extraordinaire and an exemplary husband, father and grandfather. I have always called him Big Daddy. As he is not one to trumpet his achievements, I felt compelled to write a small tribute to this great man.

Born in 1920 in Calicut in Kerala, Big Daddy's calm disposition belied his adventurous spirit. At 20, he had already acquired his flying licence and was selected by the RAF for the instructor's course. A couple of years later, he was posted at Madras Flying Club (MFC) as a civilian instructor to Indian Air Force pilots. Young and handsome, Big Daddy had a great female fan following. In fact, when I show photographs of him in his youth to my friends, even they can't help admiring his good looks!

**"For everyone in our family, Big Daddy will always be a true hero"**

Big Daddy had a successful career graph. In 1943, he joined the Indian National Airways

(INA) in Delhi from where he flew to Karachi, Peshawar, Bombay, the Gulf and what was then Persia. In the same year, he accepted an offer from MFC as chief flying instructor following which he joined the Civil Aviation Training Centre (CATC) in Allahabad. Around the same time, he married the lovely and lively Indira and had three daughters. Soon, Big Daddy shifted to Bhubaneswar where he flew renowned historian Joseph Campbell to the Sun Temple in Konark. For six months, he was also the

personal pilot of the Raja of Nepal. Among the luminaries he escorted around the skies was Sir Edmund Hillary. In the late 1950s, Big Daddy returned to CATC in Allahabad where he flew both gliders and helicopters. In the mid-1960s, he joined the Kerala Flying Club where he excelled in aerobatics. His last job was with an aerial crop spraying company, from where he retired in 1976. During this tenure, a British company felicitated him for his flying expertise.

Despite having a demanding career, my grandfather would often drive us to various parts of the country. We still go on long drives to hill stations and wildlife reserves. Big Daddy's knowledge of natural history is impressive. His skills at converting ordinary driftwood into a piece of art are also much admired, as are the accounts of his many hunting expeditions. After retirement, Big Daddy moved to a farmhouse in the foothills of the western ghat in Kollengode in Kerala. His house has a spectacular view of mountains and waterfalls and is hedged by a beautiful garden that he has carefully nurtured. Big Daddy lives by the dictum that common sense and honesty can help you overcome any hurdle. With the death of my vibrant grandmother, life may be a little quieter but the spark inside him remains as strong as ever. For everyone in our family, he will always remain a true hero.

*Sharmila Vasudevan, Mumbai*

## MEMORIES OF THE VALLEY

Our village in Anantnag stood on the banks of river Sandren in Kashmir. One of my favourite childhood rituals was taking a bath in the river with my elder brother Ajaz and my father. Though Ajaz is only three years older than me, he has been very protective towards me all my life—so protective that I have always felt as if I had not one but two fathers. I will never forget the sight of Ajaz and my father swimming and splashing water around playfully. As I was small, I used to clutch onto Ajaz's shoulders and float in the shallow waters. My world was confined to my father and my brother. The playful riverside camaraderie we shared was rather unusual for Kashmiri





Nostalgic musings: Rather's father (centre)

society. At home we were restricted by the conventions of a joint family. My father lived life according to an unbending code of

ethics. He told us to be upright and work hard. And he always laid stress on cleanliness and made sure we wore the best clothes that were available in the market. Our family owned a sawmill in the area and my father was among the most successful businessmen in town.

Last summer, when I returned home to Anantnag, father was slightly unwell. At 60, he still goes to the sawmill early in the morning and returns home late in the evening. As he complained of joint pains in his leg, I accompanied him to a doctor in the oldest part of town, Cheeni Chowk. As we drove down to the clinic, our driver told me how often my father missed me when I was away. He was also sad that his sons had opted not to be the inheritors of the trade that he had practiced all his life. My brother Ajaz is a researcher of Chinese economy at the University of Kashmir. When I learnt of my father's ill health, I asked Ajaz to come home. When my brother and I met, we hugged each other for a long time—our father a quiet witness to the emotional moment.

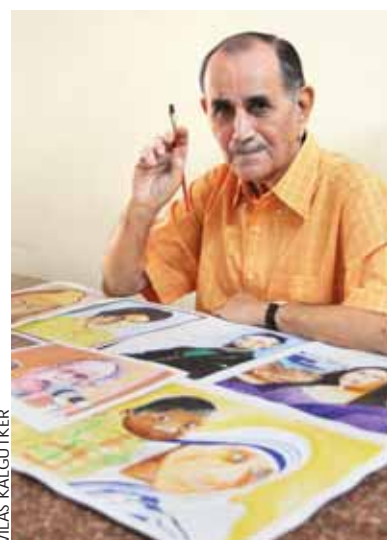
Ajaz believes that Islam is the only sociopolitical system that can redeem man. The years I spent in many North Indian universities have permanently distanced me from him. I have sought recourse in literature as a source of solace and alternative possibilities to our historical and eternal problems. I know the last remnants of my brother and father—my two fathers—that lived within me are slowly dying. But that doesn't mean the intensity with which I love them has died. My love is only more intense and they still live in me through it.

*Feroze Rather, Delhi*

## COLOURS OF LIFE

In September 1999, I visited my eldest son in Dubai. My grandson who was then seven years old asked me to draw something—or rather 'anything' as he put it. I drew a crow and elephant. He was not so easy to please. "No *ajja* [grandfather], draw something nice," he said. The next day after he left for school, I found an old copy of *Stardust*, lying in the house. It carried a large picture of actor Juhi Chawla. Using the image as reference, I drew the actor's portrait on a sheet of paper and left it on the dining table for my grandson.

When my son came home for lunch, he noticed the portrait and asked me who had drawn it. I told him I had drawn it for the little boy. "When did you start drawing?" he asked. His question set me thinking. I felt like I had accidentally stumbled onto a gift I had with me all along, but was unaware of till then. I drew some more portraits the next day—all of which are cherished by my grandson even today.



VILAS KALGUTKER

Artistic streak: Bhatt with some of his works

In 2000, when I visited my daughter in the US, I saw portraits of some US presidents that had appeared in a local newspaper there. The next day, I took a few crayons from my granddaughter's drawing box and started sketching with renewed passion—so much so that I ended up sticking a new portrait on the refrigerator every day. On the last day of my vacation, my son-in-law gave me a packet. On opening it, I was overjoyed to see two drawing pads and a box of watercolours and paintbrushes. I have used up countless drawing pads in the past few years. My daughter replenishes my stock periodically. Though I also collect stamps and old coins, painting has filled my life with richer, deeper colours.

*A S Bhatt, Mumbai*

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NITIN LODHA

# You are no DIFFERENT

Dr Jane Barratt brings out the similarities in the challenges faced by silvers across the world

Recently my mother Billy Barratt who lives in Perth, Australia, celebrated her 81st birthday. She enjoyed many birthday wishes from her five children and eight grandchildren, shared good food and conversations with friends over lunch and had a few precious moments with my father John who she has been married to for 59 years. Mum lives an active and full life; she is fully independent, very industrious, enjoys gardening and bowling and has a wonderful sense of humour, compassion and empathy for everyone around her.

My mother is no different from many people in the world who experience rich and fulfilling lives. We are no longer talking about the fragility of human life in older age; today we have governments developing policies that encourage active and healthy ageing.

On many occasions we have read literature about the vast differences and challenges between countries in the 'north' and countries in the 'south'; I would be the first one to acknowledge these challenges. Yet, in my work and travel, I get the sense that many of the core issues are the same; just the way they are being solved or addressed is different—such as housing and the environment, caregivers and elder abuse.

**Housing and the living environment** of older people vary greatly in developed and developing countries, as do the trends within and across countries. Housing is not only shelter; it is associated with place, identity and relationships. There is a growing awareness of the relationship between health status and the living environment. Living environments can help an older person remain connected to the community, friends and networks, and access essential support services.

In developing countries, a growing number of older people continue to experience a deterioration in living

conditions linked to a general lack of affordable housing, substandard conditions of existing housing and shortage or absence of social services. Further, older people often live in isolation bereft of the traditional environment of an extended family. In developed countries, the built environment remains focused on supporting younger families.

At the crux of older people exercising their choice in living arrangements is their ability to live independently or with some assistance from formal care systems. The latest trends in government policy are therefore tailored to not necessarily focus on new infrastructure such as retirement homes but making available assistive devices and home modifications through subsidies.

*Many of the core issues of the elderly are the same, just the way they are being addressed is different*

**Caregiving** is an international phenomenon. No nation is without family caregivers and women in both developed and developing countries are still the main caregivers. The role that 'family' plays in providing essential care services at home or in a care facility is undisputed by governments. Notwithstanding this, some governments and societies have an expectation that family will be the first line of support and care for a family member.

Several nations including Israel, The Netherlands, Japan, Australia, Sweden, the US, the UK and Canada have policies that underpin the rights and services of caregivers. The policies generally fit within four main



categories: programmes or services that either provide care to the recipient and/or respite to the caregiver; public long-term care insurance programmes; benefits via social insurance systems to provide an allowance, a payment, or a tax credit to a caregiver; and programmes and policies associated with employment such as 'paid leave' and 'unemployment protection'.

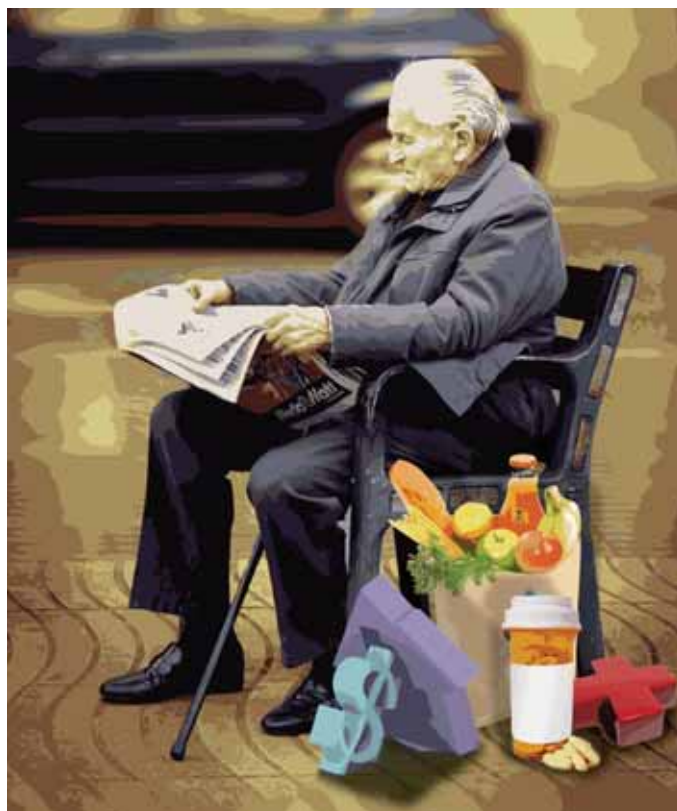
In developing countries, NGOs are more active in recognising the urgent need to help families in their caregiving role and are conducting regular training programmes, particularly in the area of dementia care. However, funding is scarce as are information and manuals to make training possible, and the family provides the bulk of care for those with dementia.

While progress has been made in understanding the role and needs of caregivers, it remains a complex issue across the world with a general lack of formal care services and respite opportunities subsidised by the government or available to be purchased in the private sector.

**Neglect, abuse and violence** are recognised social phenomena and serious global issues. They remain largely private and invisible in many countries and even tolerated in others. They transcend socioeconomic status, culture and gender—they are not a poor country problem, nor a rich country problem but a human rights issue for us all. In 2002, the World Health Organisation reported that up to 6 per cent of older people have experienced some form of abuse in their home.

With increased prevalence there has been a tendency to enact laws to protect older people. However, these often fail to reduce the instances of abuse because of inadequate mechanism at an operational level. Identifying the occurrence of abuse is only the first step; many policies in developed countries have not created the necessary solutions so that the older person does not have to endure further episodes.

In some developing countries, modernisation threatens existing social structures where the family holds the most prominent place. While older people are being challenged to cope with issues such as health,



economic security and nutrition, there are many more 'silent' or 'hidden' crises such as abuse and violence that challenge their lives on a daily basis. In India, emotional abuse is more dominant in the upper social strata compared to the lower social strata where physical abuse exists in greater measure.

The effectiveness of government-funded programmes to raise awareness and create support services is generally not well-evaluated. This is, however, changing. One of the reasons for this is that many programmes are being planned and implemented at a local level and funded through local governments. When the community participates in the development and implementation of awareness and support programmes, there is a greater likelihood of success.

**Longevity** is an achievement for individuals and society and should be celebrated as a new and growing phenomenon. Today, many older people are productive, inspiring and an asset to their community. All forms of communication and media play an important role in educating citizens about key ageing issues and the role older people play. The work to improve the quality of life of older people has only just begun. It is therefore imperative that ongoing educational programmes are created and we work in partnership with the media to forge new pathways. ■

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*Dr Jane Barratt is Secretary General, International Federation on Ageing*

# Silver WHEELS

Nitika Bajpayee takes a ride on Buzurgon ke Hamsafar, a free cab service for silvers in Delhi



The Path team: (From left) Manager S K Bajaj, driver Ravi Kant, driver Pushpendra, driver Sachin and founder Anjali Gupta. According to the drivers, the majority of silvers they ferry are shocked that it is a free service. "I recently dropped an elderly man back home after taking him to a doctor," says Ravi Kant. "He asked me over and over whether he could pay a nominal amount. I refused and he wished me good luck for my future endeavours. I am proud to be associated with a service like this."







SHIVAY BHANDARI

**T**o provide a hassle-free ride to silvers across the city, Delhi-based NGO The Path launched a free cab service last August called Buzurgon Ke Humsafar (elders' companion) in association with the Ozone Group of Companies, a pharmaceutical company that has donated the cars for the service. Just call 9999-866-966 from 10 am to 5 pm, Monday to Friday, and a car and driver will be sent to your home to take you wherever you want to go, whether it's a trip to your doctor, a social visit or picnic with your friends. There are only five cars in the fleet now—so you need to book early.

The idea was the brainchild of 46 year-old Anjali Gupta, who founded The Path in 2006 to organise cultural programmes for differently abled children. "I used to witness the difficulty the elderly face in commuting to visit their relatives, doctors, and even temples," says Gupta, who is a presenter with All India Radio. "Initially, I tried to help out my older neighbours by taking them out in my Hyundai Santro but later, in 2007, I thought of developing a full-fledged service exclusively for the elderly. There is no such service available in India at present." Gupta and her five-member team have spread the word about the service through reports in the media; flyers inserted in newspapers; and leaflets distributed across Delhi. According to her, about 250 silvers have availed of the service so far—while a majority of them used the cab for social and recreational visits (Akshardham temple is a favourite), some used it for trips to the doctor and the bank.

At present, The Path is actively lobbying corporate groups to donate more cars and funds so it can expand its fleet and operations from New Delhi to the entire National Capital Region, which encompasses Noida and Gurgaon. In addition, in July 2008, The Path started a free ambulance service (available at the same number 8 am to 8 pm, seven days a week) to move ailing patients to nearby hospitals. Over 350 people have used the ambulance, which has been donated by Parsvnath Developers. On the anvil: a free computer training programme for silvers to expand their second career options.

*For more information, contact Anjali Gupta of The Path at (0) 9811863740*





Retired banker Kuldeep Singh (left), 61, makes a trip to the Bangla Sahib gurdwara. He's happy with the service but is quick to add, "This service will not catch on among people from lower-income groups as they would feel apprehensive sitting in a car—something beyond their lifestyle." Along for the ride is friend O P Dhawan, 65, who retired from a government job. "I'd like to take my wife for a sightseeing tour of Delhi soon," he adds, a twinkle in his eye.

R N Agarwal, 67, and his 63 year-old wife Sushila enjoy a free ride to Akshardham temple. Agarwal retired from Mahanagar Telephone Nigam Ltd (MTNL) in 2000. "Since then, I have been enjoying my free time with my wife," he says. "As we don't have our own car, it's wonderful to take her out in style with the radio playing. We will go to the zoo together next month." His wife's response: a deep blush.



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### **LG 3510**

- 65,000 CSTN Colour Display
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- Hindi SMS





Driver Ravi Kant accompanies 90 year-old Rajula Devi to visit a relative in Gandhi Nagar. A native of Garhwal, she lives with her son and his family in Delhi. In the winters, she loves going to parks to soak in the sun. She has used the service twice. "The driver always helps me get in and out of the car and asks about my health," she says with a smile. "Also, the car is very comfortable." Next, she plans to take her grandson, who studies in 11th standard, on a recreational trip—"he studies so hard, I'd like to give him a treat".

Prakashwati (left), 80, and her friend Pramila Nanda, 75, visit a Brahmakumari ashram in East Delhi. Both women, who live alone in Dilshad Garden, express the desire that the free cab service be extended to nearby cities like Meerut, Chandigarh and Jaipur, so they can visit their relatives. Nanda, the widow of a former Indian Foreign Service officer, has three children, all settled overseas, and has plenty of time on her hands. "Such a service empowers us to step out whenever we want in comfort," she says. Prakashwati is also looking to become more independent. "My son lives in Delhi and comes over regularly," she says. "But with this service, I can now surprise him with a visit." ■





# Witness a dream



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# SURVIVAL STRATEGY



The global financial meltdown is a reality. **Uma Shashikant** advises a four-pronged approach to tide over

## FIRST, LET US CONSIDER THE COMBINATION OF STRATEGY AND TACTICS IN INVESTING.

Strategic investing calls for deciding on an asset allocation that suits your financial goals and remaining faithful to that allocation. This would, for example, mean a portfolio with 20 per cent equity; 60 per cent debt; 10 per cent commodities and 10 per cent cash, held and rebalanced at all times. That is, in a rising equity market if the equity component moves above the strategic 20 per cent, it would trigger a sale and reinvestment of proceeds into debt.

