The inimitable musician
ILAIYARAJA

Searching for Cover
Medical Insurance; Sooner the better
“A monthly income from my home while I continue to live in it?”

After a life spent working, you have now retired. Your one big asset is your house. You have invested for your senior years but unforeseen rises in the cost of living always takes its toll. Unfortunately till now there were no systems in place that allow people like you to spend their retired lives protected from the economic realities of life.

We now offer ‘Saksham’ that uses the value of your house to provide you the dignity and security during your retired years. It allows you to get a fixed monthly annuity that helps you to plan your life better. We will lend you money secured by the house property. The tenure of the loan is pre-decided and you get the monthly amount throughout the tenure period.

The best part is that you continue to live in the house during the period of the tenure... And even longer. We will not ask you to settle the loan immediately when the loan period expires. You and your spouse have the right to continue staying in your house for your lifetime, or your spouse’s, if she outlives you. At no point in time will we ask you to clear the loan amount, or vacate the house.

Finally you, or your heirs, can settle the loan by repaying the money or, if necessary, the property can be sold at prevailing market value and loan repaid and the rest of the money goes back to the family.

For more details, please contact our relationship managers at any of these numbers or write to us.

Marketing Department
Dewan Housing Finance Corporation Ltd.
Dheenraj Annex, 5th Floor, Anant Kamatchi Marg,
Bandra (E), Mumbai 400 051
Tel: (022) 26470338 Fax: (022) 26352176
Email: saksham@dhfl.com
Website: www.dhfl.com
I connect

SEASON OF SPARKLE

HARMONY STAYED TRUE TO
the spirit of the festive season this October—plenty of sparkle, flash
and shimmer, excitement running high, adrenaline flowing.

1 October was World Elders’ Day, and we celebrated it in style on
6 October at Metro Adlabs in South Mumbai. The day began
with the release of our second monograph, Promoting Successful
Ageing in India: Issues and Challenges. Its message to silvers:
believe in yourself, so others can believe in you. Attitude, in
essence, is the key to happy and healthy ageing. The monograph
also urges society and government to recognise the potential of
the elderly instead of stereotyping them as passive receivers of care.

There was nothing passive about the silvers gathered at the event.
Lage Raho Munna Bhai was the inaugural show of Silver Screen,
an initiative in collaboration with Adlabs, to provide you the entertain-
ment you want, in the comfort you deserve—just one of many plans we have in store for
you in coming months. Before the show, we were wowed by a

the film, themselves poster boys
(and one poster girl!) for successful ageing. For example, Bommi
Dhotiwalla, all 70 years of him, loves scooter rides and somersaults on beaches in Goa.

Dhotiwalla had many kindred spirits at the Harmony 4.3 km
Senior Citizens’ Run, held on 15 October as part of the Hulch
Delhi Half-Marathon. Like 86
year-old P L. Soorma, who told us: “Having served in the INA
during the freedom struggle,
I came to realise the importance
of a healthy mind and body.”

Soorma was one of 3,000 silvers
who took part in this second
edition of the run, blazing a trail
through the streets of the capital.
Cheering them on were actors
Juhu Chawla and Gulshan Grover, and sportspersons Milkha
Singh, Dhanraj Pillai, K M Beena-
mol, Commander Nandy Singh,
M C Marykom and Alka Tomar.
I take this opportunity to thank them, and UTI Bank, BSES, New
Delhi, Reliance Communications,
New Delhi, Gujarat Cooperative
Milk Marketing Federation
(Amul), Procam International,
ITC Maurya Sheraton, Escorts

Heart Institute and Research
Centre, HIL Out of Home
F&B Division, New Delhi,
y and Le Meridien Hotel, New Delhi,
for their support in making the run a success.

Indeed, it was the perfect showcase for Harmony’s mantra of
successful ageing. Self-belief was
writ large on every participant’s
face—they didn’t care about
stopwatches and finish lines, only
about getting out there, being
counted, making a statement, willing the mind and body to go
one step further. “Some of us
could not complete the race,”
said 63 year-old P R Singh. “But
our spirits are still soaring.”
How’s that for attitude!

Tina Ambani

A Dhirubhai Ambani Memorial Trust Initiative
Harmony—Celebrate Age—November 2006 Volume 3 Issue 6
Publisher Anthony Jusadalan Editor Tina Ambani Deputy Editor Meeta Bhatti Assistant Editor Trina Mukherjee Senior Writer Arati Rajan Menon
Chief Sub-Editor Ainita Amin-Shinde Special Correspondent Teeni Baruah Trainee Writer Smita Deodhar Consultant Editor Sudeep Chakravarti
Design Head Ritu Nanda Visual Coordinator Anuradha Joshi Production Manager Rajeev Nambar Graphic Designer Mamta Jadav
Design & Imaging Harsh Patel, Anand Sutar and Rohidas Adavkar Editorial Coordinators Glenn Fernandes, Anita Rosario
General Manager, Business Development Shrenik Mehta Deputy Manager Ananya Chauhan Marketing Coordinator Meghna Ghadge
Editorial & Marketing Offices: 4th Floor, Maker Chambers IV, Nariman Point, Mumbai-400021. Tel: 91-22-22785423 (Editorial), 22785472 (Marketing).
Email: contact.mag@harmonyndia.org Printed and published by Anthony Jusadalan on behalf of Dhirubhai Ambani Memorial Trust, 505, Dalalal House,
5th Floor, Nariman Point, Mumbai-400021. Printed at Thomson Press India Ltd, 18, BSES Milestone, Delhi-Mathura Road, Faridabad (Haryana) Disclaimer:
The material provided by Harmony is not a substitute for professional opinions. Readers are advised to seek appropriate advice from qualified
and licensed professionals in the concerned field. © Dhirubhai Ambani Memorial Trust. All rights reserved worldwide. Reproduction in any manner is
prohibited. Harmony does not take responsibility for returning unsolicited publication material. www.harmonyndia.org
Contents

LINE UP

4 RESPONSE
6 ORBIT
14 YOUR SPACE
16 IN FOCUS:
Father S J Abraham brings work and hope to people in Tung, Darjeeling

SPECIAL FEATURES

18 COVER STORY:
Ilaiyaraaja
22 PHOTO FEATURE:
Silver glory at Hutch Delhi Half Marathon

BODY & SOUL

28 FOOD WISE:
Subhadra Krishna Rau Parigi’s recipes from Andhra kitchen
30 GET WELL SOON:
All you need to know about varicose veins
33 DOCTOR’S OPINION:
Dr K Jacob Roy on Alzheimer’s disease
34 SHOWING THE WAY:
Padma Krishnamurthy survives a stroke and breavement to paint again
36 COLUMN: Yoga Rx

38 HEALTH BYTES
42 THE LAST WORD:
Swami Veda Bharati

FIRST AID

44 MONEY & MORE:
Examining ground realities of health insurance
50 SECOND CAREER:
Service with a smile
52 HARMONY FOUNDATION:
Harmony unveils its second monograph, and Silver Screen for seniors at Metro Adlabs

ETCETERA

54 DESTINATION:
The thrills of Adi Kailash
61 WHAT I LOVE:
Art historian Jagdish Mittal builds a repository of Indian art in Hyderabad
68 WORTH YOUR WHILE:
Meet Dr S Vasudevani’s finned friends

70 BOOKSHELF
72 COLUMN: Amita Malik
74 H PEOPLE
77 HEADSTART
82 SPEAK

Cover picture of Ilaiyaraaja by Vilas Kalgutker

For subscription assistance contact: Harmonycare, Living Media India Limited, 13th Floor, Videocon Towers, E-1, Jhandewalan Extension, New Delhi-110055. Phones: New Delhi: 011-51529556, 51020913 Fax: 23684841; Kolkata: 033-22821922, 22827726, Fax: 22825398, 22827254; Bangalore: 080-2212448, 2290562, Fax: 2218335; Mumbai: 022-24444243/4/5/6 Fax: 24444358; Chennai: 044-28478525-44 Fax: 28472178. Email: harmonycare@intoday.com

Cover picture of Ilaiyaraaja by Vilas Kalgutker

For subscription assistance contact: Harmonycare, Living Media India Limited, 13th Floor, Videocon Towers, E-1, Jhandewalan Extension, New Delhi-110055. Phones: New Delhi: 011-51529556, 51020913 Fax: 23684841; Kolkata: 033-22821922, 22827726, Fax: 22825398, 22827254; Bangalore: 080-2212448, 2290562, Fax: 2218335; Mumbai: 022-24444243/4/5/6 Fax: 24444358; Chennai: 044-28478525-44 Fax: 28472178. Email: harmonycare@intoday.com
At Ashiana UTSAV, India’s First Retirement Resort,

.....you will always live with dignity & never be alone!

- Located in Bhiwadi just 45 minutes from Delhi International Airport on Delhi-Jaipur Highway
- Activities and Club-life with like minded people
- Yoga, Spiritual Elevation and Religious discourses
- Conveniences like Dining facilities, Shopping centres etc.
- Doctor on call, 24 hours Ambulance and Medical facilities
- 24 hour Security with Emergency Response System in each flat
- 1850 Ashiana families in Bhiwadi with 550 in UTSAV
- State-of-the-art maintenance for hassle free living
- Easy Loans from HDFC, ICICI etc.

Handing over Phase-I
Starting November, 2006

Our Upcoming Projects: Ashiana Utsav - The Retirement Resort at – Pune - Lavasa, Jaipur - Kalwar Road;
Ashiana Group Housing at – Bhiwadi (Delhi NCR) - Alwar Road, Jaipur - Jagatpura, Jodhpur - Pal Road
column one

This issue, we serve you a small portion of traditional Andhra cuisine, from Cooking At Home With Pedatha by Subhadra Krishna Rau Parigi, eldest daughter of former president V V Giri. An excellent cook and great host, Pedatha (eldest aunt, in Kannada), 85, thrives on the universal love for food. The recipes in her first book have brought the world to her doorstep and become an established common ground between her family and friends. We are delighted to extend the experience to our readers. Also, readers whose letters are published this month and next month in ‘Response’ will get a free copy of the book. Simple and practical, the book is a one-of-a-kind visual feast. If you want it in your kitchen, you know what to do—keep writing!

Elsewhere, the magazine lives up to its spirit of giving silvers a facelift. There’s a glimpse of the Harmony zone at the Hutch Delhi Half Marathon—our bright yellow spot in the sun; life capsule of Padma Krishnamurthy’s return to art after suffering from a stroke; and Dr S Vasudevan’s tips on setting up an aquarium, a sure-shot way to fight loneliness.

On Harmony’s cover is the unparalleled composer from South India, Ilaiyaraaja. The 63 year-old is back scoring for Hindi films after six years. This time, it is for ad filmmaker Balakrishnan’s Cheeni Kam, a story of an older man in love with a much younger woman.

As promised last month, we bring you a feature on medical insurance in India—what’s on offer, what’s not, the gaps in the system and how they can be plugged.

—Meeta Bhatti

In most nationalised banks, account holders have to pay a fine if their minimum balance dips below the specified limit. I would like Harmony to help highlight the fact that it’s not possible for pensioners to always maintain the minimum balance in their account. A fine of Rs 10 is deducted if the balance dips below Rs 500 for a non-chequing account and Rs 20 is deducted if the balance dips below Rs 1,000 for a chequing account. I don’t think this is fair on the part of Reserve Bank of India (RBI). For instance, if a person gets a monthly pension of Rs 4,000, he cannot maintain a balance of Rs 500 for the simple reason that Rs 3,500 is not enough to see him through the whole month. Even in times of emergency, banks refuse to allow withdrawal of minimum balance. I pursued the matter with the RBI. In return, I received a letter stating that it has not stipulated any condition for reframing minimum balance in savings accounts—it is left to the discretion of banks. My only hope is our honourable finance minister. Will he do something?

T T VARADA RAJAN
Chennai

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

“Start a Movement” by Shabana Azmi in the October 2006 issue of Harmony was truly inspiring. After all, all of us do have an atma or an inner conscience; we just need to activate it to turn it into a mahatma. When a child hits a puppy with a stone or throws an empty packet of chips in a park, we look the other way. We accept it as part of life. We have become so complacent that we don’t even bother to set things right. Someone needs to stir us from our slumber. With youngsters busy with their careers, silvers can play an active role in righting the wrong. With their practical wisdom and years of experience, silvers should lead the way.

S SAMPATH KUMARI
New Delhi

I am dismayed to learn that Harmony now costs Rs 30; a steep 50 per cent hike from the previous Rs 20. We seniors depend on your magazine to take up issues concerning us with the government—this includes financial insecurity. Now, you have lost the moral ground to plead our case. News and business magazines have managed to keep a leash on their prices. It may be argued that they can do this as they have been in the industry for long. But then nothing prevents Harmony from chasing numbers as the number of seniors in India is on a steady rise. I feel increasing the price will only shrink circulation. Also, look at the advertisement revenue of business magazines. Harmony can, and should, attract
more advertisements, in our interest. Apart from business-oriented advertisements from banks, insurance companies and the healthcare sector, you can attract 'social cause' ads from philanthropists, which other magazines cannot. You must roll back the price.

SOMESH CHANDRA KAKAR
Kolkata

It is enjoyable to read profiles of silver achievers in your magazine. I know two such people. The first is Dr Shanti Ghosh, an eminent paediatrician. Although she retired several years ago as head of paediatrics from Delhi’s Safdarjung Hospital, at 86, she continues to work with organisations like WHO; attends meetings; and travels for work. If friends and family are unwell, she looks after their needs—she’s even present in the OT if anyone undergoes an operation!

Another inspiring person is Dr Lila Soni, who trained as a gynaecologist and went alone on a ship to Britain in the 1930s for her degree. She worked with various hospitals and then for over 40 years as a medical social worker for a leprosy colony in Delhi. Finally, at 88, her family persuaded her to retire.

Today, this fiery 96 year-old is wheelchair-bound but still lives independently. A voracious reader, she devours spiritual books and newspapers. I am proud to say I am related to both women—Dr Soni is my mother, Dr Ghosh is my aunt. Just watching them inspires us all!

AMRITA PURI
New Delhi

The increase in price of Harmony to Rs 30 is understandable, but not appreciated! That’s my only complaint. I like reading the magazine. In the October 2006 issue, the profile of Dolly Roy, “Tea for the Soul”, made for good reading. Tea truly refreshes you. Here’s some more information—in the US, 61 per cent of women drink tea as opposed to 51 per cent of men. Tea also reduces risk of heart trouble. And in hot summers, drinking a hot cup of tea actually reduces fatigue as perspiration helps cool the body.

MAHESH KAPASI
New Delhi

I would like to tell you what happened to me when I was travelling from Newark to Mumbai via Paris by Air France on 15 July this year. Though the plane arrived on time in Paris, owing to a technical snag it took off four hours after its scheduled departure time. The ground staff did nothing to help passengers, including seniors like me (I am 69) and parents with babies in their arms. When some passengers objected, the ground staff behaved rudely. It seems staff of European airlines is still racist. When will this attitude change?

J B MEHTA
On email

---

**AN INVITATION FROM HARMONY**

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

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

...and we’ll print it in the column ‘Your Space’

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

THIRSTY?
Technology can do the most complex things, and the most basic—like reminding you **when to drink water**. German researchers have developed a thirst sensor to alert silvers when they need to drink to avoid dehydration. The device evaluates the relationship between body fat, water and bone mass, emitting a signal when the body has too little water. Four tiny contact strips are attached to the skin, constantly recording data and relaying it to a pocketbook-sized apparatus carried next to the body.

“Older people lose their sense of thirst,” Marian Walter, the scientist in charge of the project at Aachen’s Technical University, told website cnet.com. “They no longer have a dry feeling in their mouth and therefore don’t drink enough.” Change in the body’s hormonal makeup is one of the culprits. A prototype of the sensor is being tested but it is expected to take five years before it is marketed.
NEWSWORTHY

CHANDIGARH CARES

First, it established a fleet of mobile vans to provide healthcare facilities in rural and semi-rural areas. Now, the Chandigarh government has announced that it will set up **free fortnightly medical camps for silvers in various urban dispensaries** in the city in collaboration with the local NGOs. Under the initiative, doctors will run basic diagnostic tests (like blood pressure and blood sugar tests) and examine orthopaedic ailments.

While the government will provide patients with free treatment and medication, members from various NGOs in the city will carry out a door-to-door awareness campaign to make the programme a success. The camps are expected to begin soon.

WALKING THE TALK

Lately, we’ve been talking about China a lot. One reason is that it has the largest population of silvers in the world—at the end of 2005, the number of people aged 65 or older reached 100.55 million. Another reason, in September, the China National Committee on Ageing issued its National Programme on Ageing Population for the 11th Five-Year Plan period (2006-2010) to **boost social welfare and medical services**. China plans to increase the number of beds in homes for the elderly by 800,000 in the cities and by 2.2 million in rural areas in the next five years. Shanghai also announced that those over 70 years, not covered by the current social insurance system, will get a monthly allowance of 460 Yuan (about Rs 2,700) and their medical expenses will be covered by the government. Bravo!

AGE-FRIENDLY CARE

Three clinics in Singapore will be among the first to try out a new kit from the World Health Organisation (WHO) offering advice for **treating the elderly**. Dr Alexander Kalache, head of WHO’s ageing programme, said the kit will be given as a new benchmark for age-friendly health care once the pilot project is ready by mid-2007. “There are well-established standards in other fields of medicine, but there are none for how best to care for ageing patients,” Kalache tells The Straits Times. When Harmony contacted WHO’s office in Delhi, though, public information and advocacy officer Harsaran Bir Kaur Pandey told us, “We are not aware of it.” Harmony will keep calling.
expressing his intention after reading about the women’s plight in a tabloid. He has pledged to provide them shelter, food and clothing. In return, he wants them to take care of him. “They can look after me and cook for me,” he tells the newspaper. In response, chairman of the State Islam Hadhari and Welfare Committee Datuk Rosal Wahid said the government had no objection if the man was sincere. The committee seeks to promote welfare under the umbrella of ‘Progressive Islam’. He did add, though, “The man should not be overzealous and just marry one woman first.”
ANALYSE THIS

HOME-DELIVERED HEALTH

Home visits from healthcare professionals can make a huge difference to your health. According to a Swedish study, seniors who had home visits as little as twice a year for two years had a mortality rate half of those with no visits. Professor Klas-Goran Sahlen of Umea University and the National Board of Health and Welfare in Stockholm tracked the impact of home visits on the mortality rate of a group of 196 senior citizens. Each senior was visited four times, once every six months, in 2001 and 2002. Each visit lasted for one to three hours. During the visits, the silvers received general information about physical activity, symptoms of common diseases, influenza vaccination, diet and awareness of risk for injuries. A group of 346 pensioners who were not visited formed the control group. The mortality rate was reassessed during the two years following the study period. The study, published in journal BMC Public Health, found that the mortality rate in the group of retired people who received the visits was 27 per 1,000 years during the study period—in the control group, the mortality rate was 48 per 1,000.

IN SEARCH OF A CENTURY

Struggle in the Big Apple: One in five (20.3 per cent) senior citizens in New York City was living below the poverty line in 2005, according to new census data. That figure is up from 17.7 per cent in 2004.
Ironically, the overall poverty rate in the city fell slightly during the same period—from 20.3 per cent to 19.1 per cent.

