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TIDING OVER DISASTER

WE BEGAN PUTTING TOGETHER

this month's cover package, "55 plus ways to make Silver Sparkle", in August. The idea and the concept behind it excited me no end. I couldn't have imagined the number of simple products and hi-tech gadgets available in the market for silvers and was proud that *Harmony* would be the first to put it all together. And then, that joy diminished for some days as Mumbai drowned in its own waste. The devastation wrought by rains brought back harrowing images of the tsunami.

My heart went out to children suffering from hunger, disease and loss of their parents. But, like many others, I didn't miss the elderly in the crowd; the seniors who will never know that a better life can be bought for a price—as they have no money to spend. That all silvers in India are prosperous is a misleading assumption. The reality: a large percentage of Indian silvers live on meagre incomes, many even in poverty. The irony: we have gone ahead with our cover to show you what you deserve.

But the thought still keeps nagging me: Is the government thinking enough about the welfare of the elderly living below the poverty line? Name a calamity and the elderly poor bear the brunt. Add their unsound support systems to the crisis and you have 7.5 per cent of India on crutches.

An eye-opener was a study by HelpAge India titled "Older People in Tsunami: Challenges of Survival", which emerged eight months after the tsunami. It revealed that no thought was given to the welfare of the elderly during the disaster, but, paradoxically, 60 per cent of affected seniors helped with relief. The aim of the study was to draw attention to the plight of the elderly on the bottom rungs of the income ladder, and how their plight might be relieved by proper action. Another study, this one by Hyderabad-based National Institute of Nutrition, reveals the nutritional status of the elderly poor. The results are alarming—the darker side of the 8,000 figure on the Sensex.



Perhaps, an acceptable quality of life is too big an issue for this space, but it is adequate to ask the Ministry of Social Justice and Empowerment to answer after innumerable drafts, policies and Bills. Now the ministry has announced plans for formulating model legislation for the social security and protection of senior citizens, with special mention of poor seniors. The Bill proposes to address the housing, clothing and companionship requirements of elderly poor with help from state governments. It also aims to establish at least one old-age home in each district. I only hope it sees the light of day.



Tina Ambani

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Cover picture of Shenaaz Daruwalla by Jignesh Jhaveri

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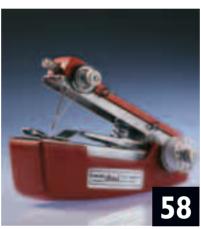
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column one

There is no shoppers' stop for products for silvers. No one place where you can step in and buy shoes for your well-run heels, massagers to soothe away tension in your recently unburdened shoulders, walking sticks, hearing aids and something as innocuous as a needle threader. If you ever wanted something to suit your unique needs, you would have to go looking for it, sometimes even labouring for days trying to add a twist to technology to make life easier. No longer. Read "55 plus ways to make Silver Sparkle", to identify and locate what you want-not under one roof, though.

This special feature was born of letters asking for information about products and services exclusively for seniors. The search began by looking for what was available abroad. We doubted if we would get here even a fraction of what we found. Surprisingly, the *Harmony* team unearthed a dazzling array of wonderful and clever products—well, who could have thought things like chair raisers, key turners, button aids and large grip cutlery existed in the Indian market!

Classified under Health, Lifestyle and Travel sections, we have tried to showcase something for every pocket, need and occasion. There are 34 pages of well-photographed products, and well-packaged information—that meant sacrificing regular health and entertainment features. But we hope it's a 'special' that you will want to keep. As for the products, we are sure you will find them usefulplease let us know if you face problems. However, please don't blame us for incompatible chargers and labyrinths of wire!

---Meeta Bhatti





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

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

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



As an elderly CGHS beneficiary, I remember reading with concern Amita Malik's column, "Bad Medicine", in the November 2004 issue of Harmony. The CGHS is indeed a victim of bureaucracy and I was reminded of that once again when I read former cabinet secretary T R Subramaniam's book, *Journeys through Babudom*. He calls bureaucratic procedures in India crabs, sucking the blood of their own fellows. It is not easy to cure the sclerosis that has set in the CGHS and the worst victims will be senior citizens.