There is a benefit to strategic allocation in that it remains faithful to the original plan. However, it would mean moving assets from gaining assets to losing assets, and therefore requires time on its side. For example, equity investment of Rs 20 would move to Rs 30 in an appreciating equity market, but the gain will be booked out and placed in a falling debt market. In the current scenario, it would mean booking out of debt and placing more money in equity, which is losing value. Tactical allocation means moving away from this stated formula, to be slightly extended into an asset class that holds promise. For example, keeping equity at 5 per cent in the current market, and increasing it only gradually, while keeping debt allocation high. A combination approach works well for investors with medium-term investing horizon.

**SECOND, WE NEED TO ADOPT THE PRINCIPLE THAT DIFFERENT ASSET CLASSES PERFORM WELL UNDER DIFFERENT CONDITIONS.** This enables tactical asset allocation. In the current scenario of high risk and failure, equity remains

**T**he deep downturn in the value of asset classes across the board has hurt investors, old and new, expert and novice, rich and poor. In 2003, the amazement was about how everything seems to be going up together. Now it is the converse, with all asset classes turning down sharply. Both situations turn all received wisdom about asset allocations on their head. Investors have found to their horror that the benefits of diversifying have been lost when they were needed the most. During times like these even staunch speculators wise up to market risks, and we will find those that hold bleeding portfolios declaring their intent to become 'long-term' investors. Silvers are caught in a bind, as many may not have the luxury of the 'long term'. Let's consider four key approaches that silvers may like to consider in the current turmoil.

unattractive. But the concerted efforts of all governments to reduce interest rates and revive their economies have created an attractive option in debt markets. Debt funds are total return products that reflect both interest income and change in values of the bonds from changes to interest rates. A falling interest rate regime increases the value of existing bonds and generates capital gains.

Similarly, uncertainty increases the attractiveness of gold as an investment option. Therefore an asset allocation strategy that continually scans for relatively attractive assets has a tactical advantage. It is now easy to participate in gold prices through exchange traded funds (ETFs) and buy from a range of debt funds. To a long-term investor, a frequent tactical call may not be imperative, as things may even out eventually. To silvers with shorter investing horizon, tactical modifications to switch to assets that are currently the flavour are a necessity to build portfolio value. It is important to not extend yourself too much into an asset class, however attractive it may be, given the overriding need to protect capital erosion.

**THIRD, THE FOCUS ON CAPITAL REQUIRES THE CAREFUL CONSIDERATION OF RETURN ON CAPITAL EMPLOYED.** This is essential for silvers who need their portfolios to perform to target returns, even in a downturn. Some of us may have been lured by the bull run and bought into bad stocks and funds, based on poor advice or information. Some of our well thought-out investments in what looked like blue chips may have soured. Several investors tend to let those poor picks lie, hoping that things will look up again in the next bull run.

## INTHENEWS

- Life Insurance Corporation of India has announced 1.1 million openings for agents by 2011. This would almost double LIC's workforce. For you it's a golden opportunity to land employment.
- Insurance policies are set to be more transparent than they already are. The Insurance Regulatory and Development Authority is considering directing insurance companies to make more disclosures to policyholders.
- The Income Tax Department has launched a new website, [www.incometaxdiapr.gov.in](http://www.incometaxdiapr.gov.in), and a book on knowledge management in income tax, *Let Us Share - A Compilation of Best Practices and Orders*.
- Deposit rates are down to 8.5 per cent from 10.5 per cent.
- The National Housing Bank has launched three fixed deposit schemes—Sunidhi Term Deposit, Suvridhi Term Deposit and zero-coupon bonds. Sunidhi offers silvers 9.75 per cent on a one-year deposit; and 9.5 per cent on deposits up to five years. Suvridhi helps save tax under Section 80 C of the Income Tax Act and offers 8.75 per cent with a lock-in period of five years. NHB's zero-coupon bonds are similar to Nabard bonds and cost Rs 4,360 each, with promised returns of Rs 10,000 after 10 years.
- Even the State Bank of India is planning to introduce long-term fixed coupon rate bonds—you can invest Rs 10,000 to Rs 100,000.

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There are two sweeping assumptions here. The first is that recovery will be faster and sharper than the fall, which is never the case. If a fall of 50 per cent in three months needs to correct, it needs a 100 per cent appreciation to go back to the pre-fall level.

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## Future of medical insurance

**Dr K C Mishra, Director, National Insurance Academy, Pune**

Silvers usually lock their investments for a longer duration, so recession usually does not affect them. For those who are still in business, retrenchment will affect returns, as service providers today want to employ the youth. In the

current scenario, service providers in the insurance industry—health and general—will try to lure people who have the capacity to pay. Special products will be developed according to market situations. Soon there will be two types of medical insurance policies: Point of Claim and Point of Sale. In Point of Sale, major health problems that

are dangerous for seniors like cardiac problems, Alzheimer's, and Parkinson's disease will not be covered. When such problems are excluded, seniors become like any other citizens. Point of Claim will include all the ailments faced by seniors, but for that the premium would be much higher than normal policies.



## Good news for pensioners in 2009-10

*R Vaidyanathan, Professor,  
Finance and Control, and  
Chairperson, Centre for Capital  
Market and Risk Management,  
IIM Bengaluru*

The US, the UK and Europe will take at least 10 years to recover from the meltdown. But India will be able to come out of it in another one year—2009-10 itself will spell good news for pensioners as the Pension Fund Regulatory and Development Authority (PFRDA) will float pension schemes for the self-employed and the unorganised sector in India. Six pension fund providers will manage these funds. Anybody over the age of 18 can join and retain the fund till



60—a person joining the fund at 55 can retain it for five years. At 60, some portion of the fund can be collected in a lump sum and the rest as monthly pension. Even if a person is covered by any of the schemes provided by the government, he can still avail the PFRDA pension plans. Currently, Europe is demographically sinking as it

has a larger elderly population. Pension funds in western countries are not getting accumulated because of fewer subscribers—returns are shrinking at the rate of 2 per cent per year. India is in a much better position, and the coming year will be better for the elderly as the returns will increase compared to the previous year.

Recovery is always slower and more painful. The second error is that the specific stock or fund may remain attractive in the fall and the rise. There are several stocks and funds that only rode momentum in the bull market, and may have lost steam to be anywhere in the reckoning in the next bull run. The capital that lies locked into such non-performing investments is expensive for silvers. It is important to evaluate what is on the portfolio, sell out what is not working, even at a loss, and put the capital thus released to work.

### **FOURTH, THE BLEND BETWEEN INCOME AND GROWTH NEEDS REVIEW AND REBALANCING**

Several silvers hold assets like homes, gold, jewellery and art as assets. These assets, assuming the property is self-occupied, do not generate any income. The assets deployed to generate income, mostly in the form of deposits and investments, are the only source of income. If the size of these assets is too small to generate adequate income, silvers live with adjustments to lifestyle. In extreme cases, they get lured into 'get-rich-quick' schemes like the neighbourhood deposit taking company, hoping to enhance income on the same pool of capital.

### ***Silvers hold the advantage of being able to make well-considered choices based on their analysis of information***

Investing in growth assets should be with the objective of generating higher income and creating buffers to the capital pool for higher future income. There is a need to balance current requirements for income with future plans to leave behind an estate. A holistic view of all assets and the income they generate will provide a sense of what the target capital pool should be, and trigger the need for rebalancing.

Choosing investment products thus involves both market factors and our specific situations. Choices of asset class can be based on our reading of market trends, but allocations should be based on our needs for income and capital. Silvers hold the advantage of being able to make well-considered choices based on their analysis of information. Downturns like these should be used to bring their wisdom to bear on their investment portfolios, steering clear of hype. ■

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# HOPE FLOATS

Sudip Bandyopadhyay advises judicious asset allocation for seniors in the current scenario

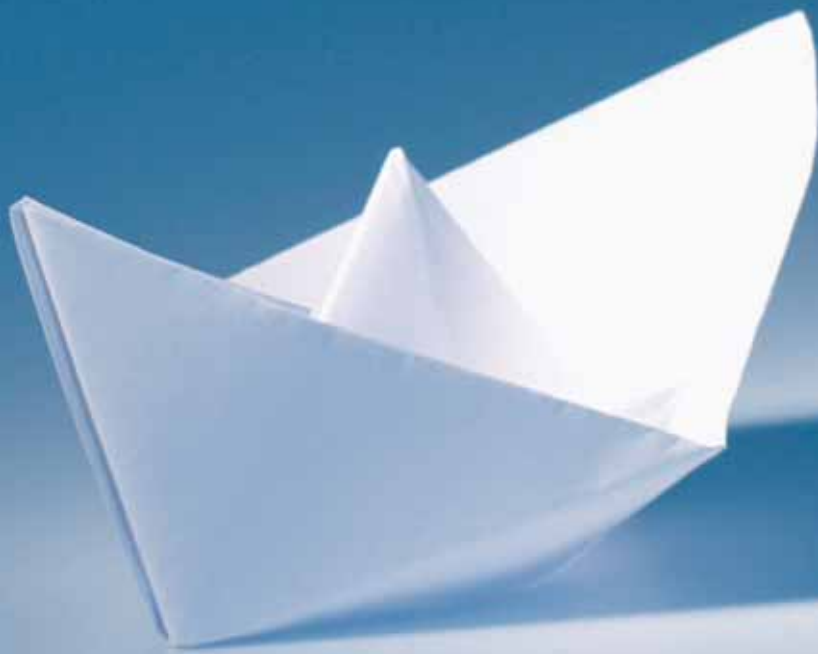
A rising tide is said to lift all boats. Thus investors spend most of their time contemplating the ebbs and flows of the world economy, particularly when (as now) it seems drained out in a way not witnessed for generations. But not all boats will necessarily rise or fall with the tide. The crisis after the collapse of Lehman Brothers in September 2008 saw a sell-off that was indiscriminate, affecting almost all asset classes. The scale of this sell-off and the confusion it continues to generate in markets may, in fact, create opportunities.

The previous year was a year of unprecedented volatility in the global markets (credit, commodities, currency and equity markets), created by the collapse

of the US housing market, which was in turn triggered by the sub prime crisis in the US. The first half of 2008 also witnessed a worldwide spike in inflation rates owing to the sharp rise in commodity prices. In India, inflation rates touched a high of 12.91 per cent in August 2008 before plunging down sharply as commodity prices, especially crude, came off their high in the second half of the year. Currently, the WPI or wholesale price index-based inflation is below 6 per cent and is expected to remain below 3 per cent by June 2009. Though filling the car with petrol is a lot cheaper than it was six months ago, the pain from commodities is still not completely over—the prices of many agricultural commodities are either still rising or refusing to come down.

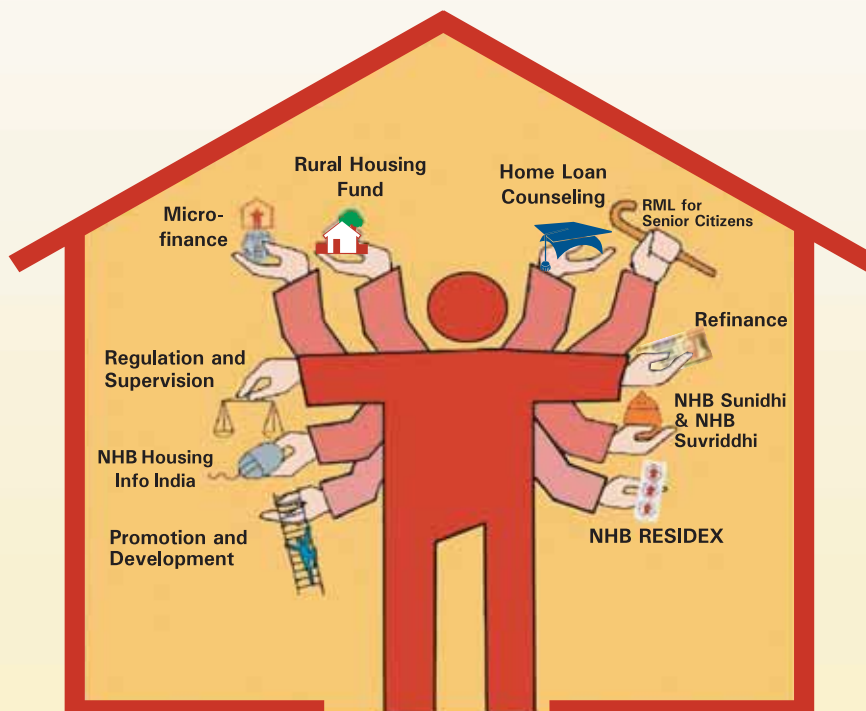
The volatility in the markets has affected everyone and senior citizens are amongst the most vulnerable—they have to rely mostly on existing savings and investments and most do not have any other regular source of income unlike the younger working population. Therefore, preservation of existing capital and earning a consistent return is also one of the key considerations in the current scenario.

Thus, appropriate asset allocation is of paramount importance for seniors, as they need to preserve their capital as well as insure their income against inflation. Most have a pension that provides a steady revenue stream; this, however, does not increase with time. Over a period of time, inflation erodes the purchasing power of the fixed





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## Options at a glance

Avenues	Interest rates/returns	Term	Investment limit	Premature withdrawal	Tax benefits	Risk
Equity MF/PMS	10-25 %	N.A.	-	Available	15.66 % for short term. NIL for long term	Very high
Monthly Income Plans	8-12 % approx	N.A.	-	Available	15.66 % (dividend option)	Moderate
Debt-MF Short Term	5-7 % approx	N.A.	-	Available	15.66 % (dividend option) and 10 % if redeemed after 1 year	Low
Debt-MF Long Term	8-10 % approx	N.A.	-	Available	15.66 % (dividend option) and 10 % if redeemed after 1 year	Moderate
NSC	8 % compounded half yearly	6 yrs	Rs 100; no upper limit	Not Available	U/S 80C	Low
Post Office Time Deposit	6-8 % approx	1-5 yrs	Rs 200; no upper limit	Available	U/S 80C*	Low
Public Provident Fund	8 % p.a.	15 yrs	Rs 500 to Rs 70,000	Available	U/S 80C	Low
Post Office Monthly Income Scheme	8 % p.a. payable monthly and 5 % bonus on maturity	6 yrs	Rs 1,500 to Rs 450,000 (the maximum limit)	Available	-	Low
Kisan Vikas Patra	Double in 8 yrs and 7 months	8 yrs & 7 months	Rs 100; no upper limit	Available	-	Low
Senior Citizen Savings' Scheme	9 % p.a. payable quarterly	5 yrs	Rs 1,000	Available	U/S 80C*	Low
Bank Deposits	5-9 % approx	-	-	Available	U/S 80C*	Low
Company Fixed Deposits	8-12 %	-	-	Available	N.A.	Low

income. In order to beat inflation, seniors have to perform a balancing act between risk and returns, keeping the risk element as low as possible. The portfolio of a senior investor should be a combination of fixed-income investments and some portion of equities with a skew towards debt. Typically, in overall asset allocation, debt should be over 80 per cent. The balance could be invested in other assets like equity, gold, etc. The debt allocation would ensure steady cash inflow for daily expenses, while the equity allocation would provide a kicker to the portfolio and hedge it against inflation.

Along with Harmony for Silvers Foundation, Reliance Money has taken the initiative to help seniors with their financial planning and identification of the right investment avenues.

#### **Fixed-income investment options:**

Fixed-income investments should form the major bulk of asset allocation for any senior citizen—they would ensure a steady cash stream to meet daily needs. Some popular avenues for investments are debentures of well-established companies, the Senior Citizens' Savings Scheme, Post Office Monthly Income Scheme, PPF, NSC, KVP, and fixed deposits.



**Mutual funds:** In the current scenario of falling interest rates, the long-term income fund is a good investment option. Instead of keeping money in bank savings accounts for liquidity (with negligible interest income), seniors could invest in liquid funds that can be redeemed at any time according to their requirement.



**Equity:** Equity should form a small part of the portfolio, given that equities can provide the additional kicker and therefore provide a hedge against inflation. However, while investing in equities it is necessary for seniors to assess their liquidity condition and only park surplus cash in the markets—equities, by nature, are significantly risky compared to debt investments. Moreover, seniors should invest in equities through the mutual fund and focus on large-cap stocks and balanced funds or the monthly income plan of mutual funds. They should

avoid the riskier small-cap and mid-cap funds.

**Reverse mortgage:** Reverse Mortgage is a loan that can be availed by senior citizens by mortgaging their property while continuing to occupy it, allowing them to unlock the value of their home equity. In a reverse mortgage transaction, borrowers can avail payment against the security of their houses on monthly or quarterly instalments, or go for a lump sum payment at the begin-



ning. Borrowers do not have to repay the loan during their lifetime. Thereafter, the occupant's legal heirs can repay the loan and redeem the property. If this option is not exercised, the bank from which the loan was taken sells the property and liquidates the loan. Surplus, if any, is passed on to the legal heirs.

**Conclusion:** There are various options available for senior citizens that help ensure a steady stream of cash flow and beat inflation—asset allocation would vary from person to person depending on their needs and requirements. One needs to be clear about financial requirements and allocate assets accordingly to help meet these requirements within the acceptable risk parameters.