What would you do for a century? Many Britons would give up their favourite things to reach 100 years of age, according to a poll by British health insurance company British United Provident Association (Bupa). Some 40 per cent said they would give up sex (half of women and a third of men), 39 per cent food and drinks, and 42 per cent travel. But the survey of 1,003 people found that 94 per cent would not give up the company of family and friends, and 75 per cent would not sacrifice money. The poll also revealed that half the respondents thought scientists should continue to keep trying to prolong people’s lifespan, while 45 per cent thought it was everyone’s duty to live as long as possible. However, a third said society would struggle to support a growing number of elderly, while nine out of 10 said the current healthcare system would have to change. “Britain is facing an ageing time bomb due to retirement, the desire to live longer and the increasing burden of caring for older people,” Dr Andrew Vallance-Owen, medical director of Bupa, tells The Sunday Times. “However, the question to ask is, can society cope?”
MEDIA WATCH

ELIXIR OF YOUTH

With anti-ageing becoming the new mantra, it was only a matter of time before somebody published a magazine dedicated to it. Welcome to Elixir, a monthly glossy published in the UK, with news and features from the global market of anti-ageing products for men, women and pets (!), which hits newsstands this month. The magazine’s medical advisory board is headed by the American Academy of Anti-Ageing Medicine, which has a membership of 18,500 physicians and scientists from 85 countries, and has pioneered the establishment of anti-ageing medicine as a recognised medical speciality. “This is a very exciting time with developments like stem cells offering so many possibilities for those suffering from debilitating illnesses,” says editor and publisher Avril O’Connor. “We want our readers to know about the latest anti-ageing treatments and therapies before their own doctors.” The launch cover price of the magazine is £3 (about Rs 250), with a discount for annual subscribers of £30 (about Rs 2,600). For more information, go to www.elixirnews.com

A BETTER WORLD

Harvard-trained medical doctor William Thomas offers a vision of a better tomorrow for silver without any plan to pay back, according to a survey by Sesame Financial Advisors.

SILVER POWER

Senior Legislature

Here’s a fantastic concept: a ‘Silver-Haired Legislature’. And it’s not just a pipedream. Since 1988, the state of Wyoming in the US has actually been holding such an event every two years. The purpose is to identify the needs of silvers in the state. The latest legislature was convened in September, where silver representatives from each county came together for a two-day session to consider 48 bills and resolutions covering a range of topics, including the use of cellular phones while driving, property taxes and social services for the elderly. The decisions by the Silver-Haired Legislature are passed on to state legislators to take necessary action. Now, this is worth emulating.

In debt: One in four pensioners in the UK are borrowing money without any plan to pay it back, according to a survey by Sesame Financial Advisors.
LOVE THAT!

AMAZING GRACE

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH

PACKING A PUNCH
H REPORT

COMING HOME

On 2 September, silvers in Mumbai got a beautiful new home on the grounds of the Parsee General Hospital at Bomanji Petit Road in Mumbai. The Pallonji Shapoorji Home for Senior Citizens is the brainchild of Patsy and Pallonji Mistry, members of the Parsee General Hospital Committee, who felt that the surplus area in the hospital grounds could be put to good use. Keeping in mind the architecture of the existing grey stone building, a new three-storey structure was designed by architect Hafeez Contractor in 2004, to be built by the Pallonji Shapoorji Trust. Construction started in August 2005 and the building was completed just over a year later.

The home can accommodate 60 persons and has large rooms with attached bathrooms, a general kitchen and smaller kitchenettes, a dining hall, entertainment lounge, TV corners, verandas, sit-outs and patios, and plenty of open space with sprawling lawns and gardens. More important, there will be a nurse on call 24/7, two attendants on each floor and doctor’s rounds once a week to monitor the health of residents. The interiors have been designed by Patsy Mistry and show great attention to detail—from the hand-rails that run the entire lengths of every corridors and the potted plants everywhere to the lovely mirrors she has hand-painted.

There will be a variable rate structure at the home to ensure self-sufficiency. “The rates haven’t been decided yet but dorms on the ground floor will be offered free, while the first floor will have free rooms on a sharing basis, where one will pay only for food, Mistry told Harmony, adding that the second floor has individual rooms with higher rates.

The highest rates, though, will be on the third floor, which houses six 800 sq-ft apartments with a living room, bedroom, balcony, bathroom and kitchen.

The home will soon start accepting applications. The criteria: you should be over 65, mentally sound, and not be bed ridden or suffering from serious ailments. Those interested can write to Pallonji Shapoorji Home for Senior Citizens at Parsee General Hospital, Pallonji Shapoorji Trust, Shapoorji Pallonji Centre, 41/44 Minoo Desai Marg, Colaba, Mumbai-400005. Tel: 022-6740000. Fax: 022-66338176 (Attn: F K Bhatena).

Just for women: NGO Rajasthani Mahila Mandal has launched Muskan, a project dedicated to support elderly women `across all castes` in Mumbai. “We will share experiences and try to make them feel comfortable with us,” says trustee Sushila Moralkar. “The mandal will also take them for movies or trips once a week.”
**TRENDS**

**TRAIN THAT BRAIN**

The idea that **mental exercise can turn back time**—or at least give you more of it—has launched an industry, reported *The New York Times*. For example, in early September, Japanese gaming firm Nintendo in Manhattan was swarming with silvers and their grandchildren. Nintendo was hosting a video-game competition to determine the ‘Coolest Grandparent’ and silvers were competing for a Nintendo DS handheld game player. They were playing *Brain Age* (see ‘Orbit’ in the May 2006 issue of Harmony); a mind challenger for people over 40. The game costs $20 (Rs 890) and Nintendo says profits have gone up eightfold.

Meanwhile, the newspaper reports, at The Hallmark retirement community in Chicago, 16 residents completed a complex memory training programme developed by neuroscientist Michael Merzenich of the University of California at San Francisco. The Brain Fitness Programme ($395, about Rs 18,000), marketed by Merzenich’s Posit Science Corp, is a computer-based set of exercises that a user must sit down with an hour a day for eight weeks.

---

**H RECOMMENDS**

**ACTION PLAN FOR NOVEMBER**

**Spread the word.** Reading to children is a great way to spend time, and get the younger generation interested in books. In Jasper, Texas, as part of the Retired Senior Volunteer Programme, silvers help in community centres and libraries to read to children during the summer holidays and weekends. Says 86-year-old Pearl Osswell Smith, “It’s nice to be able to read for the kids, in return I get to read fun books like Harry Potter!”

**Play the field.** Organise a sports day for silvers in your neighbourhood. The West Drive Community Centre in Pensacola, Florida, has been organising an annual Senior Games for the past five years. Events include basketball and over a dozen other competitive sports. Seventy-two year-old Bob Martin says, “I compete against my 79 year-old brother Hoyt in baseball and softball,” he says. “I still love the taste of victory.”

**Have a jumble sale.** Have lots of unwanted things in your house? Round them up, get your friends to do the same and organise a second-hand sale in your locality to raise money for charity. In South Salem, New York state, the South Salem Seniors’ Association organised an annual rummage sale in August this year and raised $19,804 (about Rs 9.1 lakh). Members and their friends donated generously. The money was used to set up a library for members of the association.
I your space

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

SWEET MEMORIES

Varada Rajan with wife Kalyani

Every other day, we read news reports on how children ill-treat their aged parents. I fail to understand why. I want to tell Harmony readers about my own experience with my son Badrinath, and daughter-in-law Nirupama, who treat me with respect and love.

I am 70 years old and live in Chennai with my wife Kalyani. As a youngster, I lived in a joint family comprising my parents and six siblings—four brothers and two sisters. After my father T T Narasimhan’s death in 1982, the family split up. While my three brothers and their wives moved into different houses in Chennai, I moved with my family of four (I have two sons) to a separate house in Madurakali Lane in the city.

Time flew and my sons—Badrinath and Srivatsan—grew up to pursue their own careers. While my elder son Badrinath, now 43, works for a foreign bank in the US, Srivatsan, now 40, is a software engineer and lives in a house opposite mine. Badrinath has been in the US for the past 10 years. Kalyani and I visited him for the second time in May 2006, and it left a lasting impression on us.

Badrinath and Nirupama wanted us to stay with them for six months but we weren’t keen to leave our house for so long. We told them we would stay for a month-and-a-half. My son has a hectic schedule but is relatively free on weekends. When we reached his house in New York, we were told that he had subscribed to a popular Tamil television channel for us so we could watch Tamil soaps and films. He would return from work at around 8.30 pm and sit with us, and ask us how our day went.

The sightseeing experience from our first trip was still fresh. So, Badrinath and Nirupama took us to various Hindu temples, malls and Indian restaurants on weekends. One of my favourite restaurants in Chennai is Saravana Bhavan, which has a branch in New York. Even though it is 80 km from my son’s house, he took us there for dinner one day. Visiting the malls was also fun. But we had to guard against openly admiring any product. The reason: Badrinath and Nirupama would immediately buy it for us. We were loaded with gifts and I was scared we might have to pay for excess baggage at the time of departure. Food was another thing we were pampered with. Nirupama would buy all kinds of exotic vegetables and fruits for us. I had to reprimand myself for overeating all the time. While holidaying in the US, I turned 70. On the day of my birthday, Badrinath organised a costly abishekam in a local temple.

Finally, it was time for us to leave and Badrinath helped us pack our luggage, drove us to the airport 100 km from his house and bid us a tearful goodbye. It was a trip worth cherishing—not because our son showered gifts on us but because he gave us quality time and undivided attention.

— T T Varada Rajan, Chennai

INSPIRED WRITING

I am a 60 year-old freelance English coach. I conduct spoken English classes in software companies and special English courses for schoolchildren through GELS, a reputed educational organisation in
Chennai. A friend gifted me an annual subscription of Harmony in May 2006. The magazine is a blessing for aged people like me. It has brought magic to my life and inspired me to write a poem. I would like to share it with fellow readers.

**Born Lucky**

I was born lucky.
To be born on this lovely earth,
To have good parents,
To have affectionate siblings,
To have a promising career,
To have true friends,
To have an understanding husband,
To have wonderful children,
To have sweet little grandchildren,
And now what?
A peaceful, contented, retired life,
Waiting to be called back
From where I came from.
Nothing to grumble about
My heart is full of gratitude!
Shun the loneliness
Pass the days with memories
Of those lovely days.
Stop grumbling and start counting
The blessings you’ve received so far.

—Ramola Pauraj, Chennai

**TOUCH OF GOD**

I would like to narrate an incident that happened almost 15 years ago—it made me believe that God listens to his devotees. In September 1990, I started experiencing a catch-like pain in my hip. Despite medication, the pain persisted and travelled all the way down to my toe, confining me to bed. After three weeks of medical investigation and traction, doctors diagnosed ‘disc prolapse’. When traction didn’t help, I was referred to a neurosurgeon. After painful scanning, he recommended surgery.

I had spent an active life on tea estates, trekking the sylvan slopes of the Nilgiris. When the doctor suggested surgery, it came as a bolt from the blue. My wife Jayalakshmi and I struggled to come to terms with it. But our son Suresh insisted I go ahead with the surgery. The date was fixed for 3 January 1991.

Once the date was fixed, Suresh went to Guruvayoor with his wife Sheela and two daughters Swetha and Sneha to offer prayer—he goes there on 1 January every year, a practice he follows meticulously till today. On 31 December 1990, I went to bed after saying my daily prayers, in pain. When I woke up the next morning, the first day of the New Year, my pain had gone! I could even walk normally. My wife was as stunned as I was by the ‘miracle’ and we rushed to the neurosurgeon for a medical interpretation.

The doctor examined me thoroughly. Surprised by my recovery, he immediately cancelled the surgery. His explanation: the slipped disc sometimes moves back into its original position. A bit cautious, he asked me to do a few exercises and come in for a follow-up after a week.

The pain did not return. At 80, I am still going strong. After my hip problem healed miraculously, I went to the US for a holiday. I even climbed the hills of Sabarimala twice to pay my respect to Lord Ayyappa. Maybe it wasn’t a miracle that I recovered the same morning my son offered prayers to the Lord at Guruvayoor. But I believe that my faith and my family’s prayers helped me.

—T S Venkateshwaran, Coimbatore

---

We reserve the right to select articles, which will be edited to suit space and editorial considerations. Harmony takes no responsibility for advice offered in this column. For more Your Space letters, log on to www.harmonyindia.org
A place called freedom

With the Saint Alphonsus’ Social and Agricultural Centre, Father S J Abraham has brought work and the power to control their destiny to people in Tung in Darjeeling district, says Preeti Verma Lal

It is 5 am. At Saint Alphonsus’ Social and Agricultural Centre (SASAC) in Sepoydhura in Tung, Darjeeling district, Father S J Abraham, in his crisp white cassock, has said his prayers and is ready to begin his day. With a vigour that belies his 81 years, he walks around the undulating hill to oversee activities at the centre. He stops by to speak to women cutting branches for the compost pit, before moving to the farm to see cows being fed. He ensures the hay for mushroom farming is sterilised, temperature of the organic compost room is checked, the vegetable patch is watered, fly ash hollow bricks are cured, and the 51 children in the school are learning their lessons well. In between, he checks on the kids in the crèche.

Father Abraham has come a long way from Cape Breton, Canada, where he was born in 1925. Two years later, his parents moved to Canso, a fishing village in Nova Scotia. A student of Philosophy, he joined the Jesuit order in 1941 and after several peripatetic journeys and courses in theology, he came to Kurseong in Tung in 1948. He studied Nepalese at Saint Mary’s Theologate and took care of 60 orphans and children. There were no NGOs in Kurseong then—even today, the town has none, apart from the 17 missionary schools.

Father Abraham’s life took a new turn in 1959, when he joined as principal of Saint Alphonsus School, Kurseong. He started SASAC the same year. Saint Alphonsus School was housed in a 72 year-old dilapidated building. One day, in 1962, while he was teaching Montessori students, the wall of the classroom crumbled. There was nothing in the school’s coffers but Father Abraham devised another way out. He invited unemployed people in Kurseong to make fly ash hollow bricks. For the next 10 years, for two class sessions every day, teachers and students would help rebuild the school.

Today, Saint Alphonsus School is a solid structure with an all-religion prayer hall and a large room that serves as auditorium. Wooden stairs lead to the school and hostel on the first floor. “This was a giant leap forward in proving to the poor that they could help themselves,” says Father Abraham.

Another way to achieve this was SASAC in Sepoydhura, established “to give meaningful work to unemployed poor people” from 16 neighbouring villages. “Steady work makes them free to take care of their families, free to have some control over their destiny and free to contribute their energy, skills and intelligence to uplift their own community,”
says Father Abraham. As funds were hard to come by, he asked 1,200 families—his extended family and friends—in Canada to help. “They agreed to save the money usually spent on Friday night desserts and sent it to us to build our school,” he says. “Even today, they sponsor children at the school.” With this money, Father Abraham also started a poultry farm, a sty, a compost pit, a dairy farm and introduced the concept of square-metre gardening. This takes a cue from the concept of square-foot gardening where each vegetable patch is 12 x 12 inches—the yield is higher, needs less water and the land never remains fallow between two crops.

From the first batch of 12 students, at SASAC now offers education and residential facilities to 51 children, free of cost; the sole criterion of selection is poverty. For twins Prabin and Prabina, 8, it is a haven. When they were born, their alcoholic and jobless father went scouring the town for buyers for his newly born. When Father Abraham heard about it, he immediately rescued the mother and children from the hospital and brought them to SASAC, where the twins now study and their mother works.

Like this family, SASAC has provided a new lease on life to many others. Beekash Tamang, 35, lost his eyesight in childhood after an infection; at SASAC, in mushroom farming and given pedigreed calves to sustain themselves and supplement the family income, while village women sell organic vegetables and fruits grown in 600 beds in Sepoydhura and 1,800 patches in Chimney. There’s also a milk cooperative in Chimney. No handouts, though. The villagers have to earn their money with hard work. “Give them a loan to start an income-generating project and watch them fly,” says Father Abraham. He’s covered that angle too—SASAC’s Liberation Bank lends money to villagers for various projects. Another significant endeavour is building homes for the poor. Laila Khatoon, 55, and her family of 11 lived in a public toilet in Kurseong until SASAC intervened and built a small house for them using hollow bricks made at the Sepoydhura centre.

“Steady work frees villagers to control their own destiny and uplift their community”

he teaches villagers how to weave bamboo stools. Then, there’s 40-year-old Sudhir Bhitrkoty, SASAC’s PR person and handyman. The Bhitrkotys—a family of 10—lived in Subedar basti, the largest slum colony in Kurseong. Sudhir’s father was an alcoholic, his mother illiterate and their lives driven by poverty. Father Abraham brought the five-year-old to Headstart School. “If he hadn’t, I would still be living in the basti and would have acquired all the traits of my father—unemployment, alcoholism, violent behaviour,” says Sudhir.

At present, SASAC employs 466 workers who get minimum wages at its centres in Sepoydhura and the nearby Chimney basti. Villagers are also trained

Father Abraham’s work has won him tremendous respect in the area. “It’s incredible how much he has done quietly, without attracting too much attention,” says local MLA Shanta Chhetri, 48. Although Father Abraham has maintained a low profile, some people have taken note of his work and make modest contribution. Like Lucia Alvarez de Toledo, a Spanish journalist and broadcaster, who translated Che Guevara’s Bolivian Diary and Alberto Granado’s Travelling with Che Guevara: Making of a Revolution. Following a visit to Kurseong in Darjeeling district, she wrote back to Father Abraham: “I was deeply impressed with your establishment…”

Such words please Father Abraham but he has no time to dwell on them. There’s too much to do at SASAC, which bustles like a small township all day long. When evening sets in, sewing machines stop whirring, vegetable patches are covered with plastic sheets, and the workers head home.
I cover feature

Melody Raaja

If you’ve forgotten how love, the sensual languor of it, feels like, listen to the music of Cheeni Kam. Three of the four song sequences form a seamless, musical dialogue, a throbbing blend of 1970s cabaret, jazz and symphony.

Inimitable Ilaiyaraaja. He’s scoring for Hindi films again after a hiatus following Hey Ram in 2000, for Ram Gopal Varma’s Shiva 2006, and ad filmmaker ‘Balki’ Balakrishnan’s Cheeni Kam. The film stars Amitabh Bachchan as a 60-something man who falls in love with a younger woman. Ask the 63 year-old Tamil composer how he feels about the concept, though, and all you get is a non-committal shrug. Nothing more.

You really can’t count on Ilaiyaraaja for tasty sound bytes. If you get through the front door of his spacious house in the Chennai suburb of T Nagar, you meet a monkish man who is courteous—but not in the least forthcoming. Slight of frame, he is dressed in starched white kurta and veshti and sports a shaven head. The prasad he has just received from a temple evidently animates him much more than the interview, where he speaks in a quizzical manner which conceals more than it reveals. Listen to this: “You have to make people thirst. You don’t have to give them water.”

Perhaps words are superfluous to this austere man whose life is defined by music. In a career spanning 28 years, Ilaiyaraaja has composed over 4,500 songs and provided background music for more than 840 Indian films in various languages. He has won three National Awards for Best Composition (for Tamil film Sindhu Bhairavi in 1986, and Telugu films Saagara Sangamam and Rudra Veena in 1984 and 1988). He was the first Asian to compose a full symphony for the Royal Philharmonic Orchestra in 1993, called Symphony No. 1. Ilaiyaraaja has also composed three fusion albums blending Western classical music with Carnatic ragas—the most recent, Thiruvasakam in Symphony (released in 2005), presents verses from Thiruvasakam (ancient Tamil shloka by sage Manikavachagar) in musical form, synthesising Indian and Western classical traditions.