For example, in Lucknow, the Ramakrishna Mission runs the Vivekananda Polyclinic Charitable Hospital, a public-service hospital. Since this hospital earned the popularity of elderly patients, some parties with their own vested interests—probably private hospitals in Lucknow—complained to the Ministry of Health that it was a private hospital. The Ministry of Health then issued an order to the CGHS that it could not refer patients to the hospital as it was a 'private hospital'. Now the private hospitals are happy and so are the babus, who have been well compensated for their actions. Meanwhile, the elderly have had to bear the brunt of this action. Will the Health Minister do something about it?

V NATARAJAN

Lucknow

The letter of the month wins a gift from Vimal

We often read in newspapers about senior citizens being murdered in our cities. Society appears to be concerned for a few days, then forgets all about it. Other acts of harassment and humiliation of senior citizens also go ignored. No one seems to care. Senior citizens in our country are also not organised enough as a vote-bank or lobby to do anything to stop it. Verbal or real sympathy, financial help or other acts of charity carry little meaning for a man stripped of his self-respect

and dignity. The Human Rights Commission has defined 'elder abuse' but the general public, including most seniors, is ignorant about it. I request you to publicise the clear, detailed definition of elder abuse and the resultant legal penalty for offenders. A phone number and a post-box number could be set up to receive complaints from senior citizens. This information, if possible, should also be published in daily newspapers and magazines. This would act as a deterrent to people

who treat their elders badly, and would build awareness among senior citizens about their right to a life of autonomy and dignity, peace and harmony.

V S SHEKHAWAT

Thane

Lenjoyed the cover story on Dev Anand in the September issue of *Harmony*. Anand is epitome of optimism and a bundle of energy. The trio of Raj Kapoor, Dilip Kumar and Dev Anand set new standards for Hindi cinema.

Anand's background, with his convent education, enabled him to emerge as the heartthrob of urban youths, who desperately wanted an idol to reflect their mannerisms and place in society. Munimji, Kala Bazar, Nau Do Gyarah and Johnny Mera Naam are some of the films that catapulted him to the top. However, it was Guide that established him as an excellent actor. Let's not forget that melodious songs composed for his films by music directors like S D Burman, and Kishore Kumar's magical voice, played a great part in providing Anand an iconic status. Anand's acting skills definitely overpower his directorial ability and although, at present, he is unable to heed the sign of the times, he will always enjoy legendary status.

ARVIND K PANDEY

Allahahad

I am a subscriber to your magazine and wanted more information about the routes of the special bus service for the handicapped in Mumbai. I also wanted to know about the procedures and formalities required for a handicapped person to get a wheelchair at the airport in India and overseas.

PROFESSOR SUMAN BAKHAI Mumhai

We discussed mobility in our November 2004 edition (Break down the barriers). A photocopy of the article has been mailed to you. Keep watching this space for more information.

-Editor

Iwould like to congratulate the *Harmony* team for bringing out a very informative magazine. I thoroughly enjoy reading it as you give an entirely new perspective to old age. Besides, readers like

me get to know of other senior citizens who have strived to bring about a difference not only in their own life but others as well. I also enjoy the magazine as a research magazine.

RAJIB LOCHAN PANIGRAHY Aska. Orissa

All my friends read Dr D S Gambhir's article, "The Truth about a Healthy Heart", in your August issue and have decided to subscribe to your wonderful magazine, Harmony. As senior citizens, we have decided to get our spouses and all the other seniors we know to read the magazine and keep our hearts—and minds—healthy.

WKNAIDU

Bhopal

Please accept my compliments for bringing out a wonderful magazine for seniors. I am 45 years old and feel it is time to think about impending old age. I am sure your magazine will help me plan my retirement in an organised manner and guide me on how to make old age interesting, dignified and purposeful. It was good to read about various medical insurance plans for elders. You must continue giving vour readers such valuable information. Also, modern oldage homes are expensive, beyond the reach of the common man. There are many ashrams and missions in India that provide rooms to members along with food, medical help, newspapers and books, yoga and meditation facilities and other amenities, all for a small fee. Your team must find out more about these places and make the information available to your readers.

ASHWANI KARIHALOO

Iammu Tawi

CONTRIBUTORS



Jignesh Jhaveri, 25, has been a professional photographer since he was 16. His portfolio boasts of varied subjects like still life, spaces, food, and recently, people. Variety and experimentation are his biggest thrills. To get the ocean-bed effect, once he constructed a special transparent tank in his studio and immersed a model submarine. lhaveri says that the cover shot for Harmony was the most interesting of all. "I said 'chin up, smile' and we had the most astounding cover in 10 minutes. Shahnaaz, the cover girl, also took immense pride in representing silvers in India. And the matrix background is for the market of products and services for seniors—really hi-tech!"