—Bandyopadhyay is director and CEO of Reliance Money





I footsteps

# Father and friend

Actor Tushaar Kapoor tells us why he feels his dad Jeetendra is a league apart

**I feel proud when people refer to my Papa as Jumping Jack.** People in the film industry have a nickname for every great actor. It simply shows how popular my father has been. I choose to view it as a compliment. To me, the fact that my father was a film star fully sunk in only when I was in the seventh grade or so. Though I am immensely proud of him, I have never really been in awe of him. To me, he is just my Papa.

**I admire him for his strength of character, patience and versatility.** He has not forgotten the tough times he went through as a young, struggling actor. And he often talks about it to keep us grounded.

**I don't remember him ever saying NO to anything,** except maybe "Don't fight with your sister!" But then I deserved to be admonished as I harassed my sister all the time [laughs]! That apart, I have always known him to be an extremely generous and lenient person. It takes a lot for him to lose his cool.

**I see a lot of him in me.** I am extremely patient with people, I don't lose my temper easily and I weigh my decisions carefully. Papa is a fairly religious person, so am I. But he has never imposed religion or rituals on me.

**We bond as friends.** We have about 30 years that separate us in terms of age, but there has never been a generation gap. I can share almost everything with him and I do use many of his things [laughs]. Of course, there are some things that you are more comfortable discussing with your friends, but Papa is privy to most of my thoughts and the ups and downs I

go through. If I feel betrayed by a friend or have had a bitter argument with someone, he somehow manages to talk me out of my bad mood. We have had that equation ever since I was a child. But the bond became more intense when I returned from the US where I went to college.

*He is privy to most of my thoughts and the ups and downs I go through*

**Of course, we do have our differences.** At such times, I prefer to put my point across and then hear him out patiently. Mostly I listen to what he says; after all, he has more experience in the ways of the world than me. Similarly, I think he learns a lot from me as I belong to the younger generation. The world we live in now is more individualistic and more receptive to ideas and ways of life that it had rejected earlier.

**No child should let his or her parents down.** Our parents have given us everything we have—especially our values. I agree that parents aren't perfect but then everyone has their shortcomings. We should be prepared to forgive our parents for their flaws, just as they forgive us all the time.

**Dad's greatest fear is of losing us, his family.** We are very close-knit as a family. I was very close to my grandparents. Unfortunately, now they are no more.

**I missed him a lot** when I was away in Michigan doing my

degree in finance in 1994. I was abroad for five years and I used to meet my parents only twice a year when I came home for holidays. Of course, we often spoke over the phone. But initially I had a tough time being away from my parents and sister.

**I decided to become an actor** when I completed my degree. I worked as an assistant director for a while, which is when I was offered a film. When I was offered a role, I asked Papa for his opinion. He simply said, "If it feels right, just go for it." I don't regret the five years I spent pursuing my degree in finance. I think I am better off with it as it has helped me manage my time and money more efficiently. Also, every decision you take as an actor is a business decision after all.

**I wish Papa had taken time out for himself when he was younger.** Though he always had time for us, he never really took time out to do things he enjoyed. I always felt he was rather overworked. Despite that, he used to take us on long holidays abroad. Once I got lost in Disney World in Los Angeles. I was only six years old. I still remember how scared and alone I felt, and how glad I was when my father finally found me.

**Sometimes we don't talk.** We just sit together and enjoy the silence and each other's company. He sits and watches TV while I read the newspapers.

**I don't think there can be a better father than mine.** I don't want to change anything about him. I love him just the way he is.

—As told to Anuradha Joshi



body & soul | food wise

# HOLI HAI!

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**E**xotic recipes with milk and flour (rice or wheat) as basic ingredients enrich the festivities. And if the sinful goodness of the 'deep-fried' version is too tempting, shallow-fry the traditional *muttar kachori* and try to stop at one.

## GULABI GORA

**Preparation time:** 15 minutes

**Serves:** 4-6

### INGREDIENTS

- Skimmed milk: 500 ml; boiled and cooled
- Skimmed milk yogurt: 200 ml
- Water: 200 ml
- Raisins: 1 tbsp
- Sugar-free sweetener: 6 tsp
- Cardamom powder: 1 tsp
- Almonds: 12; skinned and ground
- A few pistachios and rose petals
- A pinch of saffron

### METHOD

Blend all the ingredients (with milk) in a mixer, except the pistachios and rose petals, until frothy. Pour the drink in tall glasses. Garnish with slivers of pistachios and rose petals just before serving.



# GIL-E-BEHISHT

## DESSERT MADE WITH RICE FLOUR AND MILK



**Preparation time:** 15 minutes

**Cooking time:** 30 minutes

**Serves:** 6-8

### INGREDIENTS

- Rice flour: 1 cup
- Unsalted butter:  $\frac{1}{2}$  cup
- Sugar-free sweetener: 300 gm; powder
- Saffron: 1 tsp; soaked in 2 tbsp milk
- Dried, unsweetened *khoya*: 250 gm; grated

- Hung yogurt: 1 cup

- Raisins: 3 tbsp; soaked in water

- Green cardamom powder: 1 tsp

### METHOD

Boil water in a pan, add rice and cook with butter and sweetener till you get a mixture of porridge-like consistency. Stir continuously to ensure that the blend does not stick to the bottom and burn. This

will take approximately 10 minutes. Add milk and sprinkle saffron. Mix the *khoya* with the yogurt and beat well; add a little lukewarm water if you like. Add this to the contents in the pan and cook on very low flame till the dish thickens a little more. Remove from heat and cool. Garnish with raisins, cardamom powder, *chandi ka varq* (edible silver foil) and slivers of pistachios and almonds.

## MUTTAR KI KACHORI

**Preparation time:** 90 minutes

**Cooking time:** 10 minutes for two *kachori*

**Serves:** 12

### INGREDIENTS

#### For dough

- Flour: 250 gm
- Sodium bicarbonate (cooking soda): 1/4 tsp
- Oil to shallow fry
- Cooking oil to knead the dough
- A pinch of salt

#### For filling

- Green peas (preferably fresh): 250 gm; shelled
- Coriander powder: 1½ tsp
- Unsalted butter: 3 tbsp
- Yellow (or red) chilli powder: 1 tsp
- Cumin seeds (*jeera*): 1 tsp
- Green chillies: 4; deseeded and finely chopped
- *Amchoor* powder: 2 tsp
- Ginger: 2-inch piece; finely chopped
- Raisins: 24

- A generous pinch of asafoetida (*hing*)

- Lemon juice: 1 tbsp

- Salt to taste

### METHOD

**The dough:** Sift flour, sodium bicarbonate and salt together. Make a ball, add a little cooking oil and start mixing gradually. When the oil is fully mixed, add water (approximately 7 tbsp) and knead to make soft dough. Cover with moist cloth and keep aside for 15 minutes. Make 12 balls of equal portions and cover with moist cloth. Flatten each ball between the palms, then roll into discs about 3 inches in diameter, ensuring they are thinner around the edges.

**The filling:** Heat unsalted butter/ghee in a pan and add cumin seeds. Stir over medium heat until it begins to pop. Add chillies, ginger and asafoetida; stir until the moisture evaporates (about 10 seconds). Add coriander

powder and yellow (or red) chilli powder (dissolved in 2 tbsp of water). Stir until the moisture evaporates. Add green peas, a little at a time, stirring until cooked. Add salt and *amchoor*. Remove from flame, adjust the seasoning, and add raisins and sprinkle lemon juice. Stir and divide into 12 equal portions. Place a portion of this in the middle of the flattened discs of dough, enfold and pinch off the excess dough to seal the edges. Flatten this between the palms.

Heat oil/ghee in a pan and shallow fry the *kachori* over medium heat until golden brown and crisp. Remove to absorbent paper to drain off excess oil. ■



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



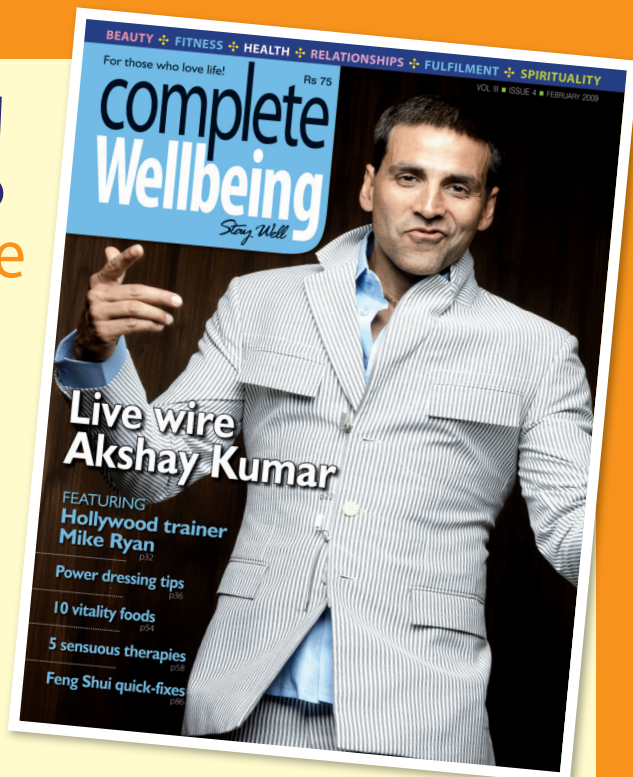


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# Doctor WHO

Self-medication can be extremely hazardous.

**Swati Amar** finds out why

With almost every other magazine serving up health-related information on a platter, self-medication is becoming something of a habit in India. Reluctant to shell out the consultation fee for the doctor or making the time to see one, people are increasingly taking over-the-counter (OTC) drugs for minor ailments, from fever and headache to aches, pains and nausea.

Antipyretics, analgesics, antacids, multivitamins and cough suppressants enjoy a free-sale status with no need for a prescription. But here's the rub: apart from these OTC drugs, even those that fall under the Schedule H category, such as antibiotics, tranquilisers, cardiac drugs, hypnotising drugs, analgesics and painkillers that must not be sold without a prescription, are easy to buy at the chemists. Providing a doctor's name for the bill is enough.

## OFF THE SHELF

Kanti Lal, owner of a medical shop in Chennai, prides his store on being more vigilant. "People gen-

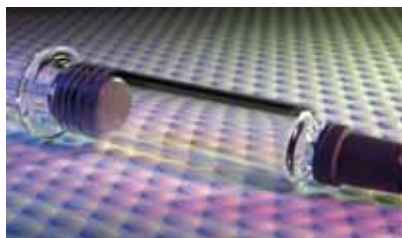
erally buy OTC drugs for cold, flu and headache," he says. "Many people, including senior citizens, ask for tranquilisers, but we don't sell them without a prescription." Indeed, the increased dependence on tranquilisers or sleeping pills—owing to insomnia, irritability, and mood fluctuations caused by high stress levels—has doctors concerned. According to Lal, silvers also tend to pick up pain-relieving ointments, balms, gels as well as painkillers for joint pains.

Sounds harmless enough but Dr V Jinadas, consultant physician, General Medicine & Intensive Care, Fortis Malar Hospitals, Chennai, sounds a note of caution. According to him, silvers suffering from diabetes, hypertension, cardiac ailments and other chronic

ailments need regular monitoring for long-term medication. He says people suffering from such ailments should not take any drugs without their doctor's advice.

Not everyone listens. For instance, Chennai resident Susheela Vaidyanathan (*name changed*), 72, is a diabetic who has undergone bypass surgery—she takes painkillers for joint pains and headaches whenever required without consulting a doctor. She also believes there's no harm taking medicines prescribed earlier by her physician if a similar problem recurs. In the West, however, refills on prescriptions are not allowed; repeating psychiatric medicines is proven to be particularly hazardous. According to Dr Radha Shankar, consultant psychiatrist, Fortis Malar Hospital, Chennai, the onus of educating patients about the hazards of buying drugs is on the doctors and their families. In case of silvers, she says, self-medication may be a result of forgetfulness.

"Normally people from economically weaker sections pick up medicines without prescription from pharmacies to avoid paying a consultation fee to doctors," confirms Dr Sunil Gadkare, general practitioner and family physician, who has a clinic in Dombivili, Mumbai. "What is more disturbing is that even the middle class now resorts to refills, adjustments and continuance of medication without doctor's counsel."



## EASY ACCESS

Unregulated access to medicines, then, lies at the heart of the problem. “Medicines in India are dispensed without any regulations,” says Dr Jinadas. “Though refills have to be authorised by medical professionals, we have no expiry date for prescriptions. Even chemists don’t comply with rules.”

In the West nowadays, a much more stringent system of medicine delivery is followed when it comes to prescription drugs—the doctor or clinic sends the prescription directly (digitally) to the chemist; the chemist gets your medicine ready (with the dosage, your name and your doctor’s on the bottle or box); and you pick it up. Of course, some prescription drugs are sold freely in pharmacies but these are lower dosages of commonly used drugs. For instance, while a doctor in the US would recommend 150 mg to 300 mg Zantac twice a day for severe acidity, patients would be able to buy the drug at 75 mg strength (OTC) and use it every day for long-term maintenance of mild acidity.

Another inescapable comparison between India and the West is quality. In our country, there are a slew of pharmaceutical companies producing the same drugs. While branded medicines from established companies may be expensive, you can rest assured that the preparations are standardised and

certified. Unfortunately, cheaper substitutes made with dubious manufacturing processes also do brisk business in the market. “Often it is not the actual drug but the impurities that harm patients,” says Dr Jinadas. Being handed such a product is one of the hazards of walking into a pharmacy without a prescription.

## GRAVE RISKS


For his part Dr Vijay Sheel Kumar, chairman of Kumar Medical Park in Delhi and president of World Federation of Oxygen-Ozone Therapy, believes there is no harm in taking medicines without a prescription for minor ailments. But like Dr Jinadas, he is quick to add that this doesn’t apply to people with diabetes, hypertension, cardiac problems or those on mitotic drugs (for cancer). More important, there are many Indians who suffer from hypertension and diabetes but are not aware of it.

Whatever your medical status, the risks of self-medication are worth considering. “Addiction and overdose are hazards of self-medication, especially in the case of stress relievers and tranquilisers,” says Dr Kumar. “Regular intake of sleeping pills impairs sleep patterns and has dangerous side-effects.” While non-steroidal, anti-inflammatory medicines taken over a period of time can damage the kidney or liver, antihistamines can cause prostate obstruction in people with prostate disorders. Thus, self-medication should never be applicable to proprietary medicines, narcotics, or morphine-connected medicines (like proxyvan and codeine). “Long-term use of painkillers, especially drugs for arthritis, can cause liver damage,”

## The dangers of self-medication

- Long term use of non-steroidal, anti-inflammatory medicines and painkillers, especially drugs for arthritis, can damage the kidney or liver.
- Antihistamines can cause prostate obstruction in people with prostate disorders.
- Regular intake of sleeping drugs can be addictive and has dangerous side effects.
- Refill of psychiatric drugs is extremely hazardous.
- Drug interaction can be hazardous as certain combinations of medicines are not compatible.

adds Dr Jinadas. According to him, painkillers can also aggravate pre-existing conditions and associated diseases. Drug interaction is another major hazard as certain combinations of medicines are not compatible. Some medicines also have to be taken under certain conditions—before or after meals, and either morning or evening.

So what’s safe? OTC drugs that fall in the minimum daily requirement category—like vitamins. Women over 45 years of age can take calcium tablets everyday. Though Vitamin E can help cramps, fish oil capsules are not proven to have any benefits. Also, food supplements for offsetting dietary imbalance do not normally require a doctor’s counsel. Beyond these categories, it’s best to play it safe. If you are suffering from a minor ailment and know your body well, buy a branded OTC drug for one-time relief. If the problem recurs, see your doctor and get a prescription. 

# Damage CONTROL

Carrots and strawberries are nature's precious antioxidants, says **Dr Vijaya Venkat**

## STRAWBERRY

A native of North and South America, the strawberry was first grown in Europe in the early 18th century. Most varieties of the berry cultivated today have been developed in the past 60 years. Quick growing and highly perishable, the medicinal value of strawberry is extensively documented in folk medicine across the world.

One of nature's most delicious and nutritious fruits, a pound of strawberries contains more protein than a glass of milk. Considered the Fruit of Youth, its nutrients—potassium and sodium—determine the

water content in body tissues. Attracting nutrients from the intestine into the blood and cells through osmotic pressure, it is good for the kidneys. Its ability to eliminate harmful toxins in the blood and clean the system guards against gout, constipation and a sluggish liver. Insoluble fibre contained in its seeds

- Crushed strawberries make a good skin cleanser
- The leaves make an excellent gargle for sore throat
- Rub teeth with halved strawberry to prevent tartar
- Good for hangovers



## CARROT

The wild ancestors of the carrot are believed to have come from Afghanistan several centuries ago—selective breeding has produced the vegetable we are familiar with now. Its root was first mentioned in the classical sources of 1st century CE. Called *gajar* in Hindi and *shika mulam* in Sanskrit, carrots can be as small as 2.5 cm or as heavy as 8.6 kg; and come in colours like orange, white, yellow, red and purple.

The carrot is nature's most nutrition-concentrated food. The most abundant source of beta carotene—which metabolises into Vitamin A in our body—it also contains other carotenoids including alpha carotene and bioflavonoids.



The light reaching our eyes breaks down part of the 'visual purple' (a Vitamin A-rich substance produced by the eyes), triggers off nerve impulses, and tells the brain what the eyes see. This cycle of breakdown and regeneration of the 'visual purple' necessitates regular replacement of Vitamin A. While the lack of it impairs eyesight, addition of Vitamin A in the diet restores vision.