Quite a journey. Rasayya (Ilaiyaraaja’s real name) was born in Pannaiyuram village in Theni district, Tamil Nadu. When he was just a child, he began making music on a talc box with strings, with his stepbrother Pavalar Varadarajan. After he finished class eight, he dropped out of school and continued singing with Varadarajan, a member of the Communist Party. Along with elder brother Bhaskar and younger brother Amaran, they would travel through villages, singing propagandist lyrics.

In 1968, at the age of 25, Rasayya (now calling himself Raaja) set off for Chennai to find work. There, he took lessons in Carnatic classical music, and was introduced to Western composers. Eventually, Raaja got his break with producer Panchu Arunachalam’s new film, Anakkili. He also got a new name—Ilayaraja (Youthful Raja)—as Arunachalam thought ‘Raaja’ was too old-fashioned.

Following a six-year hiatus, Ilaiyaraaja is composing for Hindi films again. And as Sheila Kumar discovers, the 63 year-old would rather let his music do the talking.
The music of *Annakili*, released in 1976, was wildly successful, with Ilaiyaraaja melding Tamil folk with rich Western orchestration. “Bach’s influence is all pervasive in his music,” Bombay-based musicologist Sheryar Ookerjee once said. “Ilaiyaraaja so integrates Indian and western idioms that the seams can hardly be noticed.” He also started the practice of composing the tune first, and letting the lyrics come later. Stories and themes were changed to fit his music. Though detractors claimed this process contributed to the downslide in the quality of lyrics, it didn’t stop filmmakers flocking to his door.

For his part, despite insider talk about his ‘bluntness’, Ilaiyaraaja likes to steer clear of controversy. He has nothing to say about filmmakers like Mani Ratnam (for whom he composed the landmark scores of *Nayakan* and *Dalapathy*), veering to the younger A R Rahman, who got his start in the music business playing keyboards in Ilaiyaraaja’s orchestra and has acknowledged Ilaiyaraaja as a ‘clean-living’ role model. But comparisons between Rahman and Ilaiyaraaja still abound. “He is very talented,” Ilaiyaraaja says about Rahman. He adds, “Success or failure is not connected with discipline or sacrifice. Without sacrifice, there is no discipline or achievement. You have to spare time for practice every day.” A question about a typical day in his life is parried with, “What is a day? Sunrise and sunset? No one can live their life on their own routes; life is given to us and will take us on its own route.”

Such observations are found aplenty in Ilaiyaraaja’s eight books—*Sangeetha Kannadugal* (Musical Dreams), *Vetta Veltham Kotti Kidakkuthu* (Thrown in Bright Sunlight) and *Vazhiththunai* (Wayfarer’s Companion) are the most popular. Spiritual in tone, they are a guide to living using *venba*, couplets in the old style of Tamil poetry. A disciple of 20th century sage Ramana Maharishi of Thiruvannamalai (where the

Sri Arunachaleswarar temple is located), he nevertheless says: “God or Guru, world or nature, all these matter only in a superficial sense. Inspiration is inside everyone; it just needs to be tapped.”

Photography was an inspiration—once. Owner of five Leicas, Ilaiyaraaja has an impressive collection of still-life, portrait and landscape photographs. But he put away his cameras with the advent of digital photography. He’s also stopped reading newspapers as they have “nothing new to say, except violence and more violence”. Ask him about other interests and you get a terse “I really don’t need to seek hobbies.”

It’s not like he has the time. Ilaiyaraaja is in his studio every morning at 7:30 am and doesn’t leave before 9:30 pm, sometimes working till midnight. A non-smoking, vegetarian teetotaller
who likes simple, non-spicy food, his meals come from home; his only vice, glucose biscuits! At the studio, he works at a blistering pace—writing music, working with his orchestra, recording and mixing lyrics.

After each assignment, Ilaiyaraaja likes to take off to the Thiruvannamalai temple to recharge his spiritual batteries. Another favourite destination is Tirupati. But even when he’s travelling, music is never far away. Once, when he was on the road, inspiration struck. Ilaiyaraaja got down from his car and sat under a tree to write music—the result was the score of Chinna Thambi (1991), which went on to become the highest grosser in Tamil cinema.

“In the end, it always comes back to music,” says the composer, sitting staidly in an antique chair in his living room. A large swathe of studded cloth, a traditional decoration for elephants during festivals, hangs high on a wall; a statue of Devi draped in a silk sari sits in a corner. Pride of place goes to the grand piano that gleams ebony and ivory; an altar where the family can worship.

Indeed, the music has become a legacy. Wife Jeeva, a simple, shy woman, and Ilaiyaraaja have three children—all have made music their career. Sons Karthik Raja and Yuvan Shankar Raja, who live with him, compose for Tamil films and daughter Bhavatharin, who just got married last year, is a singer and composer. “My father is the one who made Tamil music famous worldwide,” says a proud Yuvan Shankar. “Such a man is an inspiration to any new composer.” Ilaiyaraaja couldn’t be happier. “God has put my children in the saagara of Saptaswaranas [the ocean of music],” he says. “They are blessed.” Another blessing is five year-old grandson Yatheeswar (Karthik’s son), “a wonderful gift from God”. Ilaiyaraaja is an indulgent grandfather, playing the Harry Potter theme patiently for Yatheeswar on his piano.

“If a song cannot stay in your head and heart, what kind of a song is it?”

Harry Potter? Yes. From contemporary Western music to Eastern melodies, Hindustani classical to techno, all kind of music moves him—but he can’t abide remixes. “I liken remix to a test-tube baby,” he says, uncharacteristically scathing. “Who does the music really belong to?” He’s also unimpressed with most ‘modern songs’. “If a song cannot remain in your head and in your heart, what kind of song is it?”

You can’t say that about Ilaiyaraaja’s compositions. “He has achieved a hundred times more than any of us,” late composer Naushad once said. Despite such praise, Ilaiyaraaja claims he feels no joy when he listens to his own work. “I find mistakes I have inadvertently made,” he confesses. “If I was satisfied with my work, I would be sitting at home.”

—with Arati rajan Menon and Amita Amin-Shinde
A chilly morning warmed up as silvers donning Harmony colours crowded the marquee at the Hutch Delhi Half Marathon on 15 October. Teena Baruah witnessed the glorious atmosphere, and the typical enthusiasm with which participants made the event their own. Photographs by Sanjay Arora.
the Senior Citizens’ Run; this was only the beginning of the cheer
RUN, AND SHINE

(Clockwise from top left) Participants warm up to the run; their enthusiasm surfaces with onlookers urging them on; a lone-ranger; as the finish line nears, silvers pick up pace; and special guests—actors Gulshan Glover and Juhi Chawla and Olympian Milkha Singh—join Tina Ambani, chairperson of the Harmony for Silvers Foundation, to give out the lucky dip surprises—a travel package to Goa by Yatra, LG phones and film tickets by Adlabs.
DELHI CALLING

(Clockwise from bottom left) The run brought out the romance in Mrs and Mr Kathuria, with Mr Kathuria asking, "Doesn't yellow suit her complexion?"; doctors at the Harmony Run medical centre; UTI Bank, our lead supporter, gave away T-shirts and caps; Mahsood Ali, 60, completed the run despite a broken toe, which had only recently healed; Maharaj Singh, 64, came with his grandson Aman, his "life insurance"; eighty-two year-old C L Sehgal represented India in Asian Veteran Championship, Bangalore (marathon runner) in 2000; a participant of the wheelchair event organised in tandem with the Harmony run; a group of women who forged friendship at the event and exchanged mobile numbers; and Kamala Singh, 77, was thrilled to participate in the run.
A sneak peek into Cooking at Home with Pedatha, a book of vegetarian recipes from 85 year-old Subhadra Krishna Rau Parigi’s Andhra kitchen

The oldest offspring of former Indian president Dr V V Giri, Subhadra Krishna Rau Parigi is fondly called Pedatha (eldest aunt) by family and friends. Pedatha used to love watching her mother Saraswathi Bai cook for family and illustrious guests, and imbibed her skills. In Cooking at Home with Pedatha (Pritya; Rs 450; 87 pages), Pedatha’s nephew’s wife Jigyasa Giri and family friend Pratibha Jain detail this culinary legacy, putting down on paper some time-tested recipes. We present two of them—they make a sumptuous meal when served with steamed rice.

CURRY LEAF CHUTNEY

For this dish, called Karivepaku Pachchadi in Tamil, choose fresh, tender leaves for this blend of nutrition and flavour

INGREDIENTS

- Curry leaves: 2 cups
- Thick tamarind pulp: 3 tbsp
- Jaggery (optional): 1 tbsp
- Oil: 4 tbsp
- Salt to taste

1st tempering

- Split black gram (husked): 1 1/2 tbsp
- Mustard seeds: 1 tsp
- Cumin seeds: 1 tsp
- Red chillies: 8-10; nicked at tail with stalks retained
- Asafoetida powder or paste: 1 tsp
- Turmeric powder: 1/2 tsp

- Coriander leaves: 1 cup; chopped roughly

2nd tempering

- Split black gram (husked): 1/2 tsp
- Mustard seeds: 1/2 tsp

METHOD

Wash the curry leaves and pat dry. Heat 2 tbsp oil in a wok on a low flame and roast the curry leaves until crisp. Ensure they remain green. Set aside. In another wok, heat one-and-a-half tbsp oil for the first tempering. Add the gram; as it turns golden, add the mustard and then the cumin. Switch off the flame and add red chillies. As they turn bright red, stir in the remaining ingredients for the 1st tempering. Grind this along with curry leaves, tamarind pulp, jaggery and salt into a coarse paste. Do not add water while grinding. Heat the remaining oil for the second tempering. Add the gram; as it turns golden, pop the mustard. Garnish the chutney with this crunchy tempering. If you want to preserve for a longer period, avoid the coriander leaves.
DAL WITH BANANA STEM

Called Aratidhuota Pappu, this preparation is served with steamed rice and a spicy pachadi.

INGREDIENTS

- Banana stems: 1 cup; chopped
- Split red gram: 1 cup
- Turmeric powder: 1/2 tsp
- Tamarind pulp: 4 tbsp
- Jaggery (optional): 2-3 tsp
- Oil: 2 tbsp
- Salt to taste

Tempering

- Split black gram (husked): 1 tsp
- Mustard seeds: 1 tsp
- Fenugreek seeds: 1 tsp
- Red chillies: 1-2; nicked at tail with stalks retained
- Curry leaves: 7-8, include the stem
- Asafoetida powder: 1 tsp

METHOD

Pressure-cook the red gram (you can substitute this with husked green gram) in three cups of water to a very soft consistency. If the cooked gram is too thick, add 1/2 cup water. Churn well and set it aside. Discard the outer layer of the banana stem and chop it into thick, round slices. As you chop, discard the fibrous strands and soak the pieces in buttermilk or water to avoid any discoloration. Wash well and dice into small pieces. In a wok, heat oil for tempering. Add the gram; as it turns golden, add mustard and then fenugreek seeds. Lower the flame and as the fenugreek browns, add red chillies. As they turn bright red, stir in the curry leaves and asafoetida. Add the chopped banana stem and stir for a minute. Add turmeric powder, tamarind pulp, jaggery and salt and cook until the vegetable is well done. Finally, add cooked gram and simmer for few minutes.

Dr Pushpesh Pant is away; he will be back with mouth-watering recipes next month.
Don’t suffer in vein

Venous disorders such as varicose veins can be complicated and painful. Dr Paresh Pai explains how they happen, and advises you on care and treatment.

Many silvers are plagued by varicose veins, a troubling and painful condition, and other venous disorders. To understand how they occur, we must first look at how veins work.

THE VENOUS SYSTEM
Our arteries carry blood from the heart to other parts of the body, tissues and organs. They usually contain oxygen-rich blood containing nutrients. The pumping action of the heart forces the blood to flow away from the heart. Capillaries are tiny blood vessels in tissues that connect arteries to the veins. They are important for the tissues to extract all the nutrients from the arterial blood and empty all the waste products into the venous blood. Our veins receive blood from the capillaries and transport deoxygenated, waste-rich blood back to the lungs and heart.

Blood flow in veins is passive and flow towards the heart is maintained with the help of unidirectional valves. There are two types of veins in the legs: deep veins, which run deep to the leathery layer of connective tissue surrounding the muscles also called fascia; and superficial veins, which run in the layer of fat just beneath the skin. These superficial veins are visible on your foot or around the ankle.

In a number of places in the leg, superficial and deep veins are linked by perforating veins or perforators (they perforate the leathery fascial layer). Normally, their valves should allow blood to flow only inwards—from the superficial veins to the deep veins. A valve occurs every 5 to 10 cm in the main superficial veins of the legs. If the valves stop working properly, blood is pushed out into the superficial veins when the muscles contract. This is one reason for high pressure in the superficial veins.
veneal disorders, and can be a cause of varicose veins. While sitting, standing and walking, blood in veins of the leg has to flow uphill. For healthy veins this is no problem—the calf muscle pumps the blood upward from the veins. The one-way valves maintain the direction of the flow. However, any abnormality can lead to venous disorders.

VENOUS DISORDERS
Any disruption in the normal anatomy or physiology of the venous system leads to venous disorders. These are of two types: thrombosis and incompetence.

Venous thrombosis: Defined as clotting of blood within the venous system, it can occur in superficial, deep or perforator veins. Venous thrombosis results in congestion, pain, fever, swelling, pigmentation and ulcers. It could even lead to pulmonary embolism, where a piece of the clot breaks off and escapes to the heart and then lungs, blocking circulation. This can prove fatal.

Venous incompetence: Defined as a clinical state resulting from interruption of unidirectional flow within the venous system, it results in reflux of blood from an area of higher pressure to that of lower pressure. Venous incompetence is sometimes associated with narrowing or blockage of a more proximal vein. Hence, it can be present with only reflux or reflux with obstruction (where the symptoms are more severe and therefore harder to treat).

In normal veins, valves keep blood moving forward towards the heart. However, if the valves do not function properly, blood remains in the vein and causes it to enlarge. Enlargement of veins usually occurs in the legs. Such enlarged veins, which become twisted and painful, are called varicose veins.

Venous incompetence can arise as a result of weakness of the valves or vein wall (congenital or hereditary, and hormonal changes during pregnancy and in old age); exposure to high pressure for long periods (standing for long periods, raised intra-abdominal pressure during pregnancy); poor external support (obesity); or destruction of the valves. Varicose veins in women are commonly related to heredity, pregnancy and obesity. And varicose veins in silvers are related to ageing, where valves and vein walls become weak along with other body tissues.

SYMPTOMS AND TESTS
Symptoms for venous incompetence include muscle ache and heaviness as evening approaches, swelling and pitting of the legs, pigmentation, dermatitis and eczema (inflammation of the skin) and ulceration—legs become dark with an itching sensation, discharge of fluid and development of wounds that do not heal.

Before treatment, tests should be done to identify the main sites, which include Venous Colour Doppler, which is basically an ultrasound, and Impedence Plethysmography, which checks functioning of the calf muscle pump. If narrowing of the veins is suspected (reflux and obstruction), the doctor may call for an MR Venography. Once the problem areas have been identified, the doctor may recommend temporary or permanent treatment.

TIPS FOR STOCKINGS
Stocking size is selected based on the size of the leg, which is measured at four levels: ankle, calf, lower thigh and upper thigh.

**Stockings should be used as soon as you get up, preferably within 15 to 20 minutes. Most people tend to get up, go for a walk, do some chores, have a bath and then wear them—that means that you are not using them when they are most needed.**

**Stockings should be worn all day, though you don’t need to wear them while lying down.**

**When stockings are removed, you may experience a strong itching sensation. This occurs as the stockings absorb all moisture and oil from your skin. Use petroleum jelly, oil or any moisturiser to reduce the itching.**

CONSERVATIVE OR TEMPORARY TREATMENT
Temporary treatment helps prevent further deterioration. However, you need to continue the treatment as symptoms recur when you stop. Aimed at reducing congestion of veins, temporary treatment consists of four components:

**Rest with elevation while sitting or lying down:** Here, gravity is used to relieve congestion when you are lying down. It is best achieved with elevation of the ‘foot end’ of the bed (not mattress) with bricks or wooden blocks of 4 to 6 inches. Elevation
of legs with pillows is not advisable as it results in pressure on the knees, causing pain.

**Graduated compression stockings:** Stockings that are tight at the ankle and looser as you go up are recommended (see box). Pressure exerted by stockings should be more than the pressure in the veins or else they will not work. Stockings are graded depending on the pressure required. Normally a pressure of around 18 mm of mercury (Hg) is exerted at the ankle. In Grade I, the compression is around 20-30 mm of Hg and is used for early veins; Grade II (30-40 mm of Hg) is for people with varicose veins; and Grade III (40-50 mm of Hg) is for people suffering from lymphedema (when lymphatic fluid builds up in the soft tissue of the body) or severe pigmentation and swelling.

**EXERCISE YOUR LEGS**

*Doing these exercises will not cure varicose veins but will help keep symptoms under control:*
- While sitting down, move your ankles up and down—this way, your calf muscles pump blood and prevent stagnation. This should be done 10 to 15 times every one to two hours.
- While standing, go up on your toes and slowly come down. Do this 10 to 15 times every one to two hours.
- While sitting or standing, take four to five deep breaths every one to two hours.
- Make sure you are wearing your graduated compression stockings while doing these exercises.

Stockings should be cotton-based. The length depends on presence of pathology or varicose veins in the thigh area.

**Exercises:** These must be done using graduated compression stockings. One set of exercises is done throughout the day (see box), and another in the morning and evening.

**Medication:** Tablets like Daflon (500), taken twice a day for a month or during periods of stress, help improve venous tone. Calcium Dobisilate and Venex or Venusmin are also prescribed. Consult your doctor first.

Choice of treatment depends on the veins involved, the size and site of the veins, the condition of the skin, and presence or absence of ulcers. The following methods can be used in isolation or in combination to offer lasting relief.

**PERMANENT TREATMENT**

Intervention can offer permanent relief. If any one site is left uncorrected, varicose veins may persist or recur. That’s the reason for the myth that varicose veins recur in spite of treatment. It is also important to realise that even after ‘bad’ veins are surgically removed, ‘good’ veins may become incompetent in future if care is not taken, especially in the case of an individual who has a family history of varicose veins, is obese or stands and works for a long time. Treatment options include:

**Injection sclerotherapy:** This treatment is usually reserved for early varicose veins where the major sites of incompetence are normal but there are problems with small veins present at skin level. Sclerotherapy is usually performed when these veins have bled or are likely to bleed either spontaneously or following scratching or drying with a towel after a bath. Sclerosants (oily or aqueous chemicals that produce hardening of tissue) induce an inflammatory reaction within the veins to block it.

**Endovenous laser ablation:** Performed under anaesthesia, this option is reserved for cases where the long saphenous vein (formed from tributaries in the foot) becomes incompetent at a certain junction in the groin. Here, a laser is used to burn the vein wall and cause fibrosis. In case of very large veins, the wall does not get damaged sufficiently but the blood boils and gets clotted, blocking the veins.

**ADVANCED CASES**

Surgery is generally reserved for more advanced cases and the choice of procedure depends on the vein affected and state of the overlying skin.