Nondon Bagchi is best known as a drummer and the leader of rock band Hip Pocket. His beat sets Kolkata's best-known pub, Someplace Else, swinging every week. With more than two decades of experience in teaching Math—he is also the author of Easy Math Work Book—Nondon also knows all that there is to know about making the subject attractive. Now he is making his mark as a food critic as well—he writes a regular column for The Telegraph and has been featured in magazines like Man's World.

ORBIT

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

TRENDS

THE CAMPUS LIFE

Imagine living on campus all over again—the buzz, the excitement, and the sheer fun of it all. Seniors in the United States are getting a chance to do just that and more, with colleges across the country developing residential communities for their retired alumni. For example, residents at the Village, Pennsylvania State University's retirement community, carry identity cards and have access to cultural and athletic events, seminars, discussions and classes. For the Pennsylvania State university, senior citizens are a "built-in cadre" of volunteers, subjects for research studies and potential patients for nursing students, according to Graham Spanier, president of Pennsylvania State.

Communities such as the Village are now up and running in 50 universities in the US, including Cornell University, the University of Michigan, the University of Florida, and Stanford University.



MONEY MATTERS

IN YOUR INTEREST

The Bank of Rajasthan has increased interest rates on term deposits for senior citizens by 1 per cent a year over normal rates. Further, silvers will no longer have to line up for service at the bank's branches.

NEWSWORTHY

CAPITAL NEWS

The last couple of months have been good for silvers in Delhi. On September 1, Delhi Transport Corporation (DTC) lowered the age of entitlement for a **discount travel pass to 60 from 65**. It also raised the annual income limit to be eligible for the Rs 50 all-route pass from Rs 48,000 to Rs 75,000. DTC claims almost 20,000 senior citizens' passes are sold every month. And officials expect the number to go up further with the double bonus of the age limit being lowered and income eligibility raised.

And on August 20, Lieutenant Governor B L Joshi launched **Samman**, an exclusive health scheme for senior citizens. Under the scheme, hospitals run by the Municipal Corporation of Delhi—Kasturba Hospital, Rajan Babu TB Hospital, Swami Dayanand Hospital, GLM Hospital, Hindu Rao Hospital, and Maharishi Valmiki Infectious Diseases Hospital—will provide seniors out-patient services, testing



facilities and other allied services free of charge one Sunday every month. The date hasn't been decided yet.

SCARCE RELIEF

During relief efforts following the tsunami last December, the elderly in affected areas were "virtually invisible", according to a **report by HelpAge India** released in August titled "Older People in Tsunami: Challenges of Survival".

Research in six affected districts—Chennai, Kanchipurum, Cuddalore, Nagapattinam, Kanyakumari and Kollam—showed that senior citizens were not recognised as a vulnerable group by aid agencies. While government departments, non-governmental organisations and multilateral aid agencies had special nutrition and vaccination programmes for children, and even recreational facilities, no thought was given to the needs of the elderly. *See 'Connect' in this issue*.

Ironically, senior citizens played a significant role in relief operations, with nearly 60 per cent of those who helped in relief camps between the ages of 60 and 75. "Owing to their lack of mobility and precarious support systems, older people are the most susceptible during any humanitarian crisis," says Mathew Cherian, chief executive of HelpAge India. "The aim of conducting this study was to identify lessons for future disaster preparedness, and to press for inclusion of older people in the process of planning."



ORBIT

A FAMILY HOME

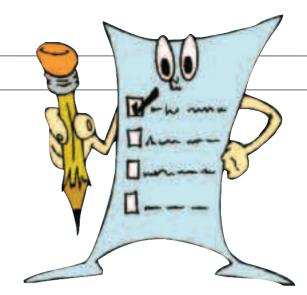
Lucknow is, well, home to a **new old-age home**. Chhabi Shanti Dham, the brainchild of Kumkum Roy Chaudhary, 55, assistant director (products and events), Sahara India, aims to provide the 'essence of family' to residents. At present, the 5,000-sq-ft home has four bedrooms—a number it expects to increase to 52 soon—a medical room, library and leisure room, a prayer room for residents from all religions, living and dining room, a well-equipped kitchen and six bathrooms. A panel of seven doctors is attached to the home, including a general physician, dentist, an orthopaedic specialist, an ophthalmologist, a physiotherapist and a gynaecologist. Meditation classes are organised twice a week for residents who pay Rs 3,000 each for the services every month—the cost is expected to reduce with more people becoming members. For details, call 0522-2324151, 2780795.