Besides being vital for the development of bones, teeth, reproduction, lactation, blood and tissue formation, Vitamin A is beneficial for the liver—reducing bile and fat and cleansing the organ. Lack of Vitamin A also results in dead skin, pimples, dry and brittle hair, dandruff and greater susceptibility to infections.



helps bowel movement and is therapeutic in diarrhoea and dysentery ailments.

Strawberries are rich in Vitamin A and C; the Vitamin C content is higher than that of oranges. Antioxidants in the fruit—phenolic phytochemicals and flavonoids—help prevent vision defects, cataract, and optical nerve and macular degeneration. The Vitamin C and phytochemicals also limit harmful effects of free radicals (elements that cause cellular damage) on our brain and help rejuvenate it. Other antioxidants (anthocyanins and flavanols) protect our DNA and help check cancer of the mouth, skin, colon and prostate.

Besides sodium and potassium, manganese, iron and phosphorus cause alkaline reaction that helps reduce cholesterol. The folate content decreases homocysteine or amino acids in the blood that cause blockage. This reduces systolic pressure and helps balance high blood pressure associated with heart diseases. Low in fat and calories, strawberries are rich in iodine, which helps our nervous system and brain to function optimally.

- It's the third most favourite vegetable in Britain
- Carrot juice is anti-inflammatory and revitalises skin tone

Besides being an excellent source of dietary fibre, raw carrots are easily digestible and provide bulk with high energy content. Raw carrot juice detoxifies the kidneys and blood. A source of minerals and antioxidants, the vegetable helps slow down macular degeneration, while its pectin content helps lower cholesterol. Traditionally, carrots have been used to treat constipation, intestinal parasites and digestive problems.



*Dr Vijaya Venkat, Mumbai-based nutritionist and health activist, is founder and head of the Health Awareness Centre. If you have any questions for her, write to [contact.mag@harmonyindia.org](mailto:contact.mag@harmonyindia.org)*

## 2 Weight WATCH

**Dr Joe Lewis** answers your questions on diet, weight and exercise

**Q** I have tried exercising several times but I invariably quit after a week. Please suggest a fitness regimen that is sustainable.

**A** Any task outside our 'daily life' becomes additional when we have to put in an effort to make it happen. Therefore, inevitably, many well-intentioned exercise programmes fail. To get off to a good start, think of a goal—small and achievable—like getting your cholesterol levels down. There are several ways of doing this. Undertake a fitness test that measures your flexibility or endurance, and set a time-bound plan to achieve a fixed improved level. Another way could be participation-driven goals like the marathon. Now find an exercise programme that works for you. I would advise you to seek professional help so that you do the right exercise in the right manner. Plan your work-out according to your fitness levels, gradually increasing the time and intensity.

Home gymming is catching on as a viable solution to staying physically active. After all, this gym is open 24 hours! A good home programme should comprise exercises to improve your flexibility and mobility in areas that have been neglected. The next move would be to take up strength training to improve lower body strength, followed by weight training for upper body strength. Fix the exercise time—say, 20 minutes, to begin with—and count the repetitions. Over time, intensity and resistance will improve.

Interested in a home gym? Get in touch with Kaya Life. For a small investment and a little space, you can turn your home into an active and fun place—for a lifetime.



*Dr Joe Lewis is head of research and development at Kaya Life, a chain of professional weight-control centres (SMS Life to 54646). If you have a question for him, write to [contact.mag@harmonyindia.org](mailto:contact.mag@harmonyindia.org)*

## 2 ASK THE EXPERT

Dr Anjali Mukerjee answers your questions on nutrition, fitness and health

**Q** I have recently been diagnosed with high blood pressure and cholesterol. Could you suggest a suitable diet that would not only check hypertension and cholesterol but also improve heart health?

**A** High blood pressure and cholesterol are both risk factors for heart disease, which develops after a lifetime of poor eating habits coupled with genetics. The degree to which your arteries get damaged depends on:

- Amount of free radicals in the body
- Amount of antioxidants you consume (antioxidants are present in fresh fruits, vegetables, raw nuts and whole grains)
- Type of oil you use for cooking
- Amount of soluble fibre in your diet
- Your stress levels

Here are some dietary solutions to improve your heart health.

- Include **foods that protect arteries** and prevent heart disease. Fish, fruits, vegetables, nuts, whole grains, legumes (sprouted), onions, garlic and olive oil are beneficial for the heart.
- Eat more **soluble fibre** to help reduce cholesterol. Soluble fibre is found in oat bran, whole pulses, whole grains, all vegetables and fruits.
- Eat plenty of **fresh fruits and vegetables**, vegetable juices, wheat grass juice, alfalfa sprouts and whole grains. Choose foods rich in antioxidant substances that fight free radicals and help reduce oxidative stress. The wider the range of colours on your plate (from carrots and tomatoes to dark leafy greens), the better the array of nutrients. Studies have shown that those who eat five or more servings of fruits and vegetables each day are less likely (by 39 per cent) to have stroke and angina than those who do not.
- Take in **no more than 20 per cent of daily calories from fat** every day. The type of fat you consume is also very important. Monounsaturated

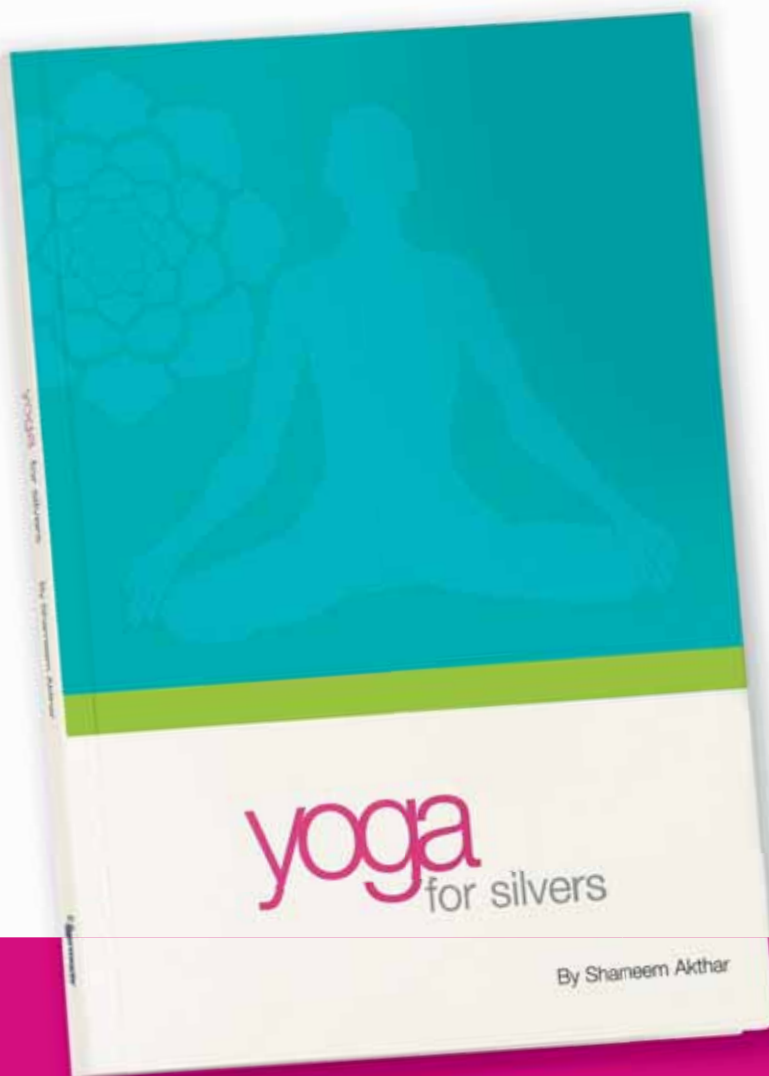
fat, found in olive and canola oil, cause levels of low-density lipoproteins (LDL, often known as the 'bad cholesterol') to decline without affecting levels of high density lipoproteins (HDL, often known as the 'good cholesterol'). Saturated fat (found in animal products such as meat and dairy products, trans-fatty acids found in margarine, processed foods, bakery items, and hydrogenated and partially hydrogenated oils) has the opposite effect and should be strictly avoided.

- Include **garlic and onions** in your diet. Garlic can reduce cholesterol and triglycerides by up to 15 per cent by preventing oxidation of LDL and limiting the build-up of arterial plaque.
- Use flaxseeds (*alsi*) as salad dressing by grinding them into a fine meal called flax meal. **Flaxseed oil** is the richest source of alpha linolenic acid (ALA) that gets converted to omega-3 fats in the body. Just one tablespoon contains 7 gm of ALA.
- Drink a glass of **green juice** with liver-cleansing properties regularly. This could be wheat grass or mint and coriander juice. The liver facilitates metabolism of fats; a toxin-free liver is your passport to better heart health.
- Every day, eat some of your **foods raw** as they contain many biologically active components called enzymes that play an active role in all metabolic activities in the body.
- **COQ10** (oil-soluble, vitamin-like substance present in most cells) is absolutely essential to maintain a healthy heart. It strengthens the heart muscles and is a potent antioxidant.
- **Vitamin E** helps prevent LDL oxidation. The required dosage is between 200 mg and 400 mg every day, or according to your physician's advice.
- **Exercise** also helps raise HDL levels. A brisk walk for about 45 minutes, five days a week, is highly recommended.

Try to lose weight if you are overweight as obesity places a strain on the cardiovascular system. Have a healthy heart!



Nutritionist Dr Anjali Mukerjee is the founder of Health Total, a nutrition counselling centre. If you have a question for her, write to [query@health-total.com](mailto:query@health-total.com)  
Website: [www.health-total.com](http://www.health-total.com)  
Tel: 022-26733001, 56044001



# yoga for silvers

Yoga shiromani and acharya **Shameem Akthar** urges the elderly to heal body, mind and soul with ancient yogic habits that are easy to learn. From the philosophy behind practices and poses to step-by-step instructions with illustrations, this is a comprehensive guide written especially for Silvers.

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# Help for hernia

Shameem Akthar says yoga can help with this common problem

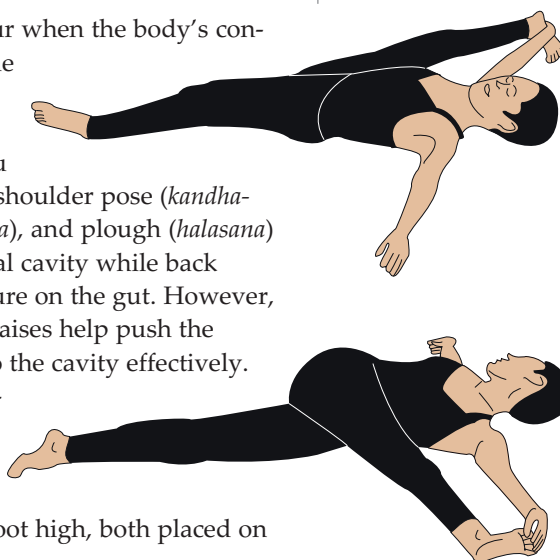
**O**n an average, one in 20 individuals may eventually get hernia. This statistic can be explained by the fact

that the causes are so common—anything from lifting weights awkwardly and bending over wrongly to chronic coughing or sneezing and constipation or diarrhoea. Long hours of standing, bad posture, obesity and a lethargic lifestyle are additional causes. What's more, some researchers believe genetics plays a role as well. In this dismal scenario, yoga offers a glimmer of hope with poses that can complement conventional medical treatment.

Several types of hernia occur when the body's contents, contained neatly in the body cavity, bulge out. In yoga too there are several poses contraindicated if you have hernia: poses like the shoulder pose (*kandharasana*), peacock (*mayurasana*), and plough (*halasana*) severely exert the abdominal cavity while back bends apply extreme pressure on the gut. However, some poses like gentle leg raises help push the abdominal organs back into the cavity effectively. Such poses include the gentler inversions, like the supported cardiac pose where you lie on the ground with legs raised a foot high, both placed on

a small stool or bolster. All the variations of the leg raise (*supta padangushtasana*) gently help the healing process. The seated staff pose (*dandasana*) also has a toning effect on the entire torso. Further, posture-strengthening poses can train the back muscles to take the load off the abdomen.

Practicing yoga will also help you tackle other root causes of hernia. For instance, obesity and lack of exercise seem to be common causes and yoga can help you lose weight and regain tone. Also, a yogic lifestyle would lead you to a more fibre-rich diet, which will ensure smooth bowel movements.



Here are some other tips to prevent and heal hernia:

- Avoid exertion while excreting or passing urine
- Take charge of your health to avoid chronic coughing and sneezing
- Avoid excessive bending and lifting weights
- Avoid standing for long hours at a stretch
- Lose excess weight to take the pressure off the torn area
- Improve posture to remove unnatural pressure from the abdominal region
- Include toning exercises

## Yogic moves

### **Supta padangushtasana (leg raise, side-drop version):**

Lie flat on your back. Stretch out your arms at the shoulder, so they lie flat on the ground, as shown. Inhale and raise your right leg high in the air so it is at 90° to your body. The left leg remains straight out on the ground. Exhale and drop your leg to your right side

placing it on the floor, now at a right angle to the left leg. Hold your right big toe (or any part of your right leg) with your right hand. The left hand remains stretched out as before. Hold this pose. To make it easier, you can also use a belt looped around your leg, held with your hand. Hold for a few seconds. Repeat a few times. Rest and repeat an equal number of times for the left leg.

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)



## MAXIMUM CARE

On 27 January, Mumbai got its newest—and most advanced—tertiary care centre. The 750-bed **Kokilaben Dhirubhai Ambani Hospital**, located in the western suburb of Andheri, is home to six 'Centres of Excellence'—for the Brain and Nervous System; Cancer; Cardiac Sciences; Bone and Joint; Children; and Physical Medicine and Rehabilitation—as well as 36 other clinical specialties covering the complete spectrum of medical services. The hospital also has 130 ICU beds (the largest number in Mumbai), the city's largest hospital laboratory and a full-time specialist system that ensures the availability of all doctors around the clock. Technological firsts include the country's first IMRIS Intra Operative MRI (Moving Magnet-3 Room Suite); the Novalis Tx machine that delivers radio surgical treatment (SRS) to small, deep-seated cancers of the brain, lung, liver and prostate without surgery; and the Trilogy machine that delivers precision radiation treatment by IGRT and IMRT modalities to cancer patients.

## GO PARTY!

A calm disposition and a good social life are the way to a healthy mind. That's the analysis of researchers from Karolinska Institute in Stockholm, Sweden, who studied the personality traits, lifestyles and social patterns of 506 silvers over a period of six years. Their findings reveal that **socially active and relaxed people have a 50 per cent lower risk of developing dementia** than introverted people who were also nervous and distressed. During the study, 144 people developed dementia. "In the past, studies have shown that chronic distress can affect parts of the brain, such as the hippocampus, possibly leading to dementia.

But our findings suggest that calm, outgoing and social people may have lesser risk of developing dementia," study author Hui-Xin Wang writes in medical journal *Neurology*. "The good news is that lifestyle factors can be modified as opposed to genetic factors which cannot be controlled." Dr Deepak Raheja of the National Institute of Psychiatry in New Delhi corroborates this study. "I have observed that seniors who are socially active and calm have a tendency to remember even small things like birthdays and anniversaries. The elderly should be encouraged to be more social. That can bust stress and make them calmer, helping their mind and body in the long run."





### MOOD COOLANT

The popular antidepressant **Lexapro**, produced by Forest Laboratories, **promises to ease anxiety and distress levels in silvers**. Researchers from Washington University School of Medicine, St Louis, studied the effects of Lexapro on 177 silvers suffering from general anxiety disorder. Over the duration of the study—12 weeks—about 50 per cent of participants dropped out from the research. Of those left, about 70 per cent showed

positive results. “We found improvements not only in anxiety and distress levels, but also in social functioning,” study author Dr Eric Lenze writes in the *Journal of the American Medical Association*. “Patients who took the drug were better able to carry out their daily activities. Overall, the benefits were fairly modest. It will really help some people. Most people, though, would probably need some sort of combination treatment.” Speaking to *Harmony*, Dr Gurmukh Singh of Delhi-based Ashray Rehabilitation Home says, “On an average, I recommend Lexapro to 15-20 per cent of my patients after thoroughly analysing their social background, behavioural tendencies, and distress levels. But there is no one drug that can be given to every patient. It depends on the diagnosis.”

### MEMORY PILL

If forgetfulness is your primary concern, a new drug developed by AstraZeneca and Targacept could help. According to American neurologist Steven Ferris, the **‘memory pill’ could assist people in remembering important things**. Though it has been developed for Alzheimer’s patients, researchers say it could be further evolved for simple memory loss, even experienced by younger people. The pill can work well for healthy consumers in the form of a ‘lifestyle pill’ to prevent them from forgetting little things like birthdays and meetings. “It could be a huge market, if you prove the drug is effective,” he tells *The Daily Telegraph*. Speaking to *Harmony*, Delhi-based psychiatrist, Dr Shivi Jaggi says, “Such pills should ideally not be recommended as most of them come with side effects. If senior citizens want to avoid forgetfulness, I would suggest a healthy diet, socially active life and exercise.”