*Dr Paresh Pai is a Consultant Vascular Surgeon at Bombay Hospital, Mumbai*
Finding a way

Dr K Jacob Roy is back again this month to answer readers’ queries on Alzheimer’s disease and dementia

Q Recently, my uncle went out for his morning walk and did not return for two hours. When he did, his reason for delay seemed far-fetched. Is he suffering from Alzheimer’s?

A Getting lost in familiar surroundings is common with Alzheimer’s. People suffering from the disorder can lose sense of place and time. Your uncle should be investigated at the earliest to rule out Alzheimer’s disease. The tests will include blood and urine tests and CT/ MRI scan.

Q My neighbour, who lives alone, is forgetful. I am afraid that he may be suffering from Alzheimer’s. Are there tests to determine this?

A Some amount of forgetfulness happens to all of us—he could just be preoccupied with something. But in cases of Alzheimer’s, what begins as brief spells of forgetfulness progresses to a more serious condition that could affect his daily life. He needs to consult a neurologist or psychiatrist who will take a detailed history and run tests, including blood and urine tests and CT/ MRI scan.

Q My elderly sister, who is 69, has been diagnosed with Alzheimer’s. As she and I live alone in a flat in Mumbai, I would like to know what happens in the final stage of Alzheimer’s.

A Although medications can help reduce the intensity of the symptoms, Alzheimer’s is a progressive disease. You must be prepared with information and have access to medical help. Contact the member chapter of Alzheimer’s and Related Disorders Society of India (ARDSI) for any practical help. Dr (Mrs) Shirin Barodawala is the honorary secretary of the Mumbai chapter. You can contact her at ARDSI Mumbai Chapter, 502/A, Surya Apartment, 53 B Desai Road, Mumbai-400026; Tel: 022-23513253.

Q I am a working professional, and my father suffers from Alzheimer’s. I would like to know if there is a home where he can be admitted.

A This is one of the main problems many families face. Though there are no facilities for round-the-clock care, you can call our helpline numbers 9846198473, 9846198786, 9846198471. Anyone in India can call in to seek guidance. Alternatively, visit our website: www.alzheimer-india.org

Dr K Jacob Roy is National Chairman of Alzheimer’s and Related Disorders Society of India (ARDSI), Cochin. ARDSI recently launched a Dementia Respite Care Centre at Kottapady village near Guruvayoor.
Her heart goes on

Padma Krishnamurthy survived a stroke, and breavement to return to her love for painting, says Mukta Hegde

In 1997, Padma Krishnamurthy, then 68, was getting ready to paint again inside her quiet tree-lined house on T Nagar, Chennai. It was the first time she was picking up a brush after a massive stroke in 1989 that left her left arm and leg paralysed. But she was determined to get back to the canvas as she wanted to give a special wedding anniversary gift to her only son Ramagopal and daughter-in-law Maya, who live in New York. Even today, she recalls vividly how she hesitantly picked up the brush with quivering fingers, dipped it in colour and reached for the canvas. After several days of excruciating labour, there emerged a likeness of the face the family loved the most—her little grandson Govind. And with that, Krishnamurthy was ready to begin life anew. “I felt my life was back on track and so was my love affair with paintbrushes and canvas,” she says.

Her life was derailed in late 1989, when she suffered the stroke while returning from the US with her husband M B Krishnamurthy after visiting Ramagopal (now 44, he is the managing director of a private bank in New York). “For two days I was in a coma and chances of revival were slim,” she recalls. “But I believe God always protects us and shows the way.”

A devotee of the Mother at Auroville, Krishnamurthy had a vision of the Mother appearing to wake her up. “I woke up to the astonishment of the doctors although I couldn’t move my left arm or leg.”

For someone who had always led an active life, dealing with her incapacitated status was difficult.
“I hated having to depend on someone,” says Krishnamurthy. “My speech was slurred and I would topple when I tried to stand.” But those dark days became lighter thanks to her husband and plenty of exercise. “My husband kept my spirits up and regular physiotherapy helped,” she says. However, life dealt her another blow when her husband succumbed to a cerebral haemorrhage in 1991. “You can’t fight fate or wallow in self pity and wish for death. It won’t come anyway till it is time for you to go,” she reasons.

After she painted Govind, Krishnamurthy’s life got a new purpose and she was able to relegate her physical and mental trauma to the past. “I remembered that the Mother of Auroville loved flowers so I decided to dedicate this second coming to her,” she says. In 1999, she held an exhibition, Flowers for Deities at Shristi Art Gallery, Chennai, which included 30 paintings of flowers like oleander, hibiscus and lotus—she completed the series in just eight months. And in August 2000, Krishnamurthy held an exhibition of Tibetan Thangka, a form of traditional Buddhist paintings and embroidered images. Two years later, she showcased her most ambitious venture, the Navagraha Project, based on the traditional Hindu belief that all life hinges on the movement of the planets.

Indeed, painting has nourished Krishnamurthy since she was a child taking art classes in Delhi. After she lost her father in 1942, her family shifted to Madras but the classes continued. She had another interest—tennis. “I spent six to eight hours on the courts near my house where Ramathan Krishnan and his father came for their tennis practice.”

Then, a new phase of her life began. After graduating in Economics from Queen Mary’s College, she got married to Krishnamurthy, an Air Force officer, in 1955. Her husband was happy to let her pursue her varied interests and they led a vibrant social life after they moved to Wellington, where he was on the faculty of the Defence Services Staff College. When Krishnamurthy’s son wanted to pursue higher studies abroad, she was the first to encourage him. “I had got a scholarship from the University of Boston and really wanted to go there but my mother refused to send me,” she remembers wryly.

Today, Krishnamurthy lives life on her own terms. Her son and daughter-in-law asked her to join them in the US, but she declined. “They were hurt but as much as I love them, I feel New York is no place for people like me who need constant help,” she explains. “So I opted to stay back in India.”

Looking after her are Ramesh, her man Friday, and his niece Neela. Ramesh’s uncle worked with the family for 18 years and brought him in when she fell ill. “He is like a son to me,” she says fondly, “and is always there to take care of me.”

Today, at 77, Krishnamurthy is happy with her life and brims with energy. She loves writing poetry, reading and illustrating books. And she has no bitterness about what she’s been through. “I have been blessed,” she says with equanimity. “It could have been much worse. Besides, there’s much to learn yet.”
Cut cholesterol

Shameem Akthar tells you how to lower cholesterol with yoga

Cholesterol is essential for the body—it helps produce hormones, assists the liver in producing acids that digest fats, and plays an important role in building cell membranes. Without cholesterol, we wouldn’t exist. However, in excessive amounts, it builds up in our arteries as fatty deposits called plaque that can be fatal.

A lifestyle overhaul often reduces bad cholesterol. The first step is to shift to a largely vegetarian diet. A vegetarian diet is rich in Vitamin C, E and beta-carotene, all of which help fight the cholesterol scourge. Citrus fruits, tomatoes, dark green vegetables, guavas and strawberries provide Vitamin C, a powerful anti-oxidant that also repairs the damages of age. Beta-carotene may be sourced from red and yellow fruits and vegetables such as carrots, papayas, pumpkins, peaches, coriander and sweet potatoes. The best sources for anti-aging Vitamin E are almonds, wheat germ and leafy vegetables.

However, a vegetarian diet does not mean a healthy one, as you may be dunking your food in spices and oil—refined oils and processed ingredients can sap your gut by overworking it and keeping it undernourished. Use low-fat or skimmed milk for curd and stay clear from stimulants like caffeine. For smooth blood circulation, a healthy heart and controlled bad cholesterol, stick to whole grains.

Diet apart, stress significantly contributes to wearing out and hardening of arteries. Here, yoga can come to the rescue as it calms you—it also helps you lose weight. Yoga practice (sadhana) for an hour, three times a week, can help the obese lose many kilos. Losing weight helps fight ancillary ailments such as diabetes, blood pressure, kidney problems, liver trouble and pancreatic distress, all of which seem to have a connection with cholesterol.

Sadhana for cholesterol control includes gentle and calming practices such as the joint or energy-releasing series (pavean muktasana), the safest and most effective yogic therapeutic series. Other practice includes the yogic coronary posture (ujjayi)—with legs resting on a stool, it is a gentler adaptation of the double leg raises—victory pose (pranayama), humming bee pose (bhramari), and abdominal breathing, which is extremely healing as it promotes efficient respiration. The two best meditative techniques to handle stress associated with cholesterol and heart-related problems are inner silence (antar mouna) and yoga sleep (yoga nidra).

The latter’s simplicity in practice belies its healing and rejuvenating powers. As a yoga teacher, I often feel that those who need it the most practice it least as they feel it is too easy and therefore not worth the effort. Actually, most healing in yoga happens when yoga nidra is conducted effectively. This is particularly true for heart-related ailments such as blood pressure, high cholesterol and arteriosclerosis.

Yogic moves

**Raised leg pose (uttanpadasana)**
An adaptation of the coronary pose, the raised leg pose relaxes the circulatory system. Lie down on your back, with a stool (about half a foot or 1 foot in height) placed near your feet. Relax. Inhale and exhale deeply a few times.

Fold legs at knee, placing feet flat on ground close to hips. Inhale and unfold your right leg and place it on the stool. You may use a bolster as an alternative prop. Exhale and relax. Do the same with your left leg. Breathe naturally for a few seconds. Over the weeks, you can increase time in this pose.

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

Pedder Johnson offers you a wide range of products with unprecedented safety, comfort and convenience. Making you as independent as you want to be.

Manufactured & Marketed By:
Fordham Pressings (I) Pvt. Ltd.
318, Swastik Chambers, Sion Trombay Road, Chembur, Mumbai 400071, Phone: +91-22-25228852/59, Fax: +91-22-25228858, Email: fordham@vsnl.in

For the best travel deals, just glance at your computer screen.

Yatra.com has arrived. With the best deals on domestic airlines and exotic holidays, Yatra.com is a travel portal that provides complete holiday solutions at the best possible prices. What’s more, you have over 1000 hotels to choose from, with cutting-edge travel technology, multiple payment options and our highly personalized customer service at your disposal. So, pick your destination, pack your bags and let Yatra.com take care of the rest.

Log on to www.yatra.com
Call now: +0987 1800 800, MTNL/BSNL: 1800 1800 800.
HEALTH BYTES

MOVE THAT MUSCLE
If you want to cut your blood sugar, focus on your muscles. A study by the All India Institute of Medical Sciences (AIIMS), New Delhi, reveals that muscle-building exercises can control blood sugar levels. Dr Anoop Misra, who headed the AIIMS study and now works with Fortis Group of Hospitals, recommends 20 to 30 minutes of exercise, including weight training, for effective diabetes management. “Increasing muscle strength improves insulin sensitivity,” he says. The study was conducted by the departments of internal medicine, physiotherapy and radio-diagnosis at AIIMS on diabetics aged between 25 and 50, and was recently presented at the International Congress on Obesity in Brisbane. Co-researcher Dr Narendra Kumar of AIIMS adds, “As muscle is a major site for glucose metabolism, increasing muscle mass improves insulin sensitivity.” The study appears in the October issue of medical journal Diabetes.

ANYTIME MEDICINE
Soon, when you get a migraine you may be able to walk to your local grocery store to buy the medicine. The Ministry of Health and Family Welfare is introducing some changes in the Drugs and Cosmetic Rules (1945), allowing sale of common over-the-counter drugs at general stores. The idea is to make drugs like Paracetamol, medicines for cold and cough and antacids easily accessible, even in remote rural areas. Currently, only licensed drug stores are allowed to sell medicines. According to Delhi-based consumer activist Bejon Misra, the move will save time and expense on pointless medical consultations. To prevent drug abuse, two drugs with serious side effects—quinine and aspirin—are not on the list. “The move will also bring down prices of over-the-counter drugs as chemists retain a profit margin of 33 per cent, while grocery shops will get about 10 per cent,” says Dr C M Gulhati, editor, Monthly Index of Medical Specialities.

QUICK HEAL
Servicing clogged heart valves just got simpler—and perhaps cheaper too. French cardiologist Dr Alain Cribier from the University of Rouen Hospital, in Normandy, north-western France, has invented a non-invasive valve-replacement technique. ‘Percutaneous transcatheter implantation of the aortic valve’ doesn’t require opening up the heart to repair or replace heart valves unlike conventional open-heart surgery. Max Heart and Vascular Institute in Delhi will be one of the first in India to offer this procedure once it gets approval from the US Food and Drug Administration (FDA).

“In open-heart surgery, we cut through the breast bone, stop the heart and maintain circulation with a cardiopulmonary bypass,” says Dr Ashok Seth, chief cardiologist of Max Institute. “In Cribier’s procedure, which takes less than an hour, an artificial valve is inserted through a catheter [a tiny, flexible tube] into a blood vessel in the groin and snaked up into the heart. It is done on a beating heart without using a heart-lung machine.”
STENTS AND SENSIBILITY
The medical world is now frowning upon drug-coated stents. A Swiss-Dutch study claims that these medicated wire-mesh tubes, used to prop open blocked arteries in angioplasty, may cause fatal blood clots. A study recently presented by three independent Swiss researchers at the World Cardiology Congress in Barcelona reveals bare metal stents are safer. At present, cardiologists use medicated stents as they prevent re-blockage of arteries—in fact, almost 60 lakh people worldwide (since 2000) and about 1.5 lakh Indians (since June 2002) have medicated stents. “Drugs used for medicated stents increase risk of long-term clotting,” says Swaminathan Jayaraman, CEO of Bangalore-based medical device manufacturer Vascular Concepts. But Dr Purshottam Lal, director of interventional cardiology at Metro Heart Institute in Bangalore, “As most Indians have multiple and longer blockages, we still recommend drug-coated stents for main arteries.”

BRAIN WAVE
A new computer mapping technique, developed by Dr Min-Ying Su of University of California in the city of Irvine, may help detect the earliest signs of cell damage caused by Alzheimer’s disease.
According to Dr Su, the new technology could help doctors develop treatment options for various levels of risk. “While high-risk patients can be subjected to early treatment, relatively stable patients can be spared from treatment and its side-effects.” Rebecca Wood of the Alzheimer’s Research Trust, Cambridge, UK, is optimistic about the technique. “Diagnosing Alzheimer’s in its early stages is our top priority and it seems like we have just found what we were looking for,” she says. The study, supported by MRI brain scans, appears in the October issue of journal Radiology.

BEWARE OF BREAST CANCER
Ageing is the biggest risk factor for breast cancer. A new survey by Breakthrough Breast Cancer, a leading charity in the UK, reveals that nine out of 10 women aged 70 and above have never asked for a mammogram (breast scan). Doctors advise women between the ages of 50 and 70 to go for screening every three years. However, all participants over 70 years of age (625) were not aware that people over 70 years faced the highest risk. The survey, of over 2,200 women over 50 years, was carried out to review the upper limit for routine screening. A third of the 41,000 cases of breast cancer diagnosed in the UK each year occur in women aged 70 and above. In India, 25 per cent of women over the age of 70 die of breast cancer every year.
body & soul

HEALTH BYTES

TEND TO YOUR HEART
Take your heart seriously. Kolkata’s Apollo Gleneagles Hospitals has introduced a ‘lifetime club deal’ for silvers (60 years and above). Priced at Rs 999, the package entitles seniors to a cholesterol and blood sugar check and echocardiogram (ECG). If initial investigations reveal cardiac risk, the member gets 50 per cent discount on future consultations and 10 per cent on other tests. India has around 30 million people suffering from heart disease, and one out of every six cases is below 40 years of age. “Losing a significant workforce owing to cardiological complications is a calamity for the economy,” says V R Ramanan, director of Apollo Hospitals. “That’s why we focus on preventive medicine to help curb the number of heart patients.”

IMAGING BREAKTHROUGH
Cancer patients in Gujarat will now have access to state-of-the-art image-guided radiotherapy treatment at a new radiation oncology centre at Apollo Hospital in Ahmedabad. On 24 August, the first surgery was conducted using the technology on a 70-plus prostate cancer patient, in collaboration with the Comprehensive Blood and Cancer Centre, California. According to Dr Vivek Bansal, radiation oncologist at the hospital, “The treatment uses an imager that precisely locates changes in the position of the tumour in the prostate gland. As the prostate moves around constantly, it helps if we can detect minute displacements and make appropriate corrections.” More than 8 lakh cancer cases are detected in India every year, and of these 6 lakh lead to death.

PERFECT STATISTICS

1. Blood pressure: 130/80 mmHg (measured in millimetres of mercury, a unit for measuring pressure)
2. Body mass index: 18-25
3. Fasting blood sugar: 120 mg/dl
4. Total cholesterol: 200 mg/dl
5. Blood urea nitrogen: 40 mg/dl

(mg/dl: milligrams of cholesterol per decilitre of blood)
Thank you!

UTI Bank Ltd
BSES, New Delhi
Reliance Communications, New Delhi
Procam International Ltd.
Gujarat Cooperative Milk Marketing Federation (Amul)
ITC Hotel Maurya Sheraton, New Delhi
Escorts Heart Institute and Research Centre
HLL Out of Home F&B Division, New Delhi
Le Meridien Hotel, New Delhi
Adlabs
Yatra.com

Special mention
Ms Juhi Chawla, Mr Gulshan Grover, Padmashree Milkha Singh,
Padmashree Dhanraj Pillai, Padmashree Beenamol,
Padmashree Marykom, Commander Nandy Singh, Ms Alka Tomar

thanks all those who have supported the Senior Citizens’ Run at the Hutch Delhi Half Marathon 2006!

Visit us at: www.harmonyindia.org
Mind over body

Swami Veda Bharati

Yoga’s attitude towards illness is of interest to both the ill and the well. Quite often, when we speak of immortality of the spirit, cycles of incarnations, freedom from the bondage of karma, final liberation from the cycles, and the ultimate goal in human life being spiritual, a false impression is created, as though in the tradition of meditation we consider the physical body to be somewhat unimportant. That is certainly not the case. If the physical body were unimportant, why would we talk so much about posture, breathing, health, diet and nutrition? The body is certainly very important; though it is not the end but the means to higher realisation.

The physical body is merely an instrument, a tool controlled by the mind. If I am ill and have a certain handicap caused by that illness and I carry on with daily life, it would be like typing on a typewriter with one hand stuck. Have you ever done that? You keep typing and suddenly you are reminded you have to take care of it, have it repaired. It is like having to sit down finally and write a cheque to pay off a debt. It is never a pleasant experience. Every discomfort is like paying off some old debt, some karma. If I don’t pay it off now, and postpone it, I’ll have to pay it off some other place.

Human beings are an enormously rich phenomenon—a bag of treasures, diamonds and rubies of light that have not yet been counted by anyone. It is this bag of flesh and bones that, outwardly, is sometimes such a nuisance. There is so much to take care of. One night you don’t brush your teeth and you know the fruits of laziness. You can control physical illness somewhat if you lead a good life, maintain good diet, and don’t, as I do, stay up nights to work.

But remember that apart from this, you have to work on the mind to keep the body healthy. We often wallow in self-pity, without reason. We go out in the evening to laugh and enjoy ourselves at a party but as soon as we get into the car and get home, we feel sorry for ourselves on one account or another.

Gradually these attitudes of the mind, when repeated, become our mental habits. When the mind develops a certain habit, the brain responds. The physical brain then releases these little commands for the flow of hormones, which then try to rectify all kinds of imbalances.