ALARM BELL!

A POOR DIET

The nutritional status of the elderly in rural India is serious cause for concern, according to a study by National Institute of Nutrition (NIN) in Hyderabad. "The elderly population in the country is below the recommended dietary allowance (RDA) and needs immediate attention," says Dr N Arlappa, scientist at NIN. According to the study, for rural Indian silvers the mean intake of all foods, except roots, tubers, sugar and jaggery, were below the recommended dietary intakes for Indian adults. With an increase in age, a reduction in the intake of cereals, pulses and legumes was observed in both men and women. The study covered 960 villages from eight States.



SECURITY SERVICE

The Ambala Police has set up a special cell for the safety and security of silvers. The cell will maintain a record of all the seniors in the district and make regular visits to homes of those living alone. Silvers can also approach the cell to air their grievances or seek help. For more details, call 09815562336.

SILVER SPACE

Silvers in Navi Mumbai will soon have their space. The Federation of Senior Citizens of Maharashtra, All India Senior Citizens' Confederation and the Senior Citizens' Association of Nerul have pooled Rs 10.5 lakh to construct **a building for seniors** in Sector 12, Nerul, Navi Mumbai. Another Rs 20 lakh is expected from the Navi Mumbai Municipal Corporation. The building will house a day-care centre, library, medical and legal consultation room.

Another place that silvers can call their own is Silver Line Park at Neral, Matheran, 95 km from Mumbai. Launched last year, residents have already moved into 14 of the 20 bungalows built on a 50-acre plot of land owned by Senior Citizens' Trust. By October, 10 more 500-sq-ft bungalows will be ready. Priced at Rs 5 lakh, every home comes with a small back garden, 24-hour security and medical amenities. Residents can order food from the canteen or prepare it in their own kitchen. The interiors—flooring and the kitchen platform—can be altered by the buyer. For details, call 022-25002283, 25002285.



MEDIA WATCH



NOT THE FOUNTAIN OF YOUTH

Manfred Glasel realised he was an old man 10 years ago when a woman offered him a seat on a bus-he was 78 then. "I didn't want to recognise it, but I had to," writes the resident of Montreal, Canada, in Oy Wey'z Mir I am an Old Man!, a compilation of short stories, poems, anecdotes about relationships, politics, phone solicitation, his neighbourhood and growing old. "We are pampered with social workers, music and behaviour therapists... which diminishes our capacity to think... when we should just be considered VOP [very old people]," says Glasel, who feels he's a modern-day Don Ouixote still chasing his dreams. Now 88, he leads an active life with Clarisse, his wife of 55 years. His schedule consists of bi-weekly visits to the gym, a bridge game twice a week and Internet surfing. "The moment you are born, you are out to battle for your existence," writes Glasel, a Holocaust survivor. "You may as well do it with a sense of humour."

HE SAYS. SHE SAYS

Ageist Hollywood makes Melanie Griffith feel "scared and humiliated". The 48-yearold actor, who started acting at the age of 18, says she has struggled to find work since she turned 40. "It's sad that whoever it is just wants to see a 20-year-old woman's face as opposed to a 40 or 50-year-old woman's heart, essence and brains," she says. Her sentiments are echoed by fellow American actor Shirley McLaine. "The older you get, the invisible you become," says the 71-year-old, who worked with the younger Nicole Kidman on the film Bewitched. "When walking into parties, I would go first and everyone would say, 'Great to see you'. Then Nicole would come in, and I might as well have been in the woodwork. You're just not needed." But British actor Michael Caine, 72, who recently appeared in Batman Begins, insists there will always be "a demand for wrinkly actors". His take: "You just have to hang in there. They always need someone that age, you know."