### BACK TO THE FUTURE

Spinal problems should not be treated lightly. For people suffering from severe degenerative disc disease, good news is around the corner, as researchers from Weill Cornell University in New York are developing **new spine discs to replace distressed intervertebral discs (IVDs)**. Key researchers Roger Hartl and Lawrence Bonassar have already trans-

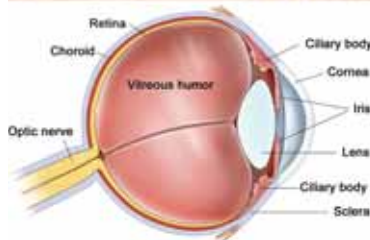


planted IVD into rat spines and are now developing a bioengineered spine disc by using cells from IVD tissue of patients who got their spinal discs removed. These extracted cells are kept in an incubator matching the environment of the body. The research carried out on rats has shown positive results. Hartl and Bonassar are hoping to heal injured or ruptured human backs soon.



## PERFECT VISION

**Stem cell surgery may help people suffering from corneal blindness to see again.** According to media reports, British scientists are evolving a new treatment through inventive stem cell transplantation. They have already completed a study funded by the UK Stem Cell Foundation and Scottish Enterprise, and will soon carry out innovation research on 20 patients in Scotland before making the results official. The treatment would require surgery to replace the affected cells with healthy limbal stem cells extracted from deceased donors; they could be grown in a laboratory too. These stem cells will repair the



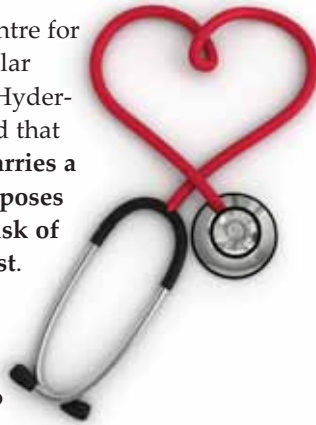
cornea. "It's a significant breakthrough because some types of corneal blindness, like those in people who are born blind, cannot be treated in any other way,"

Winfried Amoaku from the Royal College of Ophthalmologists tells news agencies. Speaking to *Harmony*, a representative from Dr Shroff Eye Clinic in New Delhi says, "In India, there are very few corneal donors. Despite public service campaigns urging people to donate their eyes after death, most people do not wish to do so. As far as laboratory-grown cells are concerned, treatment is still in the experimental stage. We hope the study shows promising results so the entire world can benefit from it."

## HEART AT RISK

Experts from the Centre for Cellular and Molecular Biology (CCMB) in Hyderabad have concluded that **every 25th Indian carries a mutant gene that exposes them to a definite risk of sudden cardiac arrest.**

According to their study, published in the journal *Nature Genetics*, people who carry this mutant gene are likely to have 25 letters of genetic code deleted from a gene called MYBPC3 that leads to problems in the production of heart muscle protein. The distressed gene leads to production of an abnormal protein, which disrupts the structure of heart muscle fibre. "In fact, 4 per cent of the Indian population is at risk of a sudden cardiac arrest because of this gene," says study author Kumarasamy Thangaraj. "In people with this mutation in both copies of chromosomes [one from the father and another from the mother], the chances of getting a heart attack are higher than those who have the mutant gene from one parent."



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# The forces within

The elements make and break us, says Sandra Hill

Chinese art and poetry use fire and water symbolically to suggest the movements and transformations of *yin* and *yang*. The inter-

action of fire and water provides a rich source of imagery for the Chinese and also gives the basis for a symbolic language to describe the transformations that occur within the body. The process of energy metabolism is symbolised by the image of the cauldron, in which water is heated by fire until it is vaporised or refined. In nature, water has a downward movement; it always seeks the lowest place, whereas fire moves upwards. Water is cooling, fire heating. Their mutual interaction ensures that they maintain a balance. Too much fire and the water may boil dry, too much water and the fire will not remain alight.

We have seen that in Chinese medicine the water element is related to the lower abdomen, and is associated with the kidneys and the sexual organs.

The fire element controls the chest and is associated with the heart. But there are two aspects of fire in nature, and this is also the case within the body. The heavenly fire is related to the heart, and refers to spirit; the earthly fire is the fire of transformation, which is related to the abdomen. This earthly fire aids digestion and assimilation and together with the water and essence of the lower abdomen creates the energy for fertility, development and growth. It is associated with all processes of change and transformation. This mixing of fire and water in the lower abdomen enables us to create a new life and also to continually renew and rebuild our own life.

In Chinese medicine, the heart has a double charge; it controls the circulation of blood and provides a residence for spirit. Any discussion of the heart within Chinese medicine will always assume this double meaning of the heart in its physical aspect and as the residence of pure spirit. A quiet and peaceful heart is necessary for spirit to be present. The Daoist classics often talk of an empty heart as the prerequisite for attracting the spirit. This is not an emptiness that suggests coldness and indifference but a heart that is always ready to be filled. In the same way that the physical heart must remain empty and open to allow the constant filling and refilling of the blood, so the energetic centre of the heart must be open and free from blockages and restriction to allow the free movement of emotion and spirit.

Although all the elements are seen to have a mutual interaction of creation and destruction, fire and water form the vertical axis on which the others rely, and represent those aspects of regeneration, fertility and evolution of consciousness that lie at

***Too much fire  
and the water  
may boil dry,  
too much water  
and the fire will  
not remain alight***

the basis of Daoist yoga and alchemy. The heart and the kidneys are responsible for the safekeeping of the most subtle aspects of life. The kidneys store the essence (*jing*) and the heart stores the spirits (*shen*). Together the essences and spirits express the life force. The essences are *yin*, and belong to the earth and to the physical structure; the spirits are *yang*, and belong to heaven and to consciousness. Their interactions

are mediated by the *qi*, the vital energy within the breath. *Jing*, *qi* and *shen* essences, breaths and spirits are known as the three treasures; they represent the ability to transform from one state of being to another and form the basis of all inner alchemy. ■

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*Sandra Hill is a trained acupuncturist who lived and studied in the Far East for seven years before training in Chinese medicine in the UK. Excerpt from Oriental Paths to Health: A Guide to Ancient Wisdom and Practice (Constable, London; Rs 295; 247 pages). Available at Oxford Bookstore*

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# Window to her soul

DEVYANI PARIKH, 67

WAS: Medical director,  
Central Railway

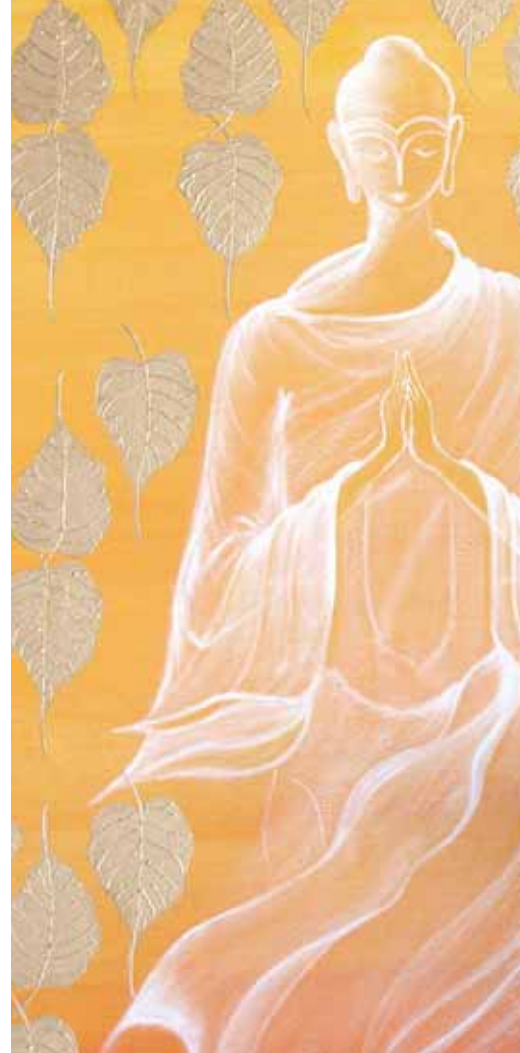
IS: Artist

**A**fter working as an anaesthetist in the Railways for 35 years, I retired as medical director of Central Railway (Mumbai) in 2001. My retirement marked the end of a rewarding career and the beginning of another fulfilling period of my life.

Painting had always fascinated me. Even as a youngster, I dabbled with colours using every conceivable medium—earthenware, vinyl music records, stones. As I experimented with glass beads and wood shavings, my art reflected my imagination. As a medical professional, I had very little time but

I began to paint seriously in 1972. I also started entering art competitions and group shows—I only did oils at the time.

My first break came in 1976 when my painting was one of the 150 canvases selected from 800 entries by the Bombay Art Society for its annual exhibition at Jehangir Art Gallery in Mumbai. The painting was also one of the six included in its journal—two others were by eminent artists Raza and B Prabha. It was an honour beyond my expectations. And then, two years later, I received two awards at an Inter-Railway Art Competition held in Delhi. In August 2008, my painting was chosen for the India Art Summit, an international fair held in Delhi. And last month, one of my paintings was selected for



Parikh in her studio



## Lending a voice

Experts answer your queries and concerns on jobs after retirement



**I am a retired schoolteacher and would like to work for differently abled children. Will I need to enroll for a special course? Please advise me.**

You can start by volunteering for a non-government organisation for a couple of hours every day. You could read to blind students, as many textbooks are not available in Braille. This will give you a lot of flexibility, as the place and time would be according to your convenience. If you want a greater challenge, like working with the deaf-blind or children with multiple disabilities, you could help with specific skills like yoga, dance or art. Learning sign language will also help in the long term. You could use your experience to help develop teaching material.

Ultimately, it all depends on your own skills, interests and expertise.

—Reena Bhandari

*Bhandari is director of Voice & Vision, a training and resource centre for children with sensory and multiple disabilities in Mumbai*



**My husband will retire from government service this year. We have a large circle of contacts and I'm thinking of becoming an agent for postal schemes. Is it feasible?**

There is no age limit for becoming an agent for selling NSC, KVP, MIS, PPF and other postal saving schemes. It is an excellent second career option as it



VILAS KALGUTKER

Christie's prestigious 'India on Canvas' auction in Delhi.

Without any formal training, I taught myself to use different techniques and textures. As oils took a lot of time, I started doing watercolours and acrylics. I paint throughout the day and often continue past midnight. Apart from six solo shows in the past seven years, I have also participated in 18 group exhibitions in Mumbai, Delhi, Ahmedabad and Pune. My sixth exhibition, titled 'Monks', was held at the Museum Art Gallery in Mumbai last December.

Today, there is demand for my work from business houses and private collectors. With the support of my husband J C Parikh, my journey of self-discovery continues to keep me engrossed. For me, it is no less than meditation.

—As told to Anjana Jha

involves no capital investment other than a nominal insurance premium. In Kolkata, you have to obtain an agent's licence from the Directorate of Small Savings in Writers' Building (the secretariat of the West Bengal State Government). The procedure is similar in other states. Once the formalities are completed, you receive a certificate of authority with your licence number, validity period (membership is renewable every three years) and jurisdiction of your agency. The District Savings Officer under whom you are appointed will guide you through the intricacies of the job. Your 1 per cent commission (after deducting income tax) starts coming in immediately. However, how much income you earn will depend on your knack for selling schemes, the amount of time you put in, and the value of the postal schemes you manage to sell.

—Jogamaya Mondal

*Mondal is a Kolkata-based authorised agent of the National Savings Organisation since 1971*



**Fierce competition has affected my home-based beauty parlour business. As haircare is a growing industry these days, do you think specialising in wigs will increase my clientele?**

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—Lancy Serrao

*Serrao is proprietor of Modern Wigs in Mumbai*

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# POWERDIAL

**Prem Singh Saini's** invention lets you switch on appliances and lights from your mobile phone

**H**ere's another reason to love your mobile phone—it can help you turn on (and off) anything at home! Ambala native Prem Singh Saini has designed a switch circuit that can be operated through an ordinary cell phone, leading to endless possibilities—both in the work-

place and at home. Perhaps the fact that you can switch on an electric furnace or pump by remote may not particularly enthrall you. But the ability to put on your air-conditioner or heater on your way home from work, switch on the corridor light from bed without fumbling in the dark,

or even turn on the lights from outside the house if you suspect a burglar inside is undoubtedly cause for cheer.

Here's how it works. The switch, attached to the device or lights you wish to start up, has a signal unit, amplifier, relay switch and cell phone circuit to receive a call from your mobile phone. You store a configured phone number in your phone. Dial the number—

it's a free call as no one actually answers—and let it ring a fixed number of times (as preset into the system) and the power comes on. Similarly, to switch off, call again and let it ring the required number of times. The switch can only be operated by the designated mobile whose number is stored in its circuit. It has the ability to operate devices from 100 watt to 1,000 kilowatt and 1.5 volt to 11,000 volt AC/DC. The cost of producing the switch circuit begins at Rs 1,500 for a 100 watt switch and goes upwards depending upon the power and voltage required.

The most mundane of operations—a TV being switched on by a remote control—gave Saini the inspiration to design his switch circuit. He began working on the project in 2003 and applied for a patent to the National Innovation



*The ability to switch on the lights from outside the house if you suspect a burglar inside is undoubtedly cause for cheer*

Foundation in 2006. The process typically takes three to four years after which Saini will take it to the market. What's remarkable is that the

30 year-old has only studied up to tenth grade. While conventional education held little interest for

Saini, electronics enthralled him—he bought old electronic magazines and taught himself about circuitry. His next project: robots for the Indian defence forces that can search for bombs and landmines and defuse them. ■



## WORLD VIEW

### Chill pill

Here's the hi-tech solution for silvers who find it tough to keep track of the numerous prescription drugs they need to take everyday. The size of a videocassette, **Med-eMonitor** from American company **InforMedix** is a pill organiser that runs for two weeks on rechargeable batteries. It has compartments that separate medication, a reminder system, on-screen instructions, and a line of communication. Each compartment is programmed with a date and time. When it's time to take the medication, a musical chime alerts you. You then press a button to open a pill compartment—simultaneously, text instructions appear on the LCD screen on how to properly ingest the drugs. For example, some pills might require you to



take them after a meal, while others require an empty stomach. If the chime is not responded to and the medication isn't taken, the machine can place a phone call to a family member or care provider. The Med-eMonitor costs \$ 39.95 (about Rs 2,000). For details go to [www.informedix.com](http://www.informedix.com)



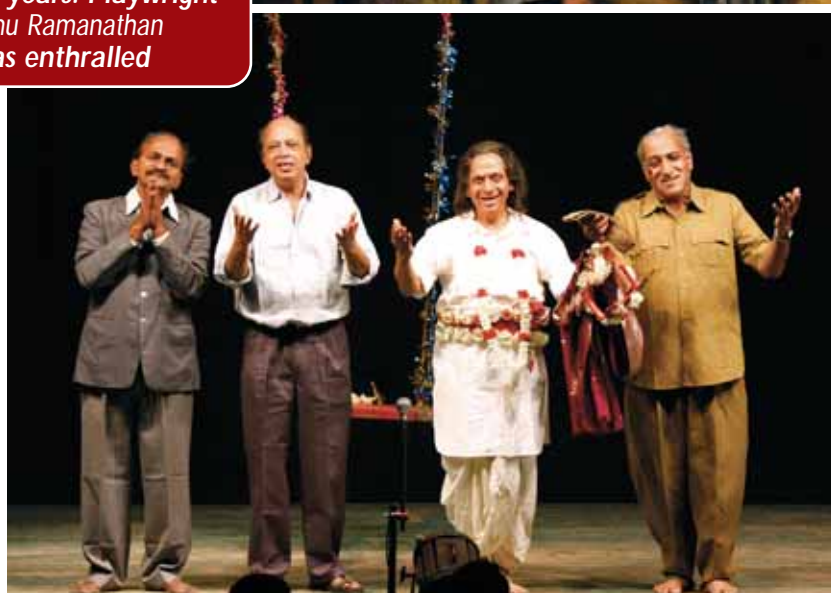
## THEATRE

### Return of the LEGEND

When playwright Satish Alekar and his motley gang comprising Chandrakant Kale, Mohan Agashe and Ramesh Medhekar rejoined forces for a rerun of *Begam Barve*, no one knew quite what to expect. The bored *babu* duo Jawdekar and Bawdekar and, of course, Begam Barve (the wannabe from the Sangeet Nataka era) had enjoyed huge success 30 years ago in March 1979 and made theatre history. Though the play has been revived now and again, in December 2008 it was staged again with the original cast—now in their 60s—and received tremendous adulation. It was a triumphant return. The Gang of Four is back!

*Begam Barve* proved, yet again, that it is perhaps one of the best play-texts to emerge in this land. A close contender would be *Mahanirvan*, again by Satish Alekar. *Mahanirvan* tells the story of a deceased man who wants, in no uncertain terms, to be cremated in a particular way. The play has stayed alive for 30 years and has been translated into seven languages. *Begam Barve* and *Mahanirvan* are the two reasons I have believed in theatre. Even as the rest of the edifice is withering away, and when one is wracked

**The original cast of the iconic Marathi play Begam Barve comes together after 30 years. Playwright Ramu Ramanathan was enthralled**



From left: Ramesh Medhekar, Satish Alekar, Chandrakant Kale and Mohan Agashe; (Top) Alekar and Medhekar as clerks Jawdekar and Bawdekar

with scepticism and existential malaise, the two plays continue to be rays of hope.