For instance, a person keeps getting angry every day. So every day, his brain has to release a certain hormone to balance it. Slowly one tiny cell quits, one little organ begins to complain. It takes 10 years, 15 years, 20 years of maintaining a wrong attitude and then suddenly the body shows its response, its result. You will not rise above your physical handicaps unless you learn that the mind is the master of this body. There are mental mechanisms that can help you bypass some of your handicaps and disadvantages. The greatest sickness in the world is unhappiness. You can literally laugh some of your diseases off, as proven by others.

Sometimes, when I’m feeling ill and troubled with the body, I make sure I put on cheerful clothes and read cheerful books and create cheer around me. You say, well do you have the energy to do so? The energy comes from the mind. So learn to reduce the effects of your physical illness by changing your life pattern—that is what yoga is all about. Observe your body as a neutral person. This body is yours to keep, preserve and strengthen. But this body is not the whole of you.
Your Word
Our Commitment

Reassuring your promise

- Total assets: $4.4bn
- Net Worth: $1bn
- "A" (Excellent) rating by A M Best
- 21st ranked Non-Life Reinsurer in the World

Treaty & Facultative Reinsurer
Property | Marine | Aviation

"SUKRAKSHA", 170, J. Tata Road, Churchgate, Mumbai-400 020 (India)  Tel : +91-22-22867000  Fax : +91-22-22833909
E-mail : info@gicofindia.com  www.gicofindia.in  Representative Offices : London, Moscow & Dubai
Searching for cover

Getting health insurance for silvers in India is a difficult proposition. Smita Deodhar examines the ground realities, evaluates your options and looks for possible solutions.

On my way up to Oriental Insurance’s office in South Mumbai, I met three silvers. Upset over their high premium bills, the three women wanted an explanation from the company. “We retired on modest pensions. How can we afford this amount? Moreover, agents refuse to give us any service,” they said. The women were all retired employees of Oriental Insurance and did not wish to be named.

This gripe stems from Oriental Insurance’s hiked Mediclaim premium for senior citizens, announced on 15 September 2006. The company sent notices to its customers soon after. While seniors will now have to pay over 100 per cent more, premium for people 20 years and younger has been reduced by 10 per cent; it remains the same for other age categories (see Table II for old and new rates). As a result, 70-plus proposers (those who buy a policy) will have to pay over Rs 13,000 per year for a cover of Rs 2 lakh as against the earlier premium of Rs 7,000.

This move came in quick succession to the company’s decision to reduce the commission paid to agents selling cover to people over 45 years. While 10 per cent is paid for insuring a person between 45 and 55, there is no commission for selling a policy to someone over...
55 (earlier, this was 15 per cent across various age categories)! Little wonder then, that agents are uninterested in helping the elderly. Other public-sector companies are also following strategies that seem to be aimed at discouraging elders: refusing cover to first-time clients over 50; non-renewal of policies for those over 60; settling only part of the claim of a person above 60; and zero commission to agents selling policies to older people.

This brings home a bitter truth about health insurance in India: while there is a plethora of options for the young and healthy, nobody wants to insure the elderly. Predictably, no organisation admits to charges of discrimination. “The exercise to eliminate agents is not to discourage our senior clients — they can approach us directly,” says Yogesh Lohia, general manager at the Oriental Insurance head office in Delhi. He adds, “As a public-sector company, we cannot refuse cover to anyone, provided they pass stringent medical tests.”

**HIGH-RISK SEGMENT**

Health insurance works on possibility of illness and not certainty. Sound health is, therefore, a prerequisite for all schemes. Also, pre-existing diseases are not covered for 30 days to one year, depending on the company and ailment. A person suffering from a chronic condition like asthma, diabetes, coronary disease or cancer cannot be insured for resulting medical exigencies. People with this kind of health report represent a high-risk category and insurers say they are justified in refusing insurance.

According to companiespeak, high premium for the elderly only reflects the high risk of insuring them. “Ideally, everyone, young and old, should participate in health insurance. But the current scenario is skewed, where young people [a low-risk section] are not interested. Only when they get older do they understand the need,” says K A Somasekharan, CEO of Reliance General Insurance, which normally gets business from corporations for their employees.

Accordingly, high premium for the elderly only reflects their wariness, with the proportion of elderly to young being 60:40. Ravi Mutani, relationship manager at Iffco Tokio, Mumbai, says, “All health insurance companies have started adopting an extremely cautious approach. If we collect Rs 100 as premium in a year, we are paying out Rs 120 as claims. Thus, we prefer to avoid clients over 55.”

Saji George, head of operations and administration, Bajaj Allianz, says there are other problems in this business. “Misrepresentation in the application form, collusion with hospitals and active fraud tend to decrease the profitability of insurance companies.”

Whatever the reason, most private insurers refuse to accept fresh insurance for anyone over 55, even if the customer is ready to pay high premium. However, renewal of old policy is allowed.

**COST OF INSURANCE**

Forget healthcare costs, even insurance premiums are today beyond the reach of a pensioner of modest means (see Table I and Table II). With the exception of Oriental Insurance, public-sector companies charge less than the private sector. (However, New India Assurance, United India Assurance and National Insurance Company are expected to align their rates with Oriental.)

Among the private-sector Mediclaim plans we studied, Reliance General Insurance has the most reasonable range of...
TABLE I—PRIVATE SECTOR HEALTH INSURERS

<table>
<thead>
<tr>
<th>Company</th>
<th>Bajaj Allianz</th>
<th>IFFCO Tokio</th>
<th>Cholamandalam MS</th>
<th>Star Health</th>
<th>Reliance General Insurance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Scheme</td>
<td>Silver Health</td>
<td>Individual Medishield</td>
<td>Health plan with</td>
<td>Medi-classic</td>
<td>Medi-premier</td>
</tr>
<tr>
<td>Age group</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Cover: Rs 2 lakh</th>
<th>Cover: Rs 2 lakh</th>
<th>Cover: Rs 2 lakh</th>
<th>Cover: Rs 2 lakh</th>
<th>Cover: Rs 2 lakh</th>
</tr>
</thead>
<tbody>
<tr>
<td>30-35 N.A</td>
<td>Rs 2,527</td>
<td>Rs 2,463</td>
<td>Rs 2,741</td>
<td>Rs 2,350</td>
</tr>
<tr>
<td>36-40 N.A</td>
<td>Rs 3,047</td>
<td>Rs 2,747</td>
<td>Rs 3,056</td>
<td>Rs 2,600</td>
</tr>
<tr>
<td>41-45 N.A</td>
<td>Rs 3,047</td>
<td>Rs 2,747</td>
<td>Rs 3,056</td>
<td>Rs 2,600</td>
</tr>
<tr>
<td>46-50 Rs 4,676</td>
<td>Rs 4,542</td>
<td>Rs 4,002</td>
<td>Rs 4,360</td>
<td>Rs 4,593</td>
</tr>
<tr>
<td>51-55 Rs 5,846</td>
<td>Rs 4,542</td>
<td>Rs 4,002</td>
<td>Rs 4,360</td>
<td>Rs 4,593</td>
</tr>
<tr>
<td>56-60 Rs 8,963</td>
<td>Rs 5,997</td>
<td>Rs 4,852</td>
<td>Rs 5,260</td>
<td>Rs 5,300</td>
</tr>
<tr>
<td>61-65 Rs 11,203</td>
<td>Rs 5,997</td>
<td>Rs 4,852</td>
<td>Rs 5,260</td>
<td>Rs 5,300</td>
</tr>
<tr>
<td>66-70 Rs 16,805</td>
<td>Rs 7,351</td>
<td>Rs 6,108</td>
<td>Rs 6,632</td>
<td>Rs 8,768</td>
</tr>
<tr>
<td>71-75 Rs 21,006</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>Rs 9,574</td>
</tr>
<tr>
<td>76-80 -</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>Rs 12,420</td>
</tr>
</tbody>
</table>

Premiums across various age groups. The premium is Rs 3,679 for those between 51 and 55 and Rs 6,695 for those between 76 and 80. This is lower than the premium charged by public-sector companies, except United India Assurance’s Unimedicare. The Silver Health Plan from Bajaj Allianz is the most expensive among private-sector schemes—people in the 61-65 age bracket have to pay a premium of Rs 11,203, while those in 66-70 have to pay Rs 16,805; for the 71-75 age group, it’s Rs 21,000.

LATE ENTRANTS
Whichever company you opt for, time is of essence. If you haven’t purchased a policy before 50, the probability of getting one later is remote. For instance, Maya Nalavde, a 50 year-old resident of Mumbai, recently approached New India Assurance for medical cover. “They wouldn’t even give me a form when I told them my age despite the fact that I am extremely fit and do not suffer from any chronic disease,” she claims.

(New India Insurance refutes this allegation—its terms clearly state that the proposer should be in good health at the time of buying a policy.)

Vijay Velankar, a sprightly 70 year-old, would be labelled ‘smart’ by insurance companies as he bought his policy from New India Assurance 18 years ago. Velankar also renewed it religiously every year. He has no complaints. Saji George, head of operations and administration, Bajaj Allianz, says, “Long term association is a comforting factor for insurers. Premium paid over a long period helps build a pool, which makes it possible for companies to ensure profit. If you set out to buy insurance in your 64th year, companies are bound to look at it with extra care.” Trouble arises only when people want to buy fresh insurance after the age of 50.

Public-sector companies offer renewal cover till the age of 80. Recently, Oriental Insurance raised the bar to 90, for the same premium (Rs 13,678) as the 76-80 age group. In all schemes, a maximum age for entry, varying between 55 and 60 years, is
### TABLE II—PUBLIC SECTOR HEALTH INSURERS

<table>
<thead>
<tr>
<th>Company</th>
<th>New India Assurance</th>
<th>Oriental India Insurance</th>
<th>United India Insurance</th>
<th>Unimedicare</th>
</tr>
</thead>
<tbody>
<tr>
<td>Scheme</td>
<td>Individual Mediclaim</td>
<td>Individual Mediclaim</td>
<td>Mediclaim</td>
<td>Unimedicare</td>
</tr>
<tr>
<td>Age group</td>
<td>Old rates</td>
<td>New Rates</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cover</td>
<td>Cover</td>
<td>Cover</td>
<td>Cover</td>
<td></td>
</tr>
<tr>
<td>Rs 2 lakh</td>
<td>Rs 2 lakh</td>
<td>Rs 2 Lakh</td>
<td>Rs 2 lakh</td>
<td></td>
</tr>
<tr>
<td>30-35</td>
<td>Rs 2,469</td>
<td>Rs 2,468</td>
<td>Rs 2,469</td>
<td>Rs 1,852</td>
</tr>
<tr>
<td>36-40</td>
<td>Rs 2,683</td>
<td>Rs 2,683</td>
<td>Rs 2,951</td>
<td>Rs 2,012</td>
</tr>
<tr>
<td>41-45</td>
<td>Rs 2,683</td>
<td>Rs 2,683</td>
<td>Rs 2,951</td>
<td>Rs 2,012</td>
</tr>
<tr>
<td>46-50</td>
<td>Rs 3,900</td>
<td>Rs 3,900</td>
<td>Rs 4,680</td>
<td>Rs 3,900</td>
</tr>
<tr>
<td>51-55</td>
<td>Rs 4,377</td>
<td>Rs 3,900</td>
<td>Rs 4,680</td>
<td>Rs 3,900</td>
</tr>
<tr>
<td>56-60</td>
<td>Rs 5,003</td>
<td>Rs 4,458</td>
<td>Rs 6,678</td>
<td>Rs 4,458</td>
</tr>
<tr>
<td>61-65</td>
<td>Rs 5,003</td>
<td>Rs 4,458</td>
<td>Rs 10,018</td>
<td>Rs 4,458</td>
</tr>
<tr>
<td>66-70</td>
<td>Rs 5,623</td>
<td>Rs 5,009</td>
<td>Rs 10,018</td>
<td>Rs 5,010</td>
</tr>
<tr>
<td>71-75</td>
<td>Rs 6,140</td>
<td>Rs 5,471</td>
<td>Rs 13,678</td>
<td>Rs 5,471</td>
</tr>
<tr>
<td>76-80</td>
<td>Rs 7,965</td>
<td>Rs 7,097</td>
<td>Rs 13,697</td>
<td>Rs 5,323</td>
</tr>
</tbody>
</table>

For cues, we reviewed healthcare systems in US, UK and Canada, where silvers represent increasing work force and vote bank and are therefore well cared for. For instance, the National Health System (NHS) of the UK has long been lauded as a model for public healthcare. It is paid for through taxes and is free at ‘the point of delivery’. While adults have to pay basic charges for prescriptions, opticians’ services and dentistry, people over 60 and below 16 are exempt.

Canada too has one of the world’s most ‘socialised’ health care systems. In Canada, provinces provide residents with health cards, which entitle the bearer to receive free services for almost all procedures. Patients are free to use their own doctors and hospitals (both private and non-profit). Doctors in private institutions are entrepreneurs and often generously bill the government for their services. But this system is not free of snags either. There are serious accessibility issues and reports suggest that millions of

Trouble arises only when people want to buy fresh insurance after the age of 50

According to Eldochan, one way out is standardisation of rates. He suggests setting up a regulatory body to look into the problem of elderly healthcare instead of asking companies to take on losses. Compulsory insurance for all employed persons could also help insurers spread out their risks. “Systemic change is required,” he says. “Tinkering with premium rate and age limit will not solve the problem.”

**ROLE MODELS?**

K A Somasekharan suggests reforming our healthcare system.

usually specified. For example, Reliance General Insurance and Cholamandalam MS specify 65 as the age limit, while Bajaj Allianz is more generous at 70 years. After this age, only renewals are permitted.

C T Eldochan, regional manager at National Insurance Company’s head office in Mumbai, feels the media-bashing health insurers receive is unjustified. “Insurance is business and there is no one to subsidise our losses,” he argues. “Consistent losses can even lead to shutdown. The solution to the problem is not to force insurers to incur high risks, but to look at reforming allied systems, like by offering social security to at least certain vulnerable sections of society.”

Canadians have trouble finding a doctor, and are forced to rely on emergency room treatments. Complaints of long waiting lists for some services are also common.

The US does not have guaranteed healthcare for all citizens. The federal and state government funding of healthcare is limited to Medicare and Medicaid insurance programmes for
Points to remember

1 Buy health insurance as soon as possible and when you are in good health. Premium for young people is low, and renewals are easier than getting fresh insurance. For every claim-free year, a 5 per cent bonus is added to the insured amount so that, over time, the amount insured increases without any increase in premium. You only have to pay the premium applicable to the relevant age group for the original sum insured.

2 Opt for group insurance. You could become a member of any homogeneous group (like employees of an organisation or a senior citizens’ club) and approach the insurance company. The large numbers offset the insurers’ risk and the group gets a discount.

3 Ask your children to look at family insurance, where you can be the ‘dependent parents’. There are also plans available where the entire family is covered by a single premium. The advantage of family packages is that insurers are less reluctant to cover senior citizens if two young family members also buy insurance. The strict medical testing will still remain, though.

4 Don’t ever forget to renew your policy. Otherwise, you will have to go through a fresh set of medical examinations and risk being denied cover.

eligible seniors, the very poor or disabled. Health insurance must be paid privately and, in most cases, is provided by a person’s employer—almost 80 per cent of the population is covered. Thus, the insurers are better able to balance their risks.

None of the systems in these countries are perfect—where healthcare is free, there are problems of access. For services that do not fall in the ‘emergency’ category, there are long waiting lists. And as financial prospects of medical practitioners are not extraordinary in countries with regulated rates for medical treatment, there is no guarantee

To reduce losses from insuring the elderly, companies can set limits on sum insured

that the best talent goes into medical practice. Also, universal healthcare demands massive financial commitments.

The NHS of the UK has a budgeted outlay of £ 96 billion (about Rs 8,000 billion). In 2003, total spending on health care in the US was $ 170 billion (about Rs 77,000 billion)—of every dollar spent on health care, 44 cents come from the government. In 2004, Canada spent an estimated $ 130 billion (about Rs 5,500 billion) on health care, seventy per cent of which was financed by the government.

FINDING ANSWERS

Indeed, India can no longer afford to sweep the issue under the carpet. A study conducted by PHD Chambers of Commerce and Industry (PHDCCI) says that by 2016, the total number of

senior citizens in the country will swell to 113 million, a rise of 107 per cent over the current figure. If we continue to fight shy of acknowledging that elders must be cared for, we could have a healthcare crisis on our hands.

Somasekharan of Reliance General Insurance feels that health insurance, which is currently the bane of insurance companies, can be turned around if some basic controls are exercised. He suggests improving the outlook of the entire industry, not a specific company, saying the business must ensure that the youth avails of health insurance. This can be achieved by offering attractive premium rates as incentives and awareness campaigns.

To reduce losses from insuring the elderly, companies can set limits on the sum insured under various headings like surgeon’s fee, consultancy fee, and hospital room rates, to name a few. “Active fraud by unscrupulous clients and medical practitioners also needs to be controlled,” says Somasekharan. He suggests this could be achieved by insisting that people approach hospitals only through third-party administrators (TPAs). TPAs can help forge better relationships between hospitals and companies for best practices. In case people go to hospitals that are not on the TPA list, the number of deductibles—services that the customer himself pays for—can be increased.
Given the potential of this market, even life insurance companies that did not traditionally venture into health insurance are offering differently structured products like healthcare plans and critical illness plans as standalone products or optional riders to the life policy, though they will not cover you after you turn 64.

**CRITICAL ILLNESS PLANS**

Under a critical illness plan, you can be insured against the risk of serious illness. A guaranteed cash sum will be paid if the person is diagnosed with a critical illness. First heart attack, stroke, cancer, coronary bypass surgery, paralysis, multiple sclerosis, major organ transplant and aorta graft surgery are covered under these plans. For instance, Bajaj Allianz has a plan that covers 10 diseases. The maximum age at entry is 59 years. TataAIG’s plan covers 11 diseases with the highest premium of Rs 38,587 for the 60-64 age group, for a cover of Rs 2.5 lakh. And Birla Sunlife has a critical illness rider on its life insurance policy which covers 17 different illnesses; the maximum age at maturity is specified as 65. There are a variety of coverage and premium combinations, so a comparison of the schemes available is recommended before choosing any one.

**HOSPITAL CASH PLANS**

Hospital cash plans provide cash benefits for every day of hospitalisation. These plans can supplement a Mediclaim plan. Or, if a person has not been insured through Mediclaim, at least a part of his medical expenses can be reimbursed if he buys this cover. Tata AIG’s Hospital Care offers a comprehensive package. Apart from regular hospital charges for operation theatre, surgeon’s fees, pathology tests and X-rays, this product also covers incidental expenses like food and travel costs of your immediate family members. The benefit is doubled if the patient is admitted in the ICU. The catch is that this policy covers only hospitalisation owing to accidents, not illness. Tata AIG’s Healthcare+ plan is wider in scope, providing hospital expenses for sickness as well as accidents. The policy is available up to 64. Bajaj Allainz also offers a similar package.

Some experts suggest introducing social security as a solution. But others say providing healthcare through a social security system becomes viable only when the tax base is wide (when most of a country’s working population is paying taxes). India hardly fulfils this criterion, with almost 25 per cent of the population living below the poverty line and an estimated 25 per cent just above it. Reportedly, India collects only around 15 per cent of its national income in taxes. The tax-to-national income ratio has risen recently, but in many countries the equivalent percentage is much higher, such as 25 per cent in the US and 40 per cent in Europe. In India, taxpayers are taxed to the limit and it would be unreasonable to expect them to pay for seniors’ healthcare.