Shirley McLaine



Michael Caine



Melanie Griffith

ON THE ANVIL

The first project under the Assisted Living Community Centre for senior citizens, promoted by LIC Housing Finance Ltd's Care Homes Ltd, will become operational by January 2006 in Bangalore. The project comprises 100 self-contained residential units for silvers. Similar projects are being planned in Kochi and Puri. The price per unit ranges from Rs 5 lakh to Rs 8 lakh.

ORBIT

INNOVATION



SLOWLY DOES IT

Elderly Japanese mobile phone users may soon be hearing things nice and slow with the launch of the Raku-raku (easyeasy) handset by electronics giant Fujitsu. The handset includes all the usual features of a mobile phone with one crucial difference—it slows down the caller's voice. By toggling a switch, all incoming voices are converted to 70 per cent of their actual speed, making the words easier for the listener to understand. The technology works by slightly elongating the spoken words while 'stealing' tiny fractions of airtime from the silences between them. As well as having bigger keys and louder speakers than a normal phone, the handset also includes an 80-decibel panic alarm. The cost: approximately \$300 (about Rs 13,000). Yet to reach India.

HOW OLD IS OLD?

So how old is 'old'? There is no right answer. When US-based MetLife Mature Market Institute asked that question to 1,000 randomly selected Americans in August, 12 per cent answered that 'old' begins between ages 41 and 60; 52 per cent said it begins between 61 and 80; and 28 per cent believed it begins after 81. A majority of people in the 18-28 age



group referred to old as someone over 60. And 18 per cent of them postponed 'old' to age 81 or higher. Another question the survey asked was, 'How old do you wish you were?' Well, 3 per cent of respondents 65 and older wished that they were only 21. But 37 per cent liked being older. And 7 per cent even wished they were 81 to 100!

WORK ON



Money's too tight to mention. A growing number of Americans plan to work beyond retirement age because they have not saved enough, according to a nationwide survey of 800 people conducted in May and June 2005 by the John J Heldrich Center for Workforce Development at Rutgers University in New Jersey. Twelve per cent of respondents said they would never be able to retire. Nearly 70 per cent plan to work full or part-time after they retire from their primary jobs. Those planning to work full-time specifically for economic reasons doubled in the past five years to 6 per cent, while those planning to work part-time jumped to 18 per cent from 10 per cent. Only 25 per cent were "very confident" they could retire when they want, down from 29 per cent in 2000, and only 13 per cent expected to stop working completely.

H RECOMMENDS

ACTION PLAN FOR OCTOBER



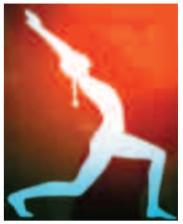
1. Solve a puzzle

Don't let your grey cells get lazy. Give your brain a strenuous workout with mental exercises like crossword puzzles and word games. Research indicates that people who are mentally active consistently throughout their lives are significantly less likely to suffer senility, and that mental exercises can boost brain function. Mental exercises and games help jumpstart the mind, forcing seniors to dig back into their memories, keeping dementia, memory loss and senility at bay.



2. Boot up

Enrol in a computer course and stay happy. A study by New York-based Village Care, a healthcare provider, presented at the annual convention of the American Psychological Association, finds that older adults who use computers have fewer depressive symptoms than those who don't. The study included 206 adults over 65. "Older adults who used computers reported fewer depressive symptoms," says researcher Kathleen Triche from Village Care.



3. Have a ball

Get together with your friends, put on those dancing shoes and turn back the clock. Take a cue from the Senior Citizens' Senior Prom held in Jackson County, Missouri, in the US, every year the prom is a modern version of a 'ball', held at high schools during graduation time. This year, Isaiah Sabino, 95, was crowned 'Prom King' and he danced the last waltz with the 'Prom Queen', 75-yearold Cornelia Preston. His take: "It's fantastic to end the evening on a high note, dancing with a younger woman."

LOVE THAT!

HORSING AROUND

"Why should young kids have all the fun?" That's the question Hope Jacob in Lothian, Maryland, in the US, asked five years ago when she saw children at a pony club. So she launched the **Old People's Riding Club** for people over 60. This August, the club, which now has 33 chapters across Canada and the US with 800 members, celebrated its fifth anniversary. The club has adapted traditional riding events to make them fun and safe, such as lowering jumps or offering cross-country courses where riders don't have to jump at all. Members learn how to ride and play games on horseback, such as riding with an egg on a spoon or popping balloons with a sword or dropping beanbags into buckets while riding. "We're not go-getters who want to win prizes or brownie points," says Jacob, who is now 72. "We've been there, done that. Now, we just want to have fun."