*Begam Barve*, like *Mahanirvan*, is a play tinged with multiple uncertainties and is a peculiar mixture of hope, melancholy and music. One of the strengths of the play

is that it is a remarkable tale acknowledging the myths while doggedly trying to get to the facts of the Sangeet Nataka tradition that Marathi theatre is so steeped in. Right from the start, there is no nonsense about an era whose time has come and gone, even as the playwright cuts through the fabri-



**Satish Alekar** says, "*Begam Barve* was the outcome of three different trajectories of memory. The first recollection was of a beggar couple—one of them extremely loyal to the other who suffers from a handicap. The other memory was of an effeminate incense stick vendor. His mannerisms and his story were firmly impressed in my mind. The third recollection is of the time when my friends, both newly married, had taken up their jobs in the same medical college where I worked. It so happened that another appointment was made for the same post and as there were only two vacancies, the service of one of my friends was terminated. Though the problem was resolved in 48 hours, the tension my friends went through made a deep impact on me. The play grew in bits and pieces, and as things came to my mind I wrote them into the play."

## CAST:

Mohan Agashe, Chandrakant Kale  
Satish Alekar, Ramesh Medhekar

## SCHEDULE:

1 March; 9.30 pm; Bharat Natya  
Mandir, Pune  
15 March; 5.30 pm; Kalidas Rang  
Mandir, Nasik



cation of a nostalgic realist fable of an unidentifiable beginning shrouded in mystery.

Alekar stays true to the flavour of Sangeet Nataka. But what could have been yet another humdrum play about the good old days is saved by the playwright's unusual documentation of an alternative version. This attention to the small details of Begam Barve's life makes the play a trifle daunting, but the rewards are great. Structured around places as well as periods, the audience and the reader are treated to an insight into Pune subterranean life—including an exemplary account of feudalism and the rot in society. Herein lie the energy and ambiguity that make Alekar's writing so compelling. The audience is exhorted to abandon passivity, and is dared to invent a new kind of reality. In a superb passage, Begam

Barve (Chandrakant Kale) yearns to be the next Balgandharva. He cherishes the shawl that the star once gave him; it is the only real remnant in a transitory world of fake opulence and applause.

Shanta Gokhale has tried to triumph over the difficulties of translating the play into an alien language with its alien culture, English. The Gujarati version, *Master Fulmani*, lived to tell a tale but the dumbing down of the gloom and the pathetic image of Begam Barve yearning for an adolescent virginal performance were disappointing. The stark, almost anti-theatre original production must be watched, and the play read, simply because of the dignity of the thing. And this is the residue at the core of Alekar's *Begam Barve* and *Mahanirvan*, a sense of the unswerving resilience of the ordinary Punekar, as their social hopes repeatedly fall foul of grim reality. Even as one leaves the theatre, one thought resonates through the head: Alekar *saab*, we wait, humbly, for one more *Begam Barve* or *Mahanirvan*.



HINDU IMAGES

## THE PUPPETEER

In a world of multiplex boom and digital gloss, the art of puppetry—thankfully—still has a rapt audience. From 27 January to 2 February 2009, Delhi played host to the 7th Ishara International Puppet Theatre Festival. Organised by Ishara Puppet Theatre Trust, it showcased diverse forms of puppetry from Indonesia, Russia, Italy, Turkey and Taiwan. The Trust was founded in 1986 by renowned puppeteer **Dadi Pudumjee** to revitalise and add a new dimension to Indian puppetry. "We are striving to improve the state of traditional puppetry without frittering away basic techniques," Pudumjee, 57, tells *Harmony*. The Ishara Puppet Theatre Trust also works to spread awareness on HIV-AIDS and literacy.



## UNITY IN MELODY

### LEGACY

Music is a source of eternal joy and peace," says Sawani Shende-Sathaye. "It is religion." The 29 year-old and her sister Bela, 27, have worshipped at its altar all their lives. Their 60 year-old father Dr Sanjeev Shende is a noted exponent of *thumri*, *dadra* and *ghazal*—his teacher was their grandmother, Kusum Shende 80.

A noted exponent of *Natya-Sangeet*, 'Kusumbai' began her musical journey in 1956, taught by

two luminaries of the Kirana *gharana*, Hirabai Badodekar and Saraswatibai Rane. Soon her son Sanjeev succumbed to its allure. He left his medical practice behind and went on to establish

*The Shendes in Pune are a family on song, discovers Mita Banerjee*

'Dr Sanjeev Shende's Academy of Music'. He was also quick to spot the talent at home. Realising very early on that Sawani (*second from right in the pic*) and Bela (*extreme right*) were musically inclined, he encouraged them to train under their grandmother, whom they

lovingly call *Didi*. Later, he took over their training.

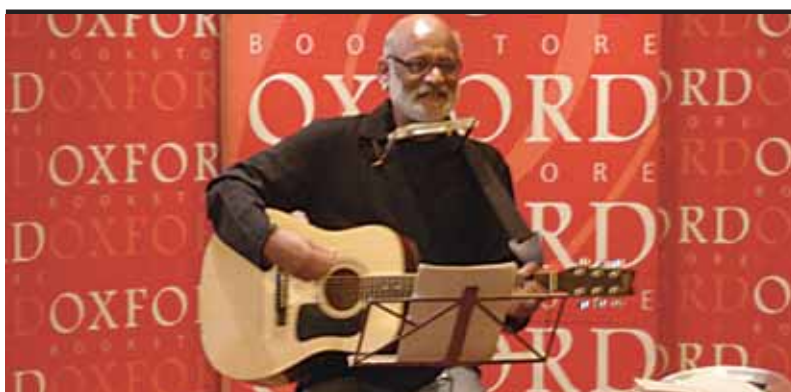
Today, Sawani mesmerises audiences with her rendition of light classical music in the Gwalior and Kirana *gharana*. She has also sung playback for filmmaker Amol Palekar's *Kairee* and Marathi serials. Bela, who was a finalist on the television singing contest *Sa-Re-Ga-Ma*, has devoted herself to playback singing—lending her voice to films such as *Ehsaas*, *Horn OK Please*, *Jodhaa-Akbar* and the yet-to-be-released *Mirch*.

The musical family has released various CDs and albums as



soloists and together—two of their latest releases are *Swarnavishkra* and *Swarnabhuti*. Between them, they have also won many awards, ranging from Kusumbai's Balgandharva Puruskar and Malti Pandey Award to Sawani's Pandit Jasraj Gaurav Puraskar, Pune Ki Asha Award and the Rasikagrani Pandit Dattopant Deshpande Memorial Award, among others. Family get-togethers invariably find the three generations, well, singing the same tune. “*Didi* is full of new ideas,” says Sawani. “Under her guidance, we started *Sangeet-Sarita* programmes where we travel across the country to acquaint more people with classical music. Another thing the sisters love to do: “Dig into *Didi's* lovely collection of silk saris!”

AT 78, CLASSICAL VOCALIST **PANDIT JASRAJ** IS STILL DISCOVERING NEW POSSIBILITIES IN HIS VOICE AND MUSIC. JASRAJ COLLABORATED WITH SON SHARANGDEV ON HIS FIRST FUSION MUSIC EXPERIMENT, *RAGA SYMPHONY*, WHICH BLENDS SEVEN HINDUSTANI RAGA WITH WESTERN SYMPHONY. JASRAJ WORKED WITH 100 OTHER YOUNG MUSICIANS TO CREATE THE ALBUM.



### INDIA'S DYLAN

**Urban folk singer and songwriter Susmit Bose** recently released his new album, *Song of the Eternal Universe*, in New Delhi. Regarded as ‘India's Bob Dylan’, Bose's music is steeped in social, cultural and political ethos. His songs are based on issues like AIDS awareness, child abuse, women's empowerment and human rights. At the launch of the album, Bose dedicated *Flower in the Rain* to fellow silvers. “There is a need to express what the common man feels about non-violence, global peace and other social issues,” Bose tells *Harmony*. The 57 year-old singer's new album is about the Bauls of Bengal—mystic singers who wander the streets singing about social issues and divine ecstasy.

AMERICAN POP SENSATION **TINA TURNER** WILL SOON SHOOT AND RECORD FOR FIVE SONGS COMPOSED BY TABLA MAESTRO ZAKIR HUSSAIN AS PART OF *THE GODDESS*, A MERCHANT-IVORY FILM. THE 65 YEAR-OLD HAS DECIDED TO RETAIN HER OWN “FLAVOUR” FOR THE TRACKS, WHICH HAVE LYRICS IN SEVERAL INDIAN LANGUAGES.

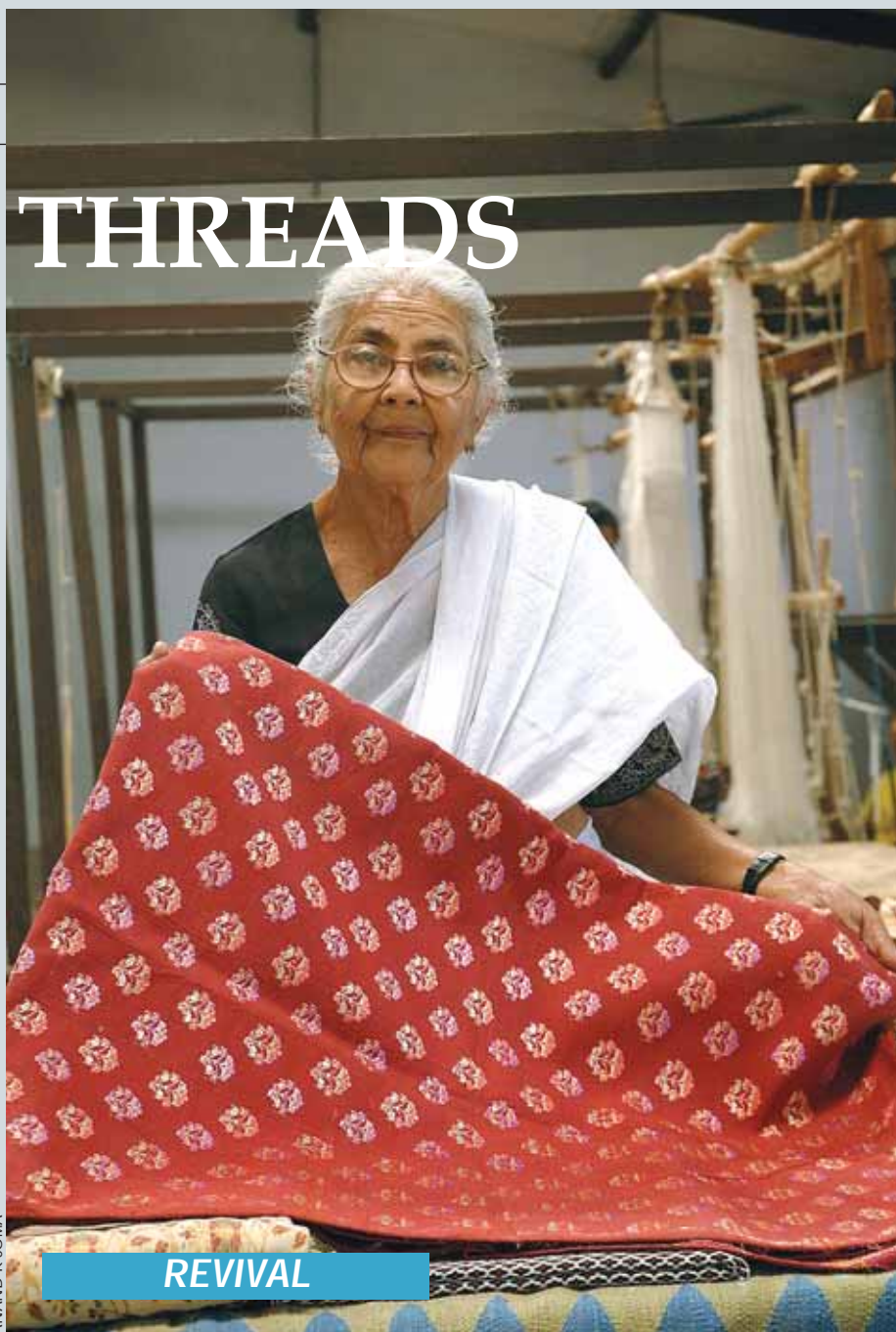


# Timeless THREADS

An octogenarian in Hyderabad resurrects forgotten Indian weaves, writes Shyamola Khanna

Suraiya Hassan Bose feels passionately about all things Indian. After all, she comes from a family of freedom fighters. Her uncle worked closely with Subhash Chandra Bose (whose nephew Aurobindo she married). And her father Badrul Hassan started the Cottage Industries Emporium in Hyderabad.

As a young girl, Bose had contributed a generous share to the foreign goods bonfire of the *swadeshi* movement. Even then, she knew she would someday make a career in Indian handicraft. Years later, she learnt all about warp and weft as assistant export and quality control manager at the Cottage Industries in Delhi. In 1980, after her husband's death, she returned to Hyderabad and set up an Indian fabric export unit, Deccan Exports, in consultation with John Bissell, the founder of ethnic clothing chain FabIndia. The company was shut down in 2000 owing to the govern-



REVIVAL

ANAND K SOMA



THE **AMERICAN CENTER** IN DELHI IS HOSTING AN EXHIBITION FROM 17 FEBRUARY TO 13 MARCH TO CELEBRATE THE 50TH ANNIVERSARY OF AFRICAN-AMERICAN ACTIVIST MARTIN LUTHER KING JUNIOR'S VISIT TO INDIA. THE EXHIBITION *JOURNEY TOWARDS FREEDOM*, WHICH SHOWCASES RARE PHOTOGRAPHS OF MAHATMA GANDHI AND KING, WAS INAUGURATED BY KING'S SON MARTIN LUTHER KING III.



ment's prohibitive export taxes and policies. In the same year, Bose started House of Kalamkari and Dhurries. Today, she draws most customers through word of mouth.

For the past 25 years, Bose has worked with weavers across Hyderabad to resurrect forgotten weaves. In the courtyard of her house, there are 20 women working on looms to revive rare exquisite weaves—*paithani* from Paithan; *himroo* from Aurangabad; *mashroo* from Kutch; and *jamavar* from Kashmir. Bose and her master weaver Syed Umar train the women, who come from poor families. The women take eight to 12 months to perfect the art. They are paid a fixed salary regardless of whether the fabric is sold or not.

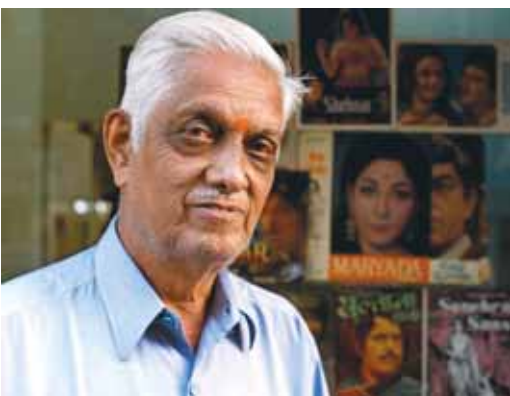
The work demands not just skill, but tremendous patience. "A six-inch broad border of *paithani*, full of intricate flowers and birds, has been in the making for the past 10 months," says Bose. "It will be another two weeks before we finish it!" The *himroo* and *mashroo*,

luxurious fabrics woven from silk and cotton, are also being revived in Bose's courtyard. *Jamavar*, a delicate confection in brocade and wool, is another fabric that is regaining its identity under Bose's meticulous supervision.

The 80 year-old has her hands full. Recently, the Chowmahalla Palace in Hyderabad commissioned her to design *kalamkari* covers for some exhibits in the museum. At present, she is also innovating with *ikat* motifs on plain Warangal dhurries. Her wish-list is nowhere near complete, though. Next on her revival trail are wooden toys from Kondapally, hand-painted animals from Nirmal and cast brass figurines from Orissa. As she has no offspring to bequeath her legacy, she plans to consolidate the looms with a school for poor children that she has set up in the same compound. "If I merge the weaving section with the school trust, no one can take away what we have so lovingly built," says Bose, who is now planning to set up a new loom for *teliya roomal*—an oil-coated fabric that was highly prized in ancient Hyderabad. Though there is only one family in Andhra Pradesh that knows how to craft the *teliya roomal* today, Bose's master weaver Syed Umar is sure his 'Suraiya *apa*' (elder sister) will someday restore it to its former glory—her track record is testament enough.



**THE NATIONAL GALLERY OF MODERN ART HAS OPENED ITS FIRST CENTRE IN THE SOUTH IN BENGALURU. THE GALLERY OPENED WITH AN EXHIBITION OF CANVASSES, AND SCULPTURE, INCLUDING WORKS OF ARTISTS K C S PANIKER AND RAJA RAVI VARMA. ACCORDING TO MEDIA REPORTS, THE WORKS ON DISPLAY HAVE BEEN EXHIBITED FOR THE FIRST TIME.**



HEMANT PATIL

## KALEIDOSCOPE

**SEVENTY FIVE YEAR-OLD CINEASTE** Narayan Phadke has 700 posters, 8,500 song booklets, 4,000 photographs, 4,000 autographs and over 3,000 signed photographs. "I would like to build a museum for cine buffs to appreciate this rare anthology," he says wistfully. Unfortunately, no one wants to fund the idea. In the meantime, Phadke gives film researchers and writers free access to his col-

lection. The collection includes issues of *Film India* from 1933 and film booklets, an art lost in time. Designed to attract with photographs of the film, and song lyrics, they were relegated to trash bins once the film was released. But Phadke safeguarded them. Felicitated by the American Biographical Institute, Phadke is undeterred by the lack of a sponsor. "For me, the world of films is a fascination that will never fade away."