One positive development, though, is increasing prosperity. With India recording GDP growth rates of over 8 per cent, more people can be expected to move into the taxable bracket. This might just be the right time to start formulating a healthcare plan for seniors that can be implemented when our economic status permits it.

The PHDCCI study estimates that the health insurance industry in India will be worth Rs 25,000 crore a year by 2010. Considering this huge market, we will see a rise in tailormade products and innovativeness in their structuring.

The insurance problem has no simple solutions. Systems do not change easily, especially in India. Thus, it is in your best interest to plan for your future—early, and aggressively.
Get a jumpstart

Experts at www.monster.com answer your queries and concerns on jobs after retirement

Q I used to work as an accountant in a municipal office. Four years ago, I took voluntary retirement at the age of 52. But now I want a part-time job. What are my options?

You can take up a part-time job in the same field. These days, big housing societies need people to manage their accounts. Though you may not get paid too much, the work will keep you occupied. Another option is to start tuition classes for college students learning accountancy. Advertise your services in your local newspaper, pass flyers around or put up notices in your community centre.

Q I took voluntary retirement six years ago from the town-planning department. I am 57 years old. Can I get a part-time job in a firm as a clerk?

Yes, you can, although your pay packet may not be very large. An architect’s firm may be especially suitable for you because of your past experience. Search the classifieds in the newspaper. Don’t forget the ads in small print as small firms normally advertise small! Alternatively, if you know someone who runs a business, volunteer your services.

Q I was a physical training teacher in a school. I retired six months ago and have lots of time on hand. So I feel like working again. What kind of job should I look for?

If you want to work in a related field, you can approach kindergartens to see if they have a vacancy. These days, several kindergartens adopt a ‘play-and-learn technique’ and teach children discipline. Maybe you can step in here with your background as physical trainer. But before you take up a job like this, make sure you are fit and healthy!

If you want to do something different, you could join a store that sells sports gear as products manager. Check out sports stores in your city and see if they have an opening.

Q I recently retired as quality-check supervisor from a big chocolate factory. As I am free now, everyone asks me to start my own business. How can I use my skills for it?

Today, chocolate making is a thriving industry. You can source chocolates for local pastry shops in your neighbourhood. As a former quality-check supervisor, you would be a good judge of quality. Set up a supply chain with willing pastry shops—you would obviously get a cut in the process. Be prepared for a considerable amount of legwork. Alternatively, you can make chocolates yourself and market them through the same route or sell them to family and friends. With your contacts in the industry, you would be able to source raw material at a wholesale rate.

Q I retired from an international five-star cruise liner as manager. While I was away, I would long to come back home to Mumbai. But now that I am here, I want to start working again!

You can use your experience and knowledge of the travel industry to find a second career. Tie up with online sites that are looking for guides in particular cities. If you are knowledgeable about destinations in India and overseas, you could even partner these sites and travel agencies as travel planner. As you live in Mumbai, where many good agencies and travel websites are based, you can get in touch with them personally and discuss your options. For more information, log on to http://www.travelguru.com/tg/pages/contactus.asp and http://www.khoj.com/Education_and_Career/Career/Travel_and_Hospitality/
Service with a smile

Former Hindustan Petroleum manager Feroze Fitter is content working for a charity trust

Sixty-seven year-old Feroze Fitter abhors inactivity. Despite putting in 36 years of service at Hindustan Petroleum, when Fitter retired from the company in 1996 (as manager, installations), his first task was to find another job. He tried his hand at managing a petrol pump in Pedder Road, South Mumbai but didn’t find it challenging enough. Then, in 1997, after a chance meeting with old friend, Ratan Lalkaka, trustee of the Dadyseth Agiyari Charity Trust, Fitter applied for a secretary’s post with the trust. At the interview, the trustees were initially apprehensive as Fitter had been an operations man all his life, while this job was administrative with a wide range of responsibilities. But being “more than ready for the challenge”, Fitter convinced them he was their man.

Today, nine years later, Fitter couldn’t be happier—or busier. His work includes maintaining the Dadyseth Atash Behram and Agiyari (fire temple) at Dadyseth Street in South Mumbai, managing its accounts, generating revenue for the trust, and managing investments, income and cash flow. With help from two other employees of the trust, he helps maintain the staff and supports less fortunate Zoroastrians and provides them with medical aid through the trust. He also coordinates with the Brihanmumbai Municipal Corporation, charity commissioners and ward officers, and regularly visits trust properties.

A disciplined man, Fitter is usually at his desk by 10 am. Although his work day officially ends at 4.30 pm, he rarely reaches home before 8.30 pm. Once he is through with desk work, he takes rounds of the trust properties in and around South Mumbai. His salary not an immodest Rs 10,000 per month. “But I don’t work for money alone,” he says. Fitter says his real motivation is getting the opportunity to pray at the fire temple every day and making a positive contribution to society. “I will be on my toes as long as my health permits,” he adds.

—Firuzan Mistry

Send queries to contact.mag@harmonyindia.org; for second career options, log on to www.harmonyindia.org
A day to remember

Harmony’s Elders’ Day celebrations included the launch of our second monograph and a film screening, says Smita Deodhar

If you think a ‘senior celebration’ equals soporific entertainment, think again. The Elder’s Day celebrations of the Harmony for Silvers Foundation on 6 October at Metro Adlabs theatre in South Mumbai were action-packed and buoyant.

For starters, the research division of Harmony, headed by Dr S Sivaraju, vice-president (research and training), released its second monograph, Promoting Successful Ageing in India: Issues and Challenges. Emphasising the importance of a positive self-image, which leads to positive ageing, the monograph dwells upon the potential of senior citizens that must be recognised, developed and utilised in order for them to live as healthy, active and happy silvers. Successful ageing also strengthens inter-generational bonds and prevents marginalisation of silvers in society.

Fittingly, positive ageing was the flavour of the day at the event. The launch of the monograph was followed by a screening of Lage Raho Munnabhai, a light-hearted comedy that tackles issues like generation gap, loneliness of seniors and fast disappearing Gandhian practices in today’s society. Cheerful silver guests, including members of the Harmony Interactive Centre in Girgaum, mingled in

The cast of Lage Raho Munnabhai attend the launch of Silver Screen at Metro Adlabs, in south Mumbai

ASHESH SHAH
The new monograph highlights the need for positive self-image

with Tina Ambani, who heads the Harmony foundation. “Looking at these wonderful silvers here, I don’t need to offer lengthy explanations or examples of seniors who believe in positive ageing,” said Ambani to the guests and audience. “Your energy and zest for life are an inspiration to all of us.”

Guests of honour at the event were the troupe of silver actors from Lage Raho... including Pratap Ojha, the oldest at 87, Yakub Sehgal, 72, Bommi Dhotiwalla, 70, veteran Marathi actor Atmaram Bhende, 78, and Usha Jerajani, who at 64, was the youngest of the bunch. They all had their own take on successful ageing: for Dhotiwalla, it was the use of scooters and somersaults on Goa beaches; Ojha swore by his nightly peg; and Sehgal said he found new energy after beginning his second career as actor at the age of 70. “If you want to learn what hard work and discipline means, take a look at Bhendeji,” remarked Hirani. According to him, Bhende’s professionalism put younger members of the unit to shame as he cheerfully shot for the film from 4 am to midnight for three months at a stretch.

The actors had a few words for Harmony. “I never felt old, surrounded as I was by a creative and energetic family,” said Bhende. “My values never changed; what changed was the way the world looked at me.” Yakub Sehgal looked pointedly at the samosa served to the silver audience (as part of the snacks and beverage deal included with the ticket for Rs 100), and proclaimed, “Kam khao, zyada jiyo!” (Eat less; live more.) A radiant Usha revealed her beauty secrets—sanyam (moderation) and niyam (discipline) — throwing another disapproving glare at the hapless samosa (“you can choose a sandwich instead!”). And Dhotiwalla urged all to persist; “Do not give in to self pity and don’t look for sympathy.” For his part, Ojha preferred to reminisce about his association with Mahatma Gandhi.

Indeed, the film show brought back memories of simpler and happier times for Harmony Centre member Manohar Bathija, 64, who used to watch a lot of movies at the ‘old’ Metro (before it was converted to a multiplex). Although visually impaired, he made it a point to attend the screening. “I’ll be happy to attend more such morning shows,” he said. Another member of the audience, Krishnalal Gandhi, 64, was all praise for the stylish new look of the theatre. He expressed his desire to watch the new colour version of Mughal-e-Azam on ‘Silver Screen’ next month while Suhasini Avlegaonkar, 66, wanted an Amitabh Bachchan movie. “This initiative is a welcome departure from usual functions held for silvers,” said Avlegaonkar.

IN NOVEMBER

CELEBRATIONS
November 14: 4.00 pm Children’s Day celebrations

INTERACTIVE
November 14: 5.30 pm Talk on high calcium diet by Dr Vibha Kapadia

COOKERY
November 16: 5.00 pm Demonstration of international dishes

COMPUTER CLASSES
Daily, one hour per member 11.00 pm to 4.00 pm

All programmes are subject to last-minute change

november 2006 harmony
Higher energy

The serene Adi Kailash and Parvati Sarovar lie in Pithoragarh district in Uttarakhand, near the Tibet border. Known as ‘Chhota Kailash’, this abode of Lord Shiva and his consort Parvati is revered, much like Mount Kailash and Mansarovar—but unlike Kailash-Mansarovar, which is now under Chinese control, it is more accessible to travellers and devotees.

ON THE ROAD
We set out in quest of Chhota Kailash one pleasantly warm September evening, a group of 15 tough trekkers! Our journey began at Anand Vihar Bus Terminal in Delhi at about 5 pm. We took a direct bus for Dharchula, travelling through Rudrapur, Tanak Pur and Champawat. But at 9 am the following day, 5 km short of Pithoragarh (the rest stop before Dharchula), we had to
Harmony reader 61 year-old Prakash Israni discovered the magic of the mountains and the power of faith on his trek to Adi Kailash and Parvati Sarovar in Uttarakhand. He shares his Himalayan diary and arranging a cook and jeeps to take us 40 km from Dharchula to Garbadh, the starting point of our trek. We reached at noon. After lunch and arranging ponies for the trek, we finally set off at 1 am. The first leg was just 6 km, to Lakanpur for our night halt.

We pitched our tents in a clearing near the riverside and unpacked our rations so that Harak Singh, our cook, could make tea and dinner. We spent the evening singing and dancing—rounds of jokes and a melodious Kumavni song from Harak Singh added some extra zing—and finally slept with the roar of the Kali for company.

THE GOING GETS TOUG
The next morning, while Harak Singh and our porter Dilip Singh packed up the mules, we set off with our rucksacks for the next leg, a 15-km trek to village Buddhi. Three hours and 5 km later, following the trail along River Kali in a narrow gorge, we reached Malpa (2,125 m). A small settlement, Malpa was the site of the 1998 Kailash-Mansarover tragedy, where 200 pilgrims and many local villagers and porters were killed in a landslide. The monument to those who lost their lives filled our eyes with tears. We moved on with heavy hearts. The going was getting tough. The road was full of slippery stones and boulders and innumerable waterfalls criss-crossing it made it impossible to stay dry. Five km on, we reached Lamri, a small village with apple orchards and an Indo-Tibetan Border Police

green forests of pine and cedar and high mountains surrounded us
As we walked up from Rong Kong village, we found a dhaba run by

(IN FACE OF BEAUTY)

Waking up at at sunrise, we witnessed an unusual sight, the shadow of mountains in the clouds, created by the rising sun. Soon, we were ready to move. Our spirits sagged when we saw the 3 km vertical climb in front of us—it took us three hours. That's when we saw the beauty of Buddhi village and its surroundings. The terrace fields of chū (a cereal) sparkled in the golden glow of the morning sun. We were almost in the clouds and, suddenly, the beautiful Chhialek Valley emerged before us. We could see the spectacular Annapurna range of the Himalaya and a riot of colour in the form of wildflowers.

We were now 3,350 m above sea level. Our permits were checked at the ITBP post and we lingered

(Above) Devotees take a holy dip in Parvati Sarovar; and walking up from Buddhi village (left)
for a while, watching butterflies dance around flowers, before trudging on. This part of the trek was flat and easy, but long; we still had to cover 15 km to Gunji, where the treks for Kailash Mansarover and Adi Kailash bifurcate. Four km further, and we were at Garbyang village in a narrow valley, where we stopped for lunch. On the other side of the Kali was a small Nepali village, connected by an ancient wooden bridge. The ITBP camp here provided us a telephone connection so we could call home. A few kilometres on, we arrived at the sangam (meeting) of Kali and Kutti rivers. We bid farewell to the Kali, which vanished eastwards into a gorge, and moved north upstream with the Kutti, till we came across a bridge to cross over to Gunji, at 3,200 m. By now, it was dark and I suddenly found myself alone on the last stretch, with only my torch for company. Luckily, my torchlight attracted a few jawans, who guided me to the camp.

SAVOURING THE VIEW

Next morning, as the sun emerged from behind the Annapurna range, it formed a beautiful star-like effect. We decided not to hurry—anyway, from here on, we could only trek about 10 to 11 km per day because of high altitude. We left camp at 9 am, crossing Gunji village, and moved on to Nabhi village, 2 km near the riverbank. The valley was wider here and we were welcomed by beautiful, carved wooden houses and friendly people. After a cup of tea, we started off again, each of us moving at our own pace. Across the river to the left was another beautiful village, Rong Kong, blooming with chho fields.

Further up, there was a small wooden bridge over a stream, where we captured the range hiding behind a veil of clouds on our cameras. After covering about 9 km, we came up on another nullah. As we walked up, we found a dhāba run by young Gopal Singh, an enterprising lad who also sells Chinese souvenirs, like cute little brandy bottles! A kilometre ahead, we pitched our tents near the riverbed, alongside a freshwater spring.

VILLAGE KUTTI

Another bright day, another trek of 10 to 11 km. We left camp at 8 am and the trek was even for 6 to 7 km. Then it sloped down, crossing a wooden makeshift bridge over a nullah, only to climb up a steep path again to reach the outer limits of village Kutti. Here, we were greeted by a white flag with a green doorway. Stones painted with green and white on either side of the path led us through. After a kilometre, we reached another welcome gate and there it was, Kutti, the last village on the route. On our left, we saw some ruins on a small hill—villagers told us these were the remains of an ancient Pandava fort, where Kunti, their mother, had lived for a while. The name Kutti has been derived from her name.

This being the last border village, the ITBP jawans checked our permits—and gave us a warm cup of tea. After a rest, we moved on 3 km further in a narrow gorge and crossed a wooden bridge over River Kutti. In the plains, this river is called Sharda.

DREAM COME TRUE

Now, there were only 11 km between Adi Kailash and me—this thought kept me going on the trail next morning despite the height of 4,666 m and low oxygen. The door to heaven was around the corner. On our left, we saw five peaks, named after the Pandavas. After a hard and laborious trek of about 5 km, we got our first glimpse of Adi Kailash behind the ridge, but it vanished at the next bend. The trek was devoid of any vegetation; all around us were

Gopal Singh; he also sells Chinese souvenirs like cute Brandy bottles
big boulders, reminders of many landslides. Now, even the ITBP camp was visible on a distant hilltop, about 3 to 4 km away.

Our final destination was a kilometre away at the Kumaon Mandal Vikas Nigam shelter at the foot of Adi Kailash; by the side of a beautiful stream coming from Adi Kailash to cleanse us of our sins. A well-laid stony path brought us to Joling Kong, our shelter for the night at 5,000 m. We dumped our rucksacks and rations in the shelter and, following lunch, went for our darshan. Standing in awe of the majestic panorama, we prayed with tears of joy in our eyes.

Then, we walked to Parvati Sarovar, about a kilometre away. Crossing over the next ridge, we glimpsed the beautiful lake shimmering with dancing sunlight. On the south bank was a lovely temple of Lord Shiva and on the northwest the majestic mountain, like a protective arm around the lake. After a dip and puja, we took a parikrama of the lake, covering about three km in an hour. That night, we slept in our sleeping bags, snuggled close to each other for warmth, like children.

**BACK TO REALITY**

The weather had been clear throughout our journey and the next morning was no exception. A few of us rushed to Parvati Sarovar again to capture it in its morning glory.

Finally at about 9 am, we bowed to the Lord, thanking him for granting our wishes, and retraced our path to reality. Indeed, the trek to Adi Kailash and Parvati Sarovar is not for the weak hearts — but having completed it successfully, nothing could ever fill your heart with so much joy.

---

**WHEN TO GO**  
April to June and September to November

**GETTING THERE**  
**By road:** Dharchula is connected to Delhi (635 km) via Tanakpur, Haldwani and Kathgodam. Jeeps are available from Dharchula  
**By rail:** The nearest railway station is Kathgodam  
**By air:** The nearest airport is Pithoragarh

**WHAT YOU NEED**  
- Pack a rucksack, sleeping bag, mat, tent, stove, rations, woollens, torch, sunglasses, good trekking shoes and a medical kit  
- Character certificate from local SHO or a class one gazetted officer  
- Two passport size photographs for inner line permit from Senior District Magistrate in Dharchula  
- Large plastic bags and raincoat

**COST**  
Rs 10,500 to Rs 14,500

**CONTACT**  
Kumaon Mandal Vikas Nigam; 5942-236356/235700; info@kmvn.org

---

A farmer and his family in Nabhi Village
WHERE ELSE WOULD YOU FIND SOMEONE ABOVE 55 YEARS WHO'S PERFECTLY IN TUNE WITH YOU?

HARMONY, OBVIOUSLY.

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

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

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

Tick chosen category

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

Please fill in the space provided below
............................................................................
............................................................................
............................................................................

Terms and conditions

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

For office use only

☐ Advt. No.  ☐ Heading  ☐ No. of Words
Art matters

With wife Kamla, art historian and collector Jagdish Mittal, 82, has built a repository of Indian art in Hyderabad. He tells Radhika Rajamani about his lifelong passion.

COLOURFUL BEGINNING
My interest in art was kindled when I was six. On my way to school in Gorakhpur, I would see craftsmen like goldsmiths, terracotta workers and patua (people who thread jewellery) working and I was fascinated. I started leaving for school half an hour early in order to see them at work. Watching kite makers at work helped develop my sense of colour, so did my mother’s collection of glass and pottery. I remember, my history book in Class VI written by Ishwari Prasad had a beautiful colour print of two ducks from the Dara Shikoh album—Dara Shikoh, the son of Shah Jahan, was a great painter and had presented an album of paintings to his wife. I was entranced with this form of art.

In 1942, we shifted to Dehradun. I got a chance to spend time with artists like Sudhir Khastagir (art professor at Doon School, who later became principal of Lucknow College of Art and principal of Kala Bhavan, Santiniketan) and Devi Prasad, one of the finest stone pottery makers of the country. On Devi Prasad’s advice, I wrote a postcard to painter Nandalal Bose, then principal of Kala Bhavan, and sought admission for the four-year diploma course in art in 1945. I also picked up some Japanese woodcut prints for four anna in a shop in 1944 in Dehradun. I did some research and found they were the works of famous Japanese wood printmaker Hiroshige!