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

BEYOND THE IMMEDIATE

In September, 2000, a few days before I was to retire, my assistant brought me a retired officers' identity card form to sign. In the column 'colour of hair', he had entered 'black and white'. In one stroke, he had converted a colourful cavalry officer to a 'black and white' retired person.



Later, on reaching Sena Vihar, Bangalore, where I was to live a retired officer's life, I was invited by my old friend, Maj (retd) Pinki Bose, for a drink. He asked me in all earnestness whether I would like to become the vice-president of the Sena Vihar Go Getters Club. On asking what the club was about, he replied with equal earnestness, "We are all retired and our wives tell us to go get this and go get that, so we have formed a Go Getters Club."

Soon the Go Getters Club organised a get-together. I was the latest addition to the family. Throughout the evening, I was lectured by one former colleague after another that after working hard for almost four decades, I had earned my right to relax. I should get up late in the morning, play golf for the better part of the day and in the evening, have a drink and gossip. I tried out this relaxation mode for a few months, but deep within I felt that I was letting my life drift by. I was living by default, not by design.

In keeping with my interests, I joined a course in communication skills. One of my classmates was an 87-year-old lady. One day I asked her why she was doing the course. She replied with a smile, "So that I can meet nice, rich men like you, get married and settle down again." Then, on a more serious note, she added, "Life has taught me the importance of communication. Now when I have the time, I thought I should learn about it." I realised how imperative it is that we keep growing. We must keep making our lives significant. The moment we are through with growing, we are through.

As I see it, life naturally breaks into two phases, the break falling at the stage of retirement. The first phase of life has to do with getting and gaining, learning and earning; the second phase is more risky because it has to do with living beyond the immediate. If we do not take the responsibility for going into the second phase and organising our lives so that it is better than the first, we will join the ranks of those who are drifting their way through retirement and life—the recipe for unhappiness.

The key to making our retirement happy is to make the shift to doing something significant, something fulfilling. God has given each one of us a core talent—a talent with which we can give back something to this world, however miniscule. We must have the courage to find that talent and apply it. We don't have to be a Mahatma Gandhi or Thomas Edison. The small acts by the use of our core talent add up to a great life, a successful life, and a happy life. It fulfils the purpose for which God has blessed us with life. We should live by choice, not chance. The choice is ours to discover. My choice, after the course in communication skills, was to speak to willing listeners on positive attitude at corporate offices and educational institutions. You can write to me at write2chaks@hotmail.com

—Brig P K Chakravarti,VSM Bangalore

BRIDGING THE GAP

One can't confine writing to an age. I am glad that the Runanubandha Seva Pratisthan (RSP), a senior citizens' organisation in Belgaum, felt the same way and held an essay writing competition in four languages. The topic, "Senior Citizens and the Third Generation", was familiar and close to my heart as I share a special bond with my 18-year-old granddaughter Shweta, my daughter Chaya's daughter—I have three children (a son and two daughters) and seven grandchildren. As for writing in Marathi, it has been my hobby and interest since 1950s. I have published my work and articles in *Tarun Bharat*, a leading Marathi newspaper. I have written about what young brides should expect out of marriage.

I have won quiz competitions earlier, but this was the first time I won an essay-writing competition. When we talk about senior citizens and the third generation, we always think of a generation gap. I wanted to change that and fill the gap as much as possible because familial love and respect mean a lot to me. Love and respect can't be demanded; you have to earn them by blending with the family.

I retired as a doctor in 1992 from Venkatesh Maternity Hospital in Belgaum. My husband had passed away two years before that. After retirement, I wanted to stay with my son Prasad's family. My daughters Chaya and Nanda live in Pune, who I



visit three times every year. I feel overwhelmed with joy when Shweta misses me and waits for my visits. It completes my sense of well being.

I take great pleasure in helping my 12-year-old grandson Samarth (Prasad's son) with his homework. This Ganesh Chaturthi, when his school organised a drawing competition with a focus on the festival, I pulled out all the old wedding cards with Ganapati as the motif and made a collage for him. I talk to him and my other grandchildren as a friend. The key is not to scold them but to mould them