—Huned Contractor





# Funny bone

Vrinda Nabar takes a look at the lighter side of ageing

**H**ave you experienced that moment of self-reckoning when you have to admit that you've begun noticing things about yourself? Things you had once believed would leave you untouched. Like the way, watching TV, your face occasionally scrunches up, your neck tends to fall forward, and your overall posture is one you would not willingly have chosen. My mother rued these things in herself with wry, ironic self-perception a few years before she died, making me realise that my day too would come. And while I haven't yet reached the TV posture stage I find I repeat anecdotes. Not every five minutes but repeat them I do, and to the same audience. Conversations with or email to and from friends are not without mention of our mutual aches and pains and stiffness. My spouse and I find ourselves engaged in conversation—nothing unusual except that we may be out for a walk, just the two of us, and we aren't necessarily talking to each other.

Does this bother me? I can't honestly say I'm thrilled but I do find it funny. I've discovered it's one of those things that can be stored in one's mind to make for a satisfying, personalised, reinvented version of *haasya-yoga*. I can't see myself raising my arms skywards and going ho-ho-ha-ha with a group of people I hardly know but I can recall my recently acquired quirks as part of my exercise routine, laugh myself silly, and generally glow with a sense of well-being at the end of it.

Nearly all of us may have seen Julie Andrews as Maria Von Trapp singing her way through life's triumphs and tragedies in the engaging Hollywood

movie *The Sound of Music*. So the story about her special appearance for the benefit of AARP (American Association of Retired Persons) at Manhattan's Radio City Music Hall on her 69th birthday merits recounting. Andrews is reported to have performed several numbers, one of them being this moving but hilarious take on her well-known song *My favourite things*:

*Maalox and nose drops and needles for knitting,  
Walkers and handrails and new dental fittings,  
Bundles of magazines tied up in string,  
These are a few of my favourite things...*

*Back pains, confused brains, and no need for sinnin'  
Thin bones and fractures and hair that is thinnin'  
And we won't mention our short, shrunken frames  
When we remember our favourite things.*

*When the joints ache, When the hips break,  
When the eyes grow dim,  
Then I remember the great life I've had,  
And then I don't feel so bad.*

**Accepting  
the legacies of  
growing old is  
never easy but  
it makes the  
process easier**

Not surprisingly, Andrews received a standing ovation, which lasted several minutes. And though the report I read doesn't say so, I'm sure her song was punctuated with laughter from her audience—laughter containing what playwright Robert Bolt had once termed a note of rueful recognition. It would be wonderful if we were all able to transform our perspectives on our own individual frailties with such whole-hearted verve.

Accepting the legacies of growing old is never easy but I'm sure it makes the process easier. The Julie Andrews story showcases what it's like to traverse birthdays with humour and grace, looking at oneself steadily and seeing oneself whole. We may not all get there, but it's certainly worth a try. ■

---

*Vrinda Nabar, 60, is a feminist writer based in Mumbai. She is currently a visiting professor at Northwestern University, USA*



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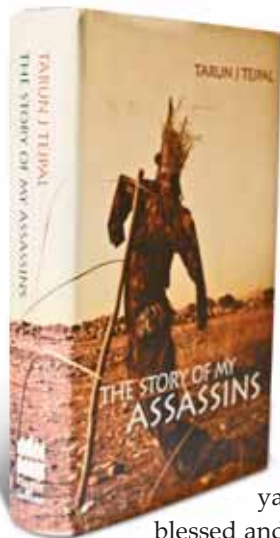
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*The Story of My Assassins*, by Tarun Tejpal  
HarperCollins; Rs 495; 522 pages

After exploring the personal with *The Alchemy of Desire*, the remarkable love story that was his debut, Tarun Tejpal delves into the dark underbelly of contemporary India—the whiplash of class, corruption and the yawning chasm between the blessed and the damned. An investigative magazine editor wakes up one morning to discover that he was the target of a foiled assassination bid; his five ‘almost assassins’ are arrested while he is given police protection. His lover Sara—who is at her most amorous when enraged about inequity—takes it upon herself to defend them: Chaaku, Kabir M, Kaaliya, Chini and Hathoda Tyagi, the products of our villages where the *lathi*, the knife and the axe are often the best social levellers.

Considering the nature of the protagonist, the parallels to Tehelka are inevitable. This is by no means a biography, though; Tejpal is far too gifted to let it become one. However, he does not hesitate to let his experiences guide his pen: from the judiciary and police to media and big business, none of our institutions is spared his derision. And he expresses it in words that bend like gymnasts to his will—he can be both unbearably crude and incredibly profound depending on where the plot takes him. Was there really an assassination attempt? Were the men framed? What is their ultimate fate? While these questions are answered, we realise they are in essence irrelevant to the larger comment Tejpal makes: “The lives of the assassins are no less worthy than the one who is to be assassinated.” A true shout-out to the underclass.

—Arati Rajan Menon

## A lonely life

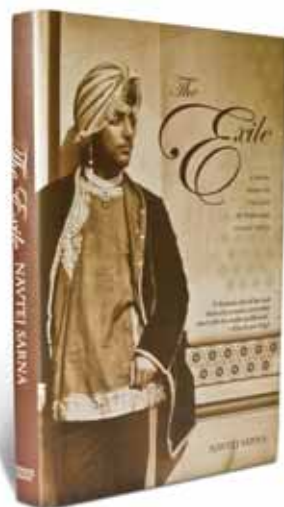
*The Exile*, by Navtej Sarna; Penguin; Rs 325; 261 pages

*The Exile* is the intense story of Duleep Singh, the last Maharaja of Punjab, who spent most of his life under the watchful eyes of the British Empire. Following his coronation at the age of five in 1843, Duleep Singh was deposed at the age of 11 by the East India Company. He was separated from his mother Rani Jindan and sent away from Lahore to Fatehgarh after the end of the second Anglo-Sikh war and the annexation of Punjab in 1849. Thus, he began his journey towards a strange future amid a number of people—none of whom were his own. Anglicised in every possible respect, soon the vulnerable Duleep Singh was converted to Christianity. At 16, he was sent into exile in England. Despite the efforts of the Empire to keep the illusion of his glory alive, the young man soon awoke to his inheritance of loss and deception—a life in other people’s hands. From this crucible was born

the insurgent. He tried, in vain, to get back to India and his beloved Lahore. The attempt only brought treachery and reduced him to a parody. He died alone, a defeated and abandoned man.

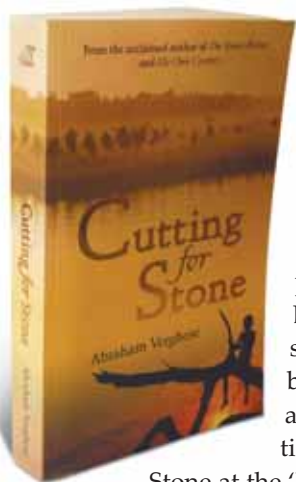
*The Exile* is a poignant tale made more real by a style of writing that is journalistic and accessible, narrated by several characters including Duleep Singh himself. In his own words, the author attempts to “reach for the edges of Duleep Singh’s story... pushing available facts towards the realm of fiction, but pushing them gently, so as not to distort them”. He does this with subtlety, giving the reader an insight into an era long gone by.

—Jit Ray



# Of roots and redemption

*Cutting for Stone*, by Abraham Verghese  
Random House India; Rs 595; 541 pages



The tragic relationship between Indian nun Mary Joseph Praise and British surgeon Thomas Stone is at the centre of this magnificent conflagration of a novel that spans several decades, and sweeps across poverty-ridden, politically tumultuous Ethiopia and prosperous and slick America. The secret union between the two central characters lead to the birth of identical twins Marion and Shiva

Stone at the 'Missing' Hospital (a native corruption of Mission Hospital). Disowned and reviled by their father, the twins are rescued and raised by his feisty colleague, Hema. Years later, at the height of administrative strife in Ethiopia, the twins are riven by their love and lust for the same woman. Betrayed by his brother and his beloved, Marion begins a new life as an intern at a hospital in the Bronx in New York and launches upon a journey to trace his identity.

For a book this hefty and a plot so expansive, there is a risk of meandering into unnecessary excesses every now and then. However, Verghese masterfully holds it all together without ever letting the pace or the pulse succumb to tedium. The book offers both an insight into the vast magnitude of human imagination as well as history and medicine. The fantastic workings of the human body are laid out in glorious—and bloody—display; with organs, arteries and tissues almost playing significant characters in the book. The author's vocation (he is a practicing physician in El Paso, Texas) has clearly helped him bring detail and authenticity to the scenes on surgery. But, ultimately, it's his grasp of human strength and spirit that leaves you spellbound.

—Rajashree Balaram

# Raj revisited

*Chinnery's Hotel*, by Jaysinh Birjepatil  
Penguin; Rs 325; 261 pages

A 'Raj' novel in the tradition of *A Passage to India*, *The Raj Quartet* and *Heat and Dust*, *Chinnery's Hotel* explores the chimera of nostalgia—how what you've left behind is infinitely sweeter in the remembering than in reality. After spending almost 40 unhappy years in bleak, dreary London, Grace returns to the dusty cantonment town of Mhow in Madhya Pradesh where she grew up in comfort in her family's hotel. Accompanying her is her dead sister's daughter Camilla who, until recently, believed Grace was her mother. The novel flits between the past and present as Grace reconciles her memories of a bygone era—polo, whist, dancing, dining—with harsh new realities, and seeks to rebuild her relationship with Camilla in the light of forgotten truths and buried secrets coming to light.

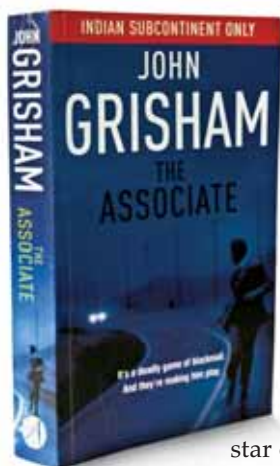
Birjepatil, a professor of English based in Vermont in the US, shows his skill with the language in his characterisation of the genteel lifestyle of families (*burrah sahib*, Parsis, Indian royalty) in the last days of the Raj seemingly oblivious of gathering political clouds, and his portrayal of the pain caused to the Anglo-Indian community, derisively known as '*chichis*', who were rejected by both the Indians and the British. Further, his meticulous description of Mhow—still a dusty cantonment, the reason why the author chose it—captures both its significance and somnolence to perfection. Less than perfect though is the plot itself; Birjepatil navigates his story along predictable lines and the book ends exactly as you expect. Still, the elegance of the entire enterprise will win you over.



—Arati Rajan Menon



## BRIEFLY



With **THE ASSOCIATE** (Arrow; Rs 210; 485 pages), his 21st novel, John Grisham delivers one more legal thriller that explores an underlying ethical issue. Should a youthful indiscretion have the power to mar your entire life? That's exactly what happens with Kyle McAvoy, one-time Scout, good son and star of Yale Law School who plans to work for the disadvantaged

once he graduates. A bunch of bad guys get their hands on a video from his student days, which has the potential to destroy his career. But while they force him to join a blue-chip law firm to pass on information about a multi-billion dollar case, they don't bargain for the resourcefulness of the young lawyer, who just isn't willing to play ball. Apart from Kyle's story, Grisham gets in a lot of jabs about how dimly law firms treat their young associates. A likeable book except for one minor quibble: the one-dimensional nature of the characters. Our hero is wonderfully lovable while his blackmailer Bennie is sleazy, smarmy and thoroughly despicable. Still, when Kyle prevails—as you know he will—you can't help but cheer.

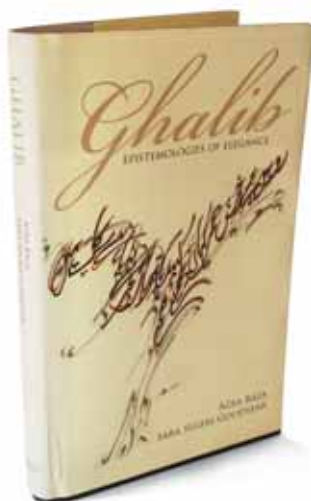
The man who single-handedly elevated the espionage thriller to the status of literature, John le Carré is renowned for creating characters that stay with you well after the denouements of his books. With a remarkable ability to move from his traditional stomping ground—the Cold War—to current geopolitical realities, **A MOST WANTED MAN**



(Hachette; Rs 275; 340 pages) is another tour de force from the 76 year-old Briton. A tortured soul, Issa is a fugitive half-Chechen, half-Russian who lands up in the port city of Hamburg, Germany (where the 9/11 attack was organised) with a key to a bank account worth millions. He soon finds himself on the radar of the American, British and German secret services who wonder if he is an Islamic terrorist; "salt-of-the-earth" private British banker Tommy Brue enters his life; and idealistic human-rights lawyer Annabel Richter makes his salvation her crusade. The action is riveting as guilt, paranoia, deceit and anger consume the protagonists, forcing them to do the plot's bidding.

"A *sher* is by no means a couplet."

Authors Azra Raza and Sara Sleri Goodyear point out the most common flaw in Urdu poetry appreciation in their book **GHALIB: EPISTEMOLOGIES OF ELEGANCE** (Penguin; 183 pages; Rs 325), even though they favour the word *sher* themselves. This is a simple collection of 18th century poet Mirza Asadullah Khan Ghalib's *ghazal*—21 of them, translated and explained with historical and literary context. Raza and Goodyear admit their simplistic approach might be considered an act of disrespect, if not a sin, but they



have nonetheless gone ahead and brought out a book that would bring pleasure to every *ghazal* lover. Replete with piercing metaphors, over-dramatisation, rhetorical complexities both for the joys of acceptance and the grief of rejection, and his ability to sustain his capacity for desire and anguish at the same time, *Ghalib* is anything but simplistic—it serves as an insight into the "many-minded" poet. Incidentally, the correct translation for *sher* is 'twosomes'.

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SOMEONE ABOVE  
55 YEARS  
WHO'S PERFECTLY  
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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.

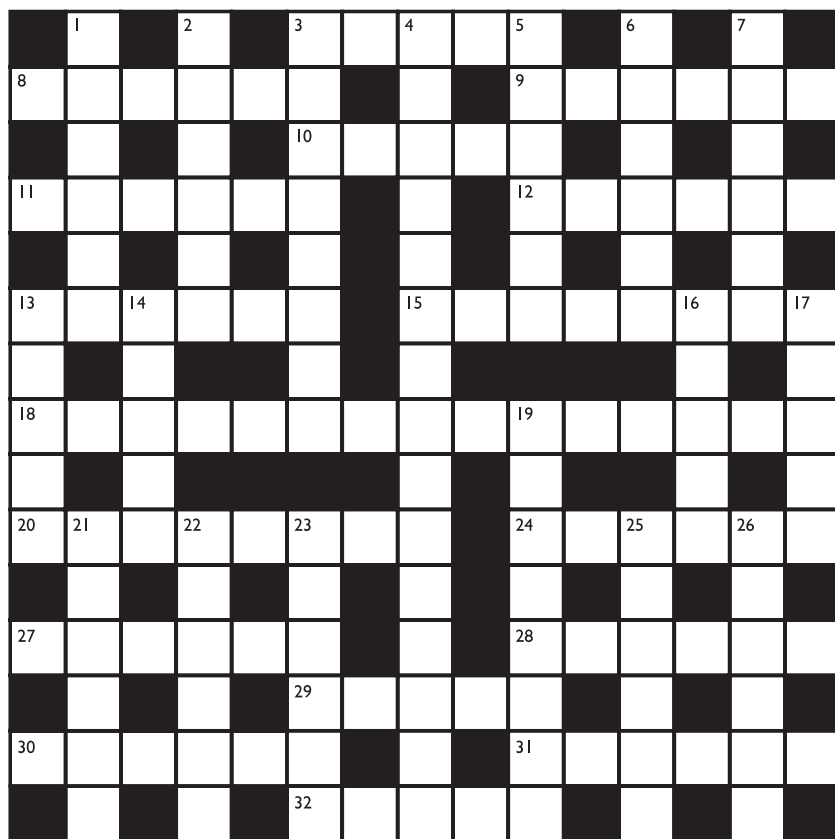
The first job interview.