FOR ART’S SAKE
At Kala Bhavan, Nandalal Bose, painter and muralist Binod Bihari Mukherjee and sculptor Ramkin- kar Baj inspired me to develop my own style. Bose suggested I go to Calcutta to see the collection of Ajit Ghosh, a pioneer among art collectors. Once, Bose took about 30 of us students to Varanasi. There I met Rai Krishna Das, the Hindi scholar who established Bharat Kala Bhavan in Varanasi, and saw the collection there. After I finished my education at Kala Bhavan, I worked as director of art at Buri Singh Museum in Chamba, Himachal Pradesh. Here, I met descendants of 17th century Pahari artists and learnt the techniques of colour from them. In 1949, I bought my first painting. From the ‘Usha-Aniruddha’ series, it dates back to 1790 and is by one of the sons of the famous painter Nainsukh. The series portrays the mythical love story of Usha and Aniruddha. I also bought a set of 20 drawings by artists who had moved out of the Mughal court and settled down in Chamba.
NEW PURSUITS
After marrying Kamla, who is also an artist, I moved to Hyderabad in 1951. We came here for an exhibition organised by publisher Badri Vishal Pittie at the palace of Raja Pratap Gir, a wealthy mahant belonging to an old family of Hyderabad, and decided to settle down here! Initially, I was art editor for Kalpuna (a monthly art publication) and I did illustrations and designed posters for books published by Pittie’s publishing house Chetana. From the 1960s, I began to focus on collecting art, reading and writing rather than painting. I became very critical and found my paintings bleak. Also, I was busy collecting and preserving objects. Colour, composition, quality, provenance and overall aesthetic excellence guided my search. My wife Kamla’s aesthetic eye helped our collection grow.

Our collection spans paintings of different schools like Mughal, Pahari, Rajasthani, Deccani, Western Indian and Central Indian; drawings; classical and folk bronzes; embroidered pieces (Mughal, kantha); Pashmina shawls; telia rumal (a special weaving tradition in Andhra Pradesh); metalware including silver, bidri and brass; terracotta, ivory and jade pieces; and wood carvings from ancient times till the 19th century.

After moving to Hyderabad, I also began to write about art. My first article Pahari Chitron ka Ankan Vidhan (Techniques of Colour in Pahari Paintings) was published in Kalanidhi (a journal of art published by Bharat Kala Bhavan) in 1951. Over the years, about preserving our own art for posterity. So on 30 March 1976, we established the Jagdish and Kamla Mittal Museum of Indian Art with a trust to administer it. No family member is a trustee and has a right over any object.

The objects are housed in vaults at home as the museum has no permanent edifice. Allotment for land from the state government has not materialised. Each object is well catalogued and meticu-

Colour, composition, quality and overall aesthetic sense helped me collect art

I have built a library comprising over 3,000 books on art, craft and history and slides. Through lectures and articles, I have also helped bring to light little known traditions like the Tirupati school of painting (a book is in the offing), Andhra painting and scrolls, Chamba paintings and telia rumal.

BUILDING A LEGACY
In 1968, I was part of a six-member delegation on a museum tour to Germany. There, I noticed that even small museums were well maintained. It made me think

LASTING PASSION
My passion for art has not diminished. I want young people to get interested in art. Sadly, art awareness is lacking in our country—it should start from school level. After our times, I want this house to become a research centre where scholars can come and discuss art. 😊
Most silver citizens would give anything to experience youth again.

Our yearly subscription costs just Rs. 324.

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

Visit us at: www.harmonyindia.org
Subscription Card

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

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

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

Please fill in CAPITAL LETTERS and mail the form below with your Cheque / DD in this Business Reply Envelope. In case of Credit Card payment you may fax the form to 011-2368 4841.

Personal details: Mr/Mrs

Address
City     State     Postal Code     Country
Phone     E-mail

I wish to pay by: [ ] Cheque [ ] Demand Draft

I am enclosing Cheque / DD No. ______ dated ______ drawn on (specify bank) ______ made payable to M/s LMIL-A/VG Harmony for Rs. ______

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

[ ] Amex  [ ] Visa  [ ] Master Card  [ ] Diners

Card Number
Card Member’s Name
Card Expiry Date
Month ______ Year ______

Card Member’s Signature
Date of Birth
Date ______ Month ______ Year ______

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

Mr/Mrs/Ms ______ First Name ______
Last Name
Address

City     State
Postal Code     Country
Phone (Off.) ______ (Res.) ______

E-mail:

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

SUBSCRIPTION TERMS & CONDITIONS: Rates and offer valid in India only. Allow 6-8 weeks for processing of your subscription. Free subscription gift will reach you within 4-10 weeks of commencement of your subscription. It will not be possible to entertain any request for cancellation of your subscription once your free gift has been dispatched. The free subscription gifts are covered by guarantee for manufacturing defect/quality/damage in transit as per standards laid down by the manufacturer. Add Rs. 10 for non-Delhi cheques. Please write your name and address on the reverse of the Cheque/DD. Do not send cash. All disputes are subject to the exclusive jurisdiction of competent courts and tribunals in Delhi, New Delhi only. The publisher reserves the right to terminate or extend this offer or any part thereof at any time, or to accept or reject any or all terms received at its absolute discretion without assigning any reason. Information regarding such cancellation / extension / discontinuance will however be published subsequently in the magazine. For further details please contact our Customer Care Department: Write in to: Harmony Care, Living Media India Limited, Videocon Tower, 13th Floor, E-1, Jhandewalan Extension, New Delhi-110005, Call (011) 5152 0913, Fax (011) 2368 4841. E-mail: harmonycare@intoday.com

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

The first time you rode the bicycle.

The first crush you had at thirteen.

The first drama you got a part in.

The first day at college.

The first date you went on.

The first kiss.

The first time you proposed.

The first job interview.

The first board meeting you addressed.

The first day after retirement.

*Butterflies* never retire.

The first click of the mouse. www.harmonyindia.org
Do you suffer from high blood pressure or insomnia? Research suggests that gazing at fish may help. Take a cue from Dr S Vasudevan, whose aquarium brims with a variety of colourful and exotic species. "There can be nothing more beautiful than jewel-bright fish," says this retired professor of cardiothoracic surgery.

As a busy young surgeon at Government General Hospital, Chennai, in the 1960s, Vasudevan was always on his toes. Then, in 1965, he had to take three weeks of leave owing to a suspected rabies infection—fortunately it turned out to be a false alarm. The enforced inactivity saw him accompanying a cousin to Moore Market in Chennai, a teeming bazaar selling all kinds of things from bric-a-brac to ornamental fish. Vasudevan fell hook, line and sinker for the colourful fish and took home a fish tank (2 ft x 1 ft x 1 ft) with a few common fish.

Today, Vasudevan, 71, has graduated to huge tanks, stocked with exotic fish, both marine and freshwater. Coral, gravel chips and rocks replicate the natural underwater ambience. One of the fish in his tanks is koran angelfish, named because of Arabic-like inscriptions on its tail. Found on Brunei’s coastline in the South China Sea, it is one of the best angel for beginners. A group of piranhas occupy one tank, looking deceptively demure. A fiercely territorial silvery arawana weaves across a large tank by itself, while a similar-natured, multicoloured clown trigger is the lone occupant of another tank. Black, with yellow lips and large white spots on the lower part of the body, clown fish swims up eagerly as Vasudevan approaches the tank. "I got this fellow when he was just a couple of inches long," he says, pointing to the arawana, now more than a foot long. "I’ve had him for about four years." Arawana is a freshwater, bony fish found in the Amazon basin and is sometimes called dragon fish because of armor-like scales. Another of Vasudevan’s tanks teems with tiny flower horns (an aggressive fish found in South America) while their huge parents swim about in separate tanks, ready to breed again.

For Vasudevan, it is an absorbing pastime. He knows the feeding and breeding habits of each of the species. He caters to
their needs with loving care. Threading whitebait to the end of a stick, he inserts it into a tank and a lionfish gulps it down.

Vasudevan says a hobby is invaluable after retirement. “It’s a stage when there is a sudden loss of importance. Almost always, it comes as a shock. It is all too easy to give in to a tendency to brood. In this situation, a hobby is relaxing.”

Vasudevan believes an aquarium is the ideal hobby for silvers. Fish don’t need to be taken for a walk, nor do they need as much attention as a cat or a pet bird. Even if they aren’t fed for a couple of days, they won’t die. And you only need to change a part of the water every two weeks or so.

Indeed, for only about 15 minutes of ‘maintenance’ a day—to check for dead fish, see that aerators are working, and feed the fish—you get hours of pleasure in return, watching fish go about their lives, eating and breeding.

“Watching fish has been found to bring down blood pressure and reduce stress,” Vasudevan explains. “That’s why many hospital wards and dentists’ waiting rooms have aquariums.”

In Vasudevan’s case, his hobby has taken over his home, growing into an obsession over the years. But, as he points out, you can get all the stress-busting benefits from just one small tank, which can be comfortably accommodated in the smallest of apartments. That’s all it really takes to give you a fresh sense of responsibility, and offer more interesting viewing than television can hope to provide.
Get motivated

The High Performance Entrepreneur
By Subroto Bagchi
Penguin; Rs 395; 244 pages

Who wants to be a millionaire? In The High Performance Entrepreneur (Penguin Portfolio; Rs 395; 244 pages), Subroto Bagchi, columnist and co-founder of consulting firm Mindtree Consultants, takes you through every step of the process of setting up a company—from conceptualisation, team-building, financing and brand building to the stage where your start-up makes its IPO (initial public offering). Right off the bat, Bagchi warns readers that negative motivation—being tired of your current job or hating your boss—should not be a reason to strike out on your own. Do it only if you have a desire to create something new backed by vision, commitment and hard work, he urges, drawing upon personal experiences to give you a firsthand account of the thrills and challenges of setting up your own company.

Bagchi’s sage advice is liberally interspersed with anecdotes and case studies of recent success stories like Infosys, Deccan Air, Biocon and Café Coffee Day, among others. The best part: the language is easy and stylish, making this book an entertaining read for anyone, irrespective of any entrepreneurial ambitions.

Ideas in flow

Like the Flowing River: Thoughts and Reflections
By Paulo Coelho
Harper Collins; Rs 295; 232 pages

Here’s a book for your bedside. Turn on your reading light, put on some music and start reading. Bestselling Brazilian writer Paulo Coelho’s latest book is a collection of his essays from newspapers. Each one reads like a short fable, enriched with parables of modern life and generous advice on spirituality, life and ethics—how to be alive to the moment; how, at times, to be firm and confront the enemy; how to face great loss; how to find peace.

Like the Flowing River (see extract) shows us how life has lessons for us in the greatest, smallest and most unusual of experiences. An old woman explains to her grandson how a mere pencil can show him the path to happiness; instructions on how to climb a mountain reveal the secret to making your dreams a reality; the story “Genghis Khan and the Falcon” reveals the folly of anger and the art of friendship; a solitary pianist in a crowded shopping mall offers us consolations at moments when we feel no one is paying attention to what we are doing. Coelho begins with an anecdote from his adolescent days, when he first told his family he wanted to be a writer. His parents were horrified and asked him why, so he made a list: a writer always wears glasses, never combs his hair, hangs out in bars and is either worried or angry. Only other writers can understand what a writer is trying to say. Even so, they are torn apart by jealousy and competition. A writer understands things with alarming names like ‘semiotics’ and ‘epistemology’. Writers seduce women by writing poems to them on napkins.

This list didn’t do the trick. Apparently, his parents put him in an insane asylum thrice, giving him electric shocks to cure his lifelong commitment to words. It didn’t work.

Thank god.

—Teena Baruah
EXCERPT FROM  

Like the Flowing River: Thoughts and Reflections  
By Paulo Coelho  
Page No 45

Manuel is a Free Man

His friends shed a few tears, and the longed-for moment arrives: he’s retired; free to do whatever he wants!

Manuel works for thirty years without stopping. He brings up his children, sets a good example, and devotes all his time to work, never asking: ‘Does what I’m doing have any meaning?’ His one thought is that the busier he is, the more important he will be in the eyes of the world.

His children grow up and leave home. He gets promotion at work. One day, he receives a watch or a pen, as a reward for all those years of devotion. His friends shed a few tears, and the longed-for moment arrives: he’s retired; free to do whatever he wants!

During the first few months, he occasionally visits the office where he worked, talks to his old friends, and surrenders to the pleasure of doing something he always dreamed of: getting up late. He goes for a walk along the beach or through town; he has his house in the country, earned by the sweat of his brow; he discovers gardening, and gradually penetrates the mysteries of plants and flowers. Manuel has time, all the time in the world. He travels, using some of the money he has managed to save. He visits museums and learns in two hours about ideas that took painters and sculptors from different eras centuries to develop; but he at least has the feeling that he is broadening his cultural knowledge. He takes hundreds and thousands of photos and sends them to his friends – after all, they need to know how happy he is.

More months pass. Manuel learns that the garden does not follow exactly the same rules as man—what he planted will take time to grow, and there is no point in constantly checking to see if there are buds on the rose bush yet. In a moment of genuine reflection, he discovers that all he saw on his journeys was the landscape outside the tourist bus, and monuments, which are now preserved in various 6X9 photos. But the truth is, he did not feel any real excitement—he was more concerned with telling his friends about it than with actually experiencing the magic of being in a foreign country.

He continues to watch the television news and reads more newspapers (because he has more time), considering himself to be a very well informed person, able to talk about things which, before, he had no time to study.

He looks for someone with whom to share his opinions, but they are all immersed in the river of life, working, doing something, envying Manuel his freedom and, at the same time, content to be useful to society, and to be ‘occupied’ with something important. Manuel seeks comfort in his children. They always treat him with great affection – he has been an excellent father, an exemplar of honesty and dedication – but they, too, have other concerns, although they consider it their duty to be there for Sunday lunch.

Manuel is a free man, reasonably well off, well informed, with an impeccable past. But what now? What should he do with this hard-won freedom?

Everyone greets him and praises him, but no one has time for him. Gradually, Manuel begins to feel sad and useless, despite all those many years spent serving the world and his family.

One night, an angel appears to him while he sleeps: ‘What have you done with your life? Did you try to live your life according to your dreams?’

Another long day begins. The newspapers. The TV news. The garden. Lunch. A short nap. He can do whatever he wants to do, except that, right now, he discovers, he doesn’t want to do anything. Manuel is a sad, free man, just one step away from depression, because he was always too busy to think about the meaning of his life, and simply let the years flow under the bridge. He remembers the words of the poet: ‘He passed through life/He did not live it’.

However, since it is too late to accept all this, it’s best just to change the subject. His hard-won freedom is merely exile in disguise.
All in the family

Amita Malik looks at the good, and bad, of dynastic rule

You wonder what went through the minds of Kiran Desai and her mother Anita Desai when the news of Kiran winning the Booker Man Prize came through. A mother has unalloyed joy when a child does something as spectacular. But in this case, there was a bizarre twist. Anita Desai, herself an internationally acclaimed writer, had competed for the same prize three times, but never made it. After the announcement, Kiran said how much she owed to her mother’s encouragement. For her part, Anita said how proud she was and said Kiran had done it all on her own. Knowing Anita personally, I can tell you that she must have meant every word she said.

In fact, the question of dynasties is very much in the news these days. Look at the way the progeny of politicians expertly slip into the shoes of their parents. The latest example is the daughter of Sharad Pawar. You only have to look around to find literally hundreds of young politicians who merely picked up seats in legislative assemblies or Parliament as almost a natural right. Then, there are professional dynasties, which are less criticised.

As for dynasties in the film industry, I have lost count. Again, in the field of music, it is natural. Ravi Shankar’s daughter is almost automatically included in playing with conductor and violinist Yehudi Menuhin—it may not have been the same were she the daughter of an unknown person. Then, the two sons of Ustad Amjad Ali Khan get instant publicity. In the case of Zakir Hussain, the son of tabla player Ustad Alla Rakha, success did not come so easily. It took years for him to achieve his present status on merit because his father had been strict with his training. But nowadays, it seems young musicians become

Hundreds of young politicians merely pick up seats in Parliament as if it’s their natural right

‘Ustad’ as soon as they appear in public, which most of us find embarrassing. And they get photographed at Page 3 parties and are lionised, whereas their parents maintained a dignified presence as top musicians. Certainly, they did not model couture clothes or make pop albums on the side.

I have been thinking hard of literary dynasties and have not been able to remember any names beyond the Desai mother and daughter. It is even more difficult in the case of painters and artists. M F Husain’s many children have taken up different as well as connected professions and one of his sons does dabble in art, but that is about it. I think in the case of writers and painters or sculptors, it needs an inborn talent, which no amount of training or tradition can replace. Which is just as well, otherwise we would have had more dynasties cropping up with mediocre talent benefiting by being the son or daughter of somebody famous. However, in the case of Nobel laureate Dr Amartya Sen, his two daughters are very talented—one is a writer and runs a magazine, the other is trying to establish herself as an actress. Their mother is a well-known writer, but her two daughters have made it entirely on their own without any name-dropping about their distinguished parents.

The good thing about dynasties is that they are always under suspicion. Except for sycophants who keep flattering political dynasties, there is always a sceptical public and media to subject them to critical scrutiny. So I am happy for the children of musicians who have achieved fame on merit rather than sycophancy—and happy that they are cut down to size if they’re not as good as their father or mother. But I am not happy that mediocre and substandard children of political parents often get away with it because of the clout of their parents. But, then, we only have ourselves to blame.

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

by

little...

you can achieve a lot.

Reliance Systematic Investment Plan

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

Start small and welcome a better tomorrow.

Call: 3030 1111
www.reliancemutual.com

Reliance Capital Asset Management Limited

A Reliance Capital Company

You can open an account by putting in a minimum of 6 cheques of Rs. 1,000/- each or 12 cheques of Rs. 500/- each or 4 cheques of Rs. 1,500/- each in multiples of Rs. 1/- thereafter. Sponsor: Reliance Capital Limited. Trustee: Reliance Capital Trustee Co. Limited. Investment Manager: Reliance Capital Asset Management Limited. Statutory Details: The Sponsor, the Trustee and the Investment Manager are incorporated under the Companies Act 1956. General Risk Factors: Mutual Funds and Securities Investments are subject to market risks and there is no assurance or guarantee that the objectives of the Scheme will be achieved. As with any investment in securities, the NAV of the Units issued under the Scheme can go up or down depending on the factors and forces affecting the capital markets. Past performance of the Scheme/AMC/Mutual Fund is not indicative of the future performance of the Scheme. Reliance Wani Fund, Reliance Equity Opportunities Fund, Reliance Growth Fund, Reliance Pharma Fund, Reliance Banking Fund, Reliance Diversified Power Sector Fund, Reliance Index Fund, Reliance NRI Equity Fund, Reliance Media & Entertainment Fund, Reliance Income Fund, Reliance Monthly Income Plan, Reliance Floating Rate Fund, Reliance NRI Income, Reliance Medium Term Fund, Reliance Equity Fund, Reliance Regular Savings Fund, Reliance Tax Saver (ELSS) Fund and Reliance Liquid Fund Treasury Plan—Retail Option are only the name of the schemes and do not in any manner indicate either the quality of the schemes, their future prospects or returns. The Sponsor is not responsible or liable for any loss resulting from the operation of the Scheme beyond their initial contribution of Rs. 1 lakh towards the setting up of the Mutual Fund and such other assurances and additions to the corpus. The Mutual Fund is not guaranteeing or assuring any dividend/ bonus. The Mutual Fund is also not assuring that it will make periodic dividend/bonus distributions, though it has every intention of doing so. All dividend/bonus distributions are subject to the availability of distributable surplus in the schemes. For details of scheme features apart from those mentioned above and scheme-specific risk factors, please refer to the provisions of the Offer Documents and Key Information Memorandum cum Application Forms are available at AMC office/Investor Service Centres/AMC website/Distributors. Please read the offer document carefully before investing.
FAMILY ARCHIVE
Artist Vivan Sundaram, 63, painter Amrita Sher-Gil’s nephew, is determined not to let his family’s legacy fade away from public memory. He continues to retell family and personal history in a way that is both interpretative and open-ended. Recently, Sundaram participated in Amrita Sher-Gil: An Indian Artist Family in the 20th Century, held at the House of Art in Munich, Germany. Conceived by the museum’s curator Chris Dercon, the show includes paintings by Sundaram, Sher-Gil (1913-1941) and her father, pioneering photographer Umrao Singh Sher-Gil (1870-1954). “We want to tell the story of modernism in India by focusing on three generations of a single family,” says Dercon. At the heart of the show are 45 oil paintings from New Delhi’s National Gallery of Modern Art and digital images of Umrao Singh Sher-Gil’s works, comprising people, tribes, maharajas and family portraits. The exhibition comes five years after Sundaram’s book, Retake of Amrita: Digital Photomontages (Tulika Books; Rs 400). The Sher-Gil show goes on.

WHISTLING WIZARD
It’s all a matter of context. Most men get a slap if they whistle at someone on the road. But Nagesh Surve makes a living from it! The 57 year-old has whistled for Hindi film songs for the past 30 years—his work heard in 1,400 films, including Julie, Karz, Hero, Tezaab, Kuch Kuch Hota Hai, Koi Mil Gaya, Satya, Lage Raho Munnaabhai, and Fanaa (in the hugely popular track Subhanallah), not to forget the bird calls in Paheli and Krrish. Surve’s recording studio is tucked away inside his modest apartment in a housing estate in Mumbai’s suburban Goregaon East. The room—with perforated walls, two huge sound boxes, spoons and microphones—exudes old-world charm in keeping with the avuncular personality of the man himself. “The other day my doctor was praising the Subhanallah ring tone,” he says with a chuckle. “I didn’t tell him it was mine, or he would have hiked his fee!”

YOUNG AT HEART
His step may be slower and his smile-creased face more weathered but American television and radio personality Art Linkletter hasn’t lost his touch. The 94 year-old, best known for Kids Say the Darndest Things (he hosted the television show from 1954-1961), is still a master at communication. Linkletter recently co-wrote How to Make the Rest of Your Life the Best of Your Life with Mark Victor Hansen, author of the Chicken Soup for the Soul series. He accepts more than 70 speaking engagements a year and volunteers with several organisations. And he has already booked a speaking engagement for his 100th birthday, 17 July 2012. About his landmark show, Linkletter says, “Children say the boldest things because they do not realise what they’re saying.” And then he goes on to add, “And old people say the boldest things because they really don’t care.”
MASTER OF UNIVERSE

This isn’t yet a full-on career switch, but world-renowned physicist Stephen Hawking, 64, may be considering a career in acting. Hawking, a Lucasian Professor of Mathematics at Cambridge, a post once held by Isaac Newton, is starring in a film, *Beyond the Horizon*, on the origins and fate of the universe. According to the cosmologist, it’s a perfect ploy to popularise science, but for many the appeal could also lie in the ability of an Imax 3D film to make motor neurone disease sufferer Hawking and his wheelchair appear to come right out of the screen into the audience.

The storyline for the film is designed purely to be a vehicle for Hawking’s theories, including the idea that space has up to 11 dimensions and the cause of the big bang. In the film, Prof Hawking is interviewed by a newspaper reporter writing about the meaning of existence to commemorate the work of Albert Einstein. The interview takes her on a whirlwind journey through time and space. Also on the project currently under production is Leonard Mlodinow, a physicist and scriptwriter of *Star Trek*. The release date is yet to be decided.

MILESTONE

**Awarded.** The 2006 Nobel Prize in Economic Sciences, to 73 year-old Edmund S Phelps, professor at Columbia University, New York, for explaining the relationship between inflation and unemployment. Phelps confessed he had been expecting the award in the past. He is the sixth American to win a Nobel this year.

BIRTHDAYS

**Actor Rekha,** who insists that birthdays should remind us about things in life left unexplored, didn’t celebrate her 51st birthday on 9 October. “I’d rather spend each day of my life correcting my mistakes and improving the quality of my life rather than cutting a cake,” she told national newspapers. So how does the diva feel about growing a year older? “Funny, but most people call me ageless.”

**Prime Minister Manmohan Singh** echoed Rekha’s indifference to cake-cutting. He spent his 74th birthday on 26 September working in his office and receiving bouquets and wishes from President A P J Abdul Kalam and Vice President Bhairon Singh Shekhawat. Congress President Sonia Gandhi phoned in her greeting. “It was a usual working day for him,” said Singh’s media advisor Sanjaya Baru.
IN PASSING

Beginning her career in 1949, actor and Bharatanatyam dancer Padmini acted in over 250 Tamil, Malayalam, Hindi, Telugu and Kannada films, and worked opposite Raj Kapoor in Jis Desh Mein Ganga Behti Hai, Aashiq and Mera Naam Joker. Following a public appearance at a function to felicitate Tamil Nadu Chief Minister M Karunanidhi on 23 September, Padmini died of a heart attack in Apollo Hospital, Chennai, the following day. She was 74.

Blues guitarist Etta Baker worked for 26 years at a textile mill in Morganton, North Carolina, before quitting at the age of 60 to pursue her musical career. She contributed to the revival of folk music in the US and won acclaim for her rhythmic finger-picking. In 1991, she won a Folk Heritage Fellowship from the National Endowment for the Arts and toured well into her 80s, finally quitting because of a heart problem. Baker died on 25 September in Virginia. She was 93.

A native of northern Virginia in the US, John Ed Pearce, 87, worked as a newspaper in Louisville, Kentucky, writing columns and features for The Louisville Courier-Journal’s editorial page. He shared a Pulitzer Prize for public service in 1967 as part of the paper’s efforts to urge mining firms to adopt stronger strip-mining controls. Pearce also helped establish the Kentucky Oral History Museum. He passed away in Louisville Hospital on 28 September from cancer.

Founder of the Bahujan Samaj Party in Uttar Pradesh, Kanshi Ram had made it his mission to mobilise Dalits in India. He was also a close ally of Mayawati, the first Dalit woman to become chief minister of a state (Uttar Pradesh). Ailing for over a year, Ram died of a heart attack on 9 October in New Delhi. He was 72.

Chairman of Bharat Hotels Lalit Suri, 60, was trained as an automobile engineer and joined the family-run Delhi Automobile Ltd in 1971. The group diversified into the hospitality business and Suri commissioned his first hotel (Hotel Grand InterContinental) in Delhi in 1988. In January 2003, he was elected to the Rajya Sabha as an Independent from Uttar Pradesh. He died on 10 October in London following a heart attack.

I am a physically-challenged senior citizen residing in Mumbai. I counsel students on choosing careers, various courses on offer and suitable institutions for the chosen course of study. My services are available for nominal payment. Those interested can get in touch with me for appointment.

Contact: Hussainy at 09869688403.

I work for All India Centre For Women’s Welfare and Upliftment, an NGO in New Delhi. At the Centre, we provide free legal counselling to victims of violence and senior citizens (women). Our aim is to educate women of their legal rights. We also conduct seminars on the related subjects.

Contact: Iva Nandi at (011) 29243948/29230154
spending fast n. A period in which a person voluntarily spends as little money as possible.
Example: The organisers of ‘Not One Damn Dime Day’ do not call upon Americans to make sacrifices to end the war in Iraq. In anticipation of a day-long spending fast, it’s too easy to stop and fill up the gas tank and buy a quart of milk on the way home today. It’s too simple to make a sack lunch tonight for work tomorrow.
—Pam Adams, “Dime day a protest, but not a sacrifice”, Peoria Journal Star, 19 January 2005

sock puppet n. A fake persona used to discuss or comment on oneself or one’s work, particularly in an online discussion group or the comments section of a blog. —adj.
—sock puppeteer n.
—sock puppetry n.
Example: A sock puppet is a false identity through which a member of an Internet community speaks while pretending not to, like a puppeteer manipulating a hand puppet. Sock puppetry may be rampant online, but journalists writing for their employer’s Web site have a greater responsibility to be honest than run-of-the-mill posters.

afflufemza n. The tendency to assume that the anxiety and stress felt by affluent mothers who have to choose between staying at home or pursuing a career, is felt by all mothers regardless of their socioeconomic status.
Example: Forty-three years ago, Betty Friedan called it “the problem that has no name”. Today, it has a name, alright. So many, in fact, that you need a bound glossary to keep track of the trends and afflictions plaguing modern mothers. Opt-out revolution. Intensive mothering.
Afflufemza. Choice feminism. Mother guilt. And, recently, mothers belting out the Boredom Blues.
Courtesy: www.wordspy.com

Discovery consists of seeing what everybody has seen and thinking what nobody has thought.
—Hungarian physiologist Albert Szent-Györgyi (1893-1986)

The most exciting phrase to hear in science, the one that heralds new discoveries, is not ‘Eureka!’ (I found it!), but ‘That’s funny!’
—Russian-born American author and biochemist Isaac Asimov (1920-1992)

Mistakes are the portals of discovery.
—Irish writer and poet James Joyce (1882-1941)

The real voyage of discovery consists not in seeking new landscapes but in having new eyes.
—French writer and critic Marcel Proust (1871-1922)
By Raju Bharatan

ACROSS
1 Opposite an ‘Open’ on? (1 4-3)
5 Hampi’s hard lines (6)
9 Strongly vibrating Sona splitting rent half and half (8)
10 Stiff of movement? (6)
12 One to dream for something measuring distance travelled by wheeled vehicle (2 8)
13 Reminder of ace dancer Padma Subrahmanyan’s describing Lata Mangeshkar as ‘Nightingale on the highest branch’ (4)
15 Not favour one wondering about being a six-footer? (4)
16 Tina’s idea of how extensively this crossword puzzle should be circulating? (3 6)
18 Prate about love mix-retreat nearest (9)
19 By this did your compiler view Khushwant Singh, unfailingly, writing that Editor’s Page having Mario compressing the irreverent Sardar into a bulb (4)
21 Log on to it as substitute for an emergency boat (4)
22 What Twenty20 Cricket, in turning the game into a near pawn, should logically be getting each bowler to send down at a time (5 5)
25 Cinema symbolic of ‘Stop Me And Buy One’? (6)
26 Swung in a way instinctively antithetic to Vijay’s ramrod-straight willow? (1 4 3)
27 No soft corner (2 4)
28 Not Tun Tun, but this dignified voice accompanied K L Saigal in the Duniya rang ranggele baaba number from President (1938), the dream number led by singer-composer Pankaj Mullick (3 5)

DOWN
1 Aspect of billiards Michael Ferreira should be considering taking while having potshots at cricket’s spin (1 5)
2 What the West Indies’ Butcher, playing everything with the meat of the bat, sought to have by repeatedly cutting Chandra? (3 5 2 5)
3 Anil Kumble’s bad luck, do it out, tennis is what you have left (10)
4 The perch on which Mannmohan Singh so eminently sits! (5)
6 This girl without tele-peer is Raakhi Sawant (4)
7 Were so stand-out that they rendered the Oscars all but redundant where it came to awarding Marilyn Monroe (3 6 6)
8 No better sleepers (8)
11 Occupant urging aggressive Aussie opener to be watchful? (6)
14 How many of them would there have been with Anarkali playing Madhumati in that Vyjayanthi ‘musicclassic’? (10)
16 The sad part of classified advertisements (6)
17 Mohammedan follower (8)
20 Jagdish in films, Sarita in the media (1 5)
23 Am coming down Lee going up movement (5)
24 Rafi, for a change, just about okay (4)

For answer, see Page 81

Raju Bharatan

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 (PANORAMA). The 8-letter solution to the clue, The framework of our constitution, is SKELETON. At times, what looks straight could prove tricky. For example, the clue, How we stand—has UNITED for its 6-letter answer. The clue, How we fall, has DIVIDED for its 7-letter answer. The clue, Walls have them yet they hear not, has EARS for its answer. Next, pertinacity could split into Port in a city, face to face into facet of ace. For ANISEED, the clue could be: Carminative I see inside and outside—ANI1 SEEID. The possibilities are endless.
PUZZLE SQUARES
Each of these squares contains a pattern that can appear in just about any form. Your goal is to find the missing figures.

1. 

2. 

male lame meal
mate team meat
pat tap ?

3. 

4. 

2 8 5 13
4 7 6 20
4 5 9 ?

WORK IT OUT
1. A scientist is studying a newly discovered hyperactive amoeba that multiplies at a highly accelerated rate. He places one such amoeba in a jar. After 15 seconds, the amoeba splits. Fifteen seconds later, the two amoebae split. Fifteen seconds after that, the four amoebae split, and so on. After two hours, the jar is halfway full. How long will it take to fill the jar completely?

2. There are two identical strings. If you light one of the strings at its end, it will take exactly one hour for it to finish burning completely. The string will not burn evenly—it is thicker in some places, thinner in others. For example, the string may not be half consumed exactly 30 minutes from lighting it at one end. You have no other means of telling time, and you want to know when exactly 45 minutes have passed. All that you have is a lighter and these two identical strings. What is the most accurate method you can use, given these conditions?

3. If there are four empty seats in a movie theatre, how many permutations are there for the number of ways four people could sit in these seats?

4. A poor man wanted to smoke cigarettes, but did not have enough money to buy them. He found that if he collected cigarette butts, he could make a cigarette from every five butts found. He found 25 butts, so how many cigarettes could he smoke?
TEST YOUR VOCABULARY
Choose the two words that are most similar in meaning.
1. Ambulate, ambuscade, walk, run
2. Confluence, foresight, prescience, recumbent
3. Cynic, faultfinder, pessimist, stoic
4. Confessor, demulcent, gallate, priest
5. Glissade, moorhen, relucient, shining
6. Glucose, meagre, pennon, sugar
7. Chill, furbelow, predict, vaticinat
8. Demission, exorbitant, jeepney, resignation

ANSWERS FOR WORK IT OUT
1. 15 seconds after the jar is halfway filled (two hours and 15 seconds after the first amoeba is placed into the jar) the jar will be completely filled. Remember, the amoebae double every 15 seconds.

2. This method is of course not accurate to the exact millisecond, but it works: Lay the two strings out so they are parallel and stretched all the way out. There would have to be a few inches between them, but they should be as perfectly matched up side-by-side as possible. You light one string at both ends. It will burn out completely in 30 minutes. See the exact point where it burns out (where the two flames from the two ends meet). You light that EXACT point on the other string, which is lying right next to the first string. You then quickly light both ends of the string. Now that string should be completely consumed in 15 minutes, for a total of 45 minutes. The point you light on the second string is crucial because it is the ACTUAL halfway point of the string, as far as burn time goes.

3. 24. The answer can be found by starting with four numbers or letters, such as 1234, and counting upward using these numbers to find all possible permutations: 1234, 1243, 1324, 1342, etc.

4. 6. The man made five cigarettes from the 25 butts, smoked them, and then made an additional cigarette from the five butts left from the five he made.

KOFFEE WITH KAKURO

The object of a Kakuro is to insert digits from 1 to 9 into the white cells to total the clue associated with it. However, no digit can be duplicated in an entry. For example, to total 6, you could have 1 and 5, 2 and 4 but not 3 and 3. You may, however, use a number again in the same row or column.
EXCLUSIVE HARMONY CROSSWORD 26

ACROSS:
1 a shut-off (‘an Open on’ opposite); 5 mishap (Hampi’s is the 6 letters of mishap rearranged); 9 RESONANT (re/Sona/nt): Sona splitting rent half and half; 10 hearse (stiff meaning dead body); 12 an odometer (one to dream, 10 letters of an odometer rearranged); 13 koel; 15 ANTI (ANT/I?); 16 Des Pardes; 18 proximate: pri/o/xim/ate, o is love, xim retreat (going back) is mix, hence pri/o/xim/ate — prate about love mix -retreat; 19 (Khushwant’s) hand; 21 raft; 22 three balls; 25 iceman (6 letters of cinema rearranged); 26 A Lala (Amarnath) bat; 27 go hard; 28 Uma Sashi

DOWN:
1 a break; 2 his pound of flesh; 3 tendinitis: do it out (eliminated), tennis is what you have left; 4 fence; 6 Item (Girl Raakhi Sawant); 7 Her Golden Globes; 8 peerless (sleepers, 8 letters of peerless rearranged); 11 Lessee (Lee/see), reference to Aussie opener Les (Favell); 14 Madhubalas; 16 deaths (6 letters of The sad rearranged); 17 (Mohammedan) Sporting; 20 A Sethi (reference to Jagdish Sethi & Sarita Sethi); 23 EELAM (eeLam) — am coming down (in this Down clue), Lee going up; 24 fair (Rafi is 4 letters of fair rearranged)

SOLUTIONS TO BRAIN GYM

Puzzle squares
1. M. The first letters in each row are made up of two lines, the second letters in each row three and the third four (M is the only other letter that consists of four lines).

2. Apt. All three words in each row are anagrams of each other.

SOLUTIONS TO SUDOKU

3. 34. 9 * 1 + 4 = 13, 7 * 2 + 9 = 23 and 6 * 5 + 4 = 34

4. 19. In each row take half of the first number and multiply it by the second. Then add the third.

SOLUTIONS TO KAKURO
“My motivation to put on grease paint is to help institutions that are doing their bit for the deprived. My play Stree Vividha has given me the chance to showcase my art and the satisfaction of contributing to society.”

Pune-based theatre actor *Vijaya Sathe*, 60, believes in putting her talent to good use. For the last one year, she has been contributing proceeds from her play *Stree Vividha*—Rs 50,000 and counting—to various social organisations, including The Pune Blind School. A one-hour medley of six different women-oriented plays, it aims to showcase the different facets, emotions and predicament of women. Helping her is husband Madhav, 70, who introduces the play to the audience while Sathe takes care of costume and set changes. Without a single advertisement, the couple has presented over 550 shows of Stree Vividha in various cities in Maharashtra and overseas, in the US and Hong Kong. For years, the shows were held free—until Sathe hit upon the idea of charging viewers and giving the money to charity. The play was first staged on 26 January, 1995—and the shows still continue. Sathe’s love for theatre began in the 1970s, when she along with some friends started presenting small skits at social organisations and programmes on All India Radio.
Because fun doesn’t have to stop with age.

Having fun has no age limits. With this thought in mind we present to you the ‘Senior Privilege Account’ - a special account for our cherished customers who are over 60 years of age and in their second childhood. This unique account comes with a host of special banking privileges so that you spend less time banking and more time doing what you love the most - having fun.

- Relationship Managers
- Free Passbook
- Home Banking Privileges
- Free Debit Card
- Free issuance of DDs/Payorders
- Free Collection of Outstation Cheques

senior PRIVILEGE

For further details please visit your nearest UTI Bank branch or call us at 022-25260501 or 1901 4258888 (toll free) or write to us at senior.privilege@utiibank.co.in

* Conditions Apply

UTI BANK
Solutions for a lifetime
Isn't their success...

...the most beautiful return of your prayers!

Just like our success is a result of the prayers of our 9.10 lac dedicated workers. Let's reap these returns of age. Let's Celebrate!