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)



### EXCLUSIVE HARMONY CROSSWORD 53

By Raju Bharatan

#### ACROSS

- 3** Stage in game witnessing would-be cup-holders looking forward to that drink? (2 3)
- 8 & 9** Very much in with Geoffrey Boycott out (6 6)
- 10** The *Kalyug* abandon with which she went running into Kulbhushan's arms remains a Shyam Benegal moment etched in the mindframe (5)
- 11** The 1954 Nutan-Bharat Bhooshan starrer seeing Naushad's *Chandan kaa palna*, in *Raag Piloo*, losing out, on the *Filmfare* Best Music Award front, to S D Burman's *Jaayen toh jaayen kahaan* from *Taxi Driver* in *Raag Jaunpuri* (6)

- 12** What your compiler, if assigned to thematise an entire crossword on tennis as a sport, literally becomes (6)
- 13** Held forth rat figuring in *Oxford English Dictionary* (6)
- 15** War hero Pole at heart? (8)
- 18** Nights Arabian? (1 8 3 3)
- 20** Even now, Kapil Dev does on TV for his name to be synonymous with the 1983 World Cup (3-5)
- 24** Not a pointed reference to legislator Sezhiyan of Tamil Nadu (3 3)
- 27** Any-time Friday caller? (6)
- 28** Favourite boy not far from Baroda (6)
- 29** Flower-girl (5)
- 30** Appointment with boy- or girl-friend yet to be fixed? Till

now! (2 4)

**31 & 32** *Parsi* When 'It' Sizzles? (6 5)

#### DOWN

- 1** Her Ash city (6)
- 2** Blade needing oiling? (3 3)
- 3** State of cricket in Clive Lloyd's West Indies (8)
- 4** Fancied semblance all set, when it becomes a reality, to say, "*Saare jahaan se achacha!*" upon our PM's seeking to know how Bharat looks from up there? (3 3 2 3 4)
- 5** By way of redemption, Salvation Army so placed in Andhra Pradesh (2 1 3)
- 6** Lot Ted lifted for application (6)
- 7** Don Bradman's *Farewell To Cricket* is an eternal Gavaskar reminder of how a Test innings could end as it began (2 4)
- 13** Now so dependent, almost, is Roger Federer about clinching the all-determinant point (2 3)
- 14** Media idea of throwing out the Head of State? (1 4)
- 16** Get carried away? (5)
- 17** Morarji's idea of a drink, Marie Antoinette bread-and-cakes style! (5)
- 19** Not with Vyjayantimala, the way her grandmother Yadugiri Devi and others, close enough, referred to her? (4-4)
- 21** Returning worry about a plant with feathery leaves (6)
- 22** Madhu was in *Roja*, indicating the price to pay for booking Rahman as music director? (2-4)
- 23** *Tez* covering half of Hefner head-wear (3 3)
- 25** How she still makes your eyes swim! (6)
- 26** Island of Venice tailor (6)

For answers, see Page 79

**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.

## SAY IT OUT LOUD



When we are dreaming alone it is only a dream.  
When we are dreaming with others, it is the beginning of reality.

—Brazilian missionary Dom Helder  
Camara (1909-1999)

## THE BUZZ



### INDIA'S PRIDE

Himachal Pradesh will soon become India's first carbon-free state, and the world's second after Masdar in Abu Dhabi (the city is still under construction). As part of the endeavour, the state government has mandated all departments to begin environment audits. Its Master Plan envisages a complete lifestyle change on the part of all residents, from eco-friendly disposal of household waste to the use of CFL bulbs—free bulbs (four per family) have already been distributed. Green technology will be used in development projects like road cutting, tunnel digging and construction. What's more, an area of 12,000 hectare has been made available for carbon credits where trees will be grown. Helping the Himachal government fulfil its goal will be the American state of California and environmental experts such as Nobelist R K Pachauri, chairman of the Intergovernmental Panel on Climate Change.

## THE WORD IS OUT

**fast-food zoning** *n.* Zoning laws designed to keep fast-food restaurants out of an area or neighbourhood.

**Example:** In an effort to provide residents with more nutritious choices, the LA City Council adopted landmark legislation in July mandating a one-year moratorium on the building of new fast-food eateries in a 32-square-mile area. (**Fast-food zoning** exists in other cities but is based on aesthetic considerations, not health factors.) According to Jan Perry, a council member who co-sponsored the bill and whose district is part of South LA, the idea is to freeze fast-food development so that sit-down restaurants and quality-food markets will build in the area. "When every corner is taken up with fast food," Perry says, "there's no room for anyone else."

—Steven Kurutz, "Fast-food zoning",  
*The New York Times*, 14 December 2008

**pre-gaming** *pp.* Bingeing on alcohol at home before going out for the evening, particularly to a place where alcohol is expensive or not available. Also: **pregaming**.

**Example:** Max and his brothers are **pre-gaming**. A dozen of them strut about the courtyard of their house on the University of Florida's Fraternity Row, each nursing a cold beer in a foam hugger. A Frisbee flies as Jimi Hendrix blares from the loudspeakers. The only thing unusual about this day's **pre-gaming** is that it actually precedes a game. In the two decades since the legal drinking age was raised to 21, the term has come to encompass any rapid consumption of alcohol in private before venturing out to venues where drinking may not be possible.

—Kevin Sack, "At the legal limit",  
*The New York Times*, 2 November 2008

**rumourtrage** (*roo.mur.TRAHJ*) *n.* The practice of spreading false or misleading information about a company to take advantage of the subsequent move in the company's stock price. Also: **rumortrage**. [Blend of *rumour* and *arbitrage*.]

**Example:** Arising from the recent market turbulence, concerns have been raised that some market partici-



# BRAIN GYM

pants both here and abroad have been spreading false or misleading information in respect of certain securities in order to take advantage of artificial changes in their price, induced by the rumours. This practice is sometimes referred to as **rumourtrage** and numerous members of corporate Australia have raised examples of this over the last year.

—“Government looks to crackdown on rumourtrage”, Transcripts from the Australian Broadcast Corporation, 19 November 2008

**lactation room** *n.* A room provided by an employer where new mothers can pump breast milk.

**Example:** In 2007, Oregon became the first state to pass a law requiring companies with more than 25 employees to provide ‘non-bathroom’ **lactation rooms**. (A national media campaign asks, reasonably enough, if you wouldn’t make your kid a sandwich in a public restroom, why would you expect a woman to bottle her baby’s milk in one?)

—Jill Lepore, “Baby food”,  
*The New Yorker*, 19 January 2009

**family** *n.* A person’s closest friends, particularly those who feel like part of the family. [Blend of *friends* and *family*]

**Example:** Now that relatives are often spread across the country or the globe, we are replacing traditional relations with friends, coining a new term for our collective chumfest—“**framilies**”.

—Shari Low, “Someone tell Paris girls are forever”,  
*Daily Record*, 16 October 2008

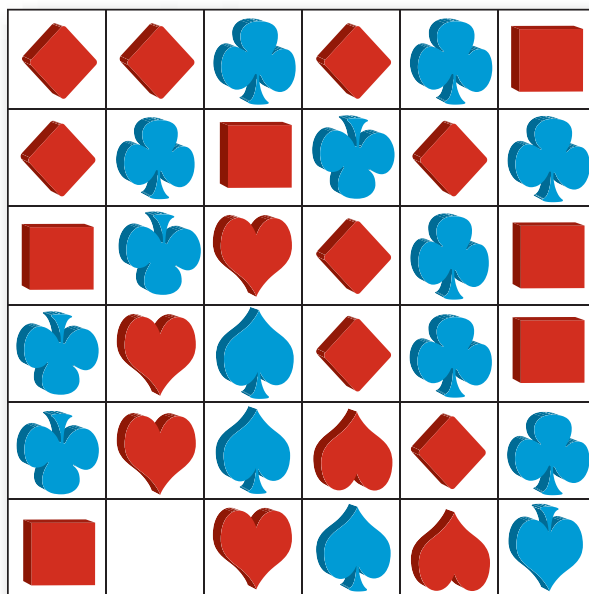
**homedulgence** *n.* During a recession, the tendency for consumers to prefer home-based indulgences such as cocktail parties and lavish dinners.

**Example:** The move to “**homedulgence**” is one way consumers can ride out the recession and it is predicted it will soon extend to many other areas of life, such as mix-your-own cocktail evenings and home dining clubs.

—Louise Jack, “Hair removal brands take on the recession with homedulgence”,  
*Marketing Week*, 29 January 2009

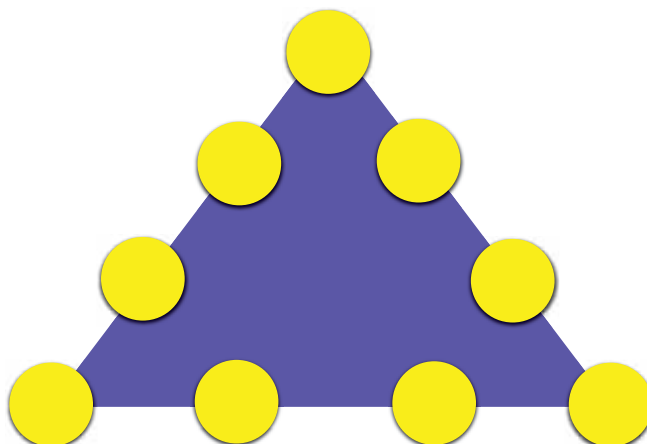
## MISSING SYMBOL

Complete the square logically.



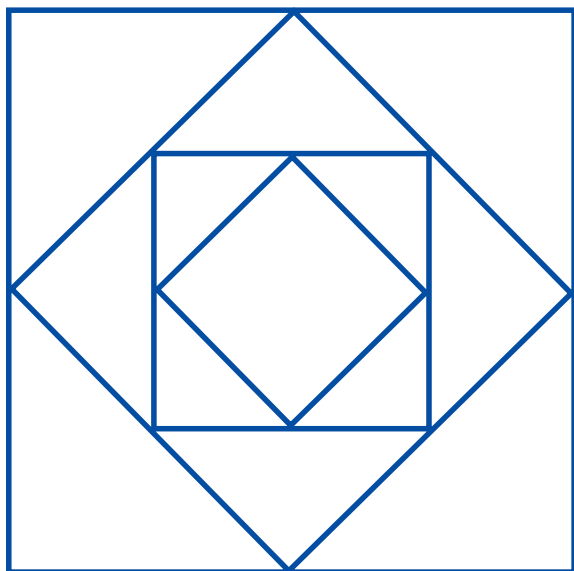
## NINE NUMBERS

Place the numbers 1 through 9 in the circles below, such that each side of the triangle adds up to 17.



## TRACING LINES

How is it possible to trace this design in one continuous movement without crossing a line on the way?

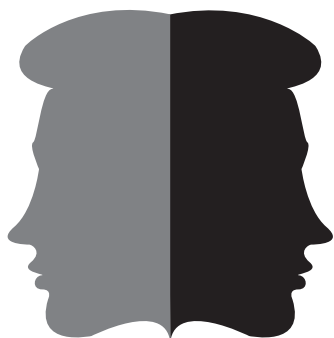


## SOCKS AND SHOES

You are in the dark. On the floor there are six shoes of three colours, and a heap of 24 socks, black and brown. How many socks and shoes must you take into the light to be certain that you have a matching pair of socks and a matching pair of shoes?

## TWIN BROTHERS

Suppose there are twin brothers; one who always tells the truth and the other who lies. What single yes/no question could you ask to either brother to figure out which one is which?



## SUDOKU FOR YOU

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

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

				9	10		4	5	9	45	15
		5			15						
		36			10						
5	3	45		4					7		
9			3						6		
	10		11			7	10	8			
	36			3	6						
15											
9					3		9	13	10	3	
8			4	10	7	4			3		
36									6		
16							3				

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.

**THE WAY WE WERE**

WE GO 50 YEARS BACK IN TIME TO BRING YOU PRODUCTS, PEOPLE, EVENTS AND FASHION THAT INFLUENCED THE WORLD...

# HIP HIGH

Women all over the world owe a great debt to Allen Grant. In 1959, this American invented—hold your breath—**pantyhose**, and women could finally say adieu to nylon stockings that just wouldn't stay up. The first pantyhose, manufactured by Glen Raven Mills in North Carolina, still had a seam running down the leg but by 1965, the seamless avatar was everywhere. The secret ingredient of Grant's pantyhose: spandex, sold under the brand name of Lycra, which could be stretched to five times its size without changing the original shape. Hollywood actor and one-time Catwoman Julie Newmar popularised pantyhose on the silver screen, showing off her sexy legs in hits like *Seven Brides for Seven Brothers*, *Slaves of Babylon* and *To Wong Fu*.

## THIS MONTH, THAT YEAR: MARCH 1959

- On **2 March 1959**, Miles Davis holds the first recording session for *Kind of Blue* at Columbia 30th Street Studio in New York City.
- On **8 March 1959**, The Marx Brothers make their last television appearance in *The Incredible Jewel Robbery*.
- On **18 March 1959**, American President Dwight D Eisenhower signs a bill into law allowing for Hawaiian statehood, which would become official on 21 August.
- On **24 March 1959**, The Party of the African Federation (PFA) is launched by Léopold Sédar Senghor and Modibo Keita.
- On **31 March 1959**, the 14th Dalai Lama, Tenzin Gyatso, crosses the border into India and is granted political asylum.



## SOLUTIONS TO EXCLUSIVE HARMONY CROSSWORD 53

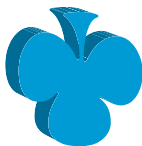
**ACROSS:** 3 By Tea; 8 & 9 Shilpa Shetty; 10 Reema (Lagoo); 11 *Shabab*; 12 Setter; 13 Orated (*O/rat/ED: rat* figuring in *OED, Oxford English Dictionary*); 15 Napoleon (*Na/Pole/on: Pole as heart of NaPoleon*); 18 A Thousand And One (Nights); 20 Eye-catch; 24 The Era (*Era*, in *The Era*, is particularised reference to *Era Sezhiyan*); 27 Crusoe (Friday as his ready lieutenant); 28 *Petlad* (*Pet/lad:- favourite boy, Petlad is near Baroda*); 29 Flora (could be *flower* or *girl*); 30 To date (to date *yet*); 31 & 32 Preity Zinta

**DOWN:** 1 *Shehar* (Her Ash, the 6 letters of *shehar* rearranged); 2 Old bat (*a bat needed linseed-oiling in the game's earlier years*); 3 Barbados (state in the West Indies for which Clive Lloyd played); 4 The Man In The Moon; 5 As a sop (*A/SA so/P:- SA so placed in AP:- SA is Salvation Army, AP is Andhra Pradesh*); 6 Dettol (*Lot Ted it reads when lifted in this Down clue*); 7 At zero; 13 On ace; 14 A shoe; 16 Elope; 17 *Neera*; 19 Anti-Papa (*Papa is Vyjayantimala's pet name*); 21 Yarrow (*returning, or looking up in this Down clue, yarrow reads: worry about a*); 22 Co-star (*Cost/AR: the price to pay for Rahman, AR standing for this music director*); 23 The fez (*T/Hef/ez: Tez is the TV channel viewed in your Set-Top listing, Hef is half of Hefner: Hefner*); 25 Esther (Williams); 26 Rialto (*tailor is 6 letters of Rialto rearranged*)

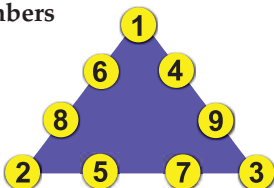
## SOLUTIONS TO BRAIN GYM

### Missing symbol

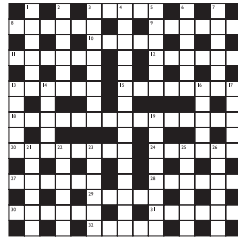
Each symbol is associated with another's position; this upside-down spade is always to the left of a right-side-up heart.



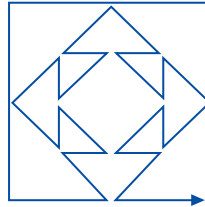
### Nine numbers



74



### Tracing lines



### Socks and shoes

Three socks and four shoes would guarantee that you have a matching pair of each. As there are only two colours of socks, it doesn't matter how many are in the heap—as long as you take at least three, you are certain to have two of the same. As for the shoes, you must pick four, because selecting only three could result in one shoe in each of the three colours!

### Twin brothers

Would your brother say that you tell the truth? The key to this problem is to find a question that the two brothers would answer differently, and that difference would therefore identify the two from each other. The lying brother would answer 'yes' to the above question. The truthful brother would answer 'no' to the same question.

## SOLUTIONS TO SUDOKU

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

## SOLUTIONS TO KAKURO

				9	10			4	5	9	45	15
			5	1	4		10	3	1	4	2	5
			36	8	2	7		1	4	5	6	3
	3		45	1	4		4	3	1			7
5		1	4								7	3
	9	2	4		3	1	2	7		10	6	4
		10	9	1			15	3	2	4	5	1
		36	2	6	1	5		4	8	3	7	
	15	3	5	4	2	1		9		13	1	8
9		1	8				3	2	1		10	9
8		5	3		4	10	7	4	1	3		1
	36	2	1	3	8	4		6	7	5		
16		4	6	1	2	3		3	2	1		

Armene Mody, 60, has enabled village girls to get an education



TEXT: KHURSHIED DINSHAW; PHOTO: VILAS KALGUTKER

**"Today's educated girl child is the empowered woman of tomorrow."**

Sometimes books don't merely change the way we look at the world, they enable us to change it. In 1996, when **Armene Mody** read *May You Be the Mother of a 100 Sons*, she was stunned by the grim statistics; according to a 1991 census, 61 per cent of Indian women were illiterate. Mody, who was then an English professor at J F Oberlin University in Tokyo, quit her job and returned home to Pune to set up a women's literacy project, *Ashta No Kai* (For a Better Tomorrow) in nearby Shirur village. In Shirur, many girls were married off in their early teens. She discovered that girls had to walk long distances to school—sometimes up to 7 km. Tired feet and parental indifference drove them to give up education. However, boys didn't face this problem as they had bicycles. Mody decided to start a bicycle scheme for girls. She placed an appeal in local newspapers asking people to donate their cycles. Her friends in Japan donated more than 200 cycles. Initially, girls had to pay a deposit of Rs 300 for as long as they kept the cycles. Mody noticed that the cycles were being misused by the men in the family and the girls too didn't bother to maintain them. She decided to add one more incentive—the girls were asked to pay a fraction of the cost of their cycle to their mothers' self-help cooperative savings group. So far, more than 570 girls have benefited. Many of them are now pursuing degrees in automobile engineering, law, pharmacy and agriculture. Next on Mody's agenda: 50 annual scholarships for village girls interested in pursuing higher education.

*What if using  
dye gives  
side effects?*

*Would my hair  
not become rough?*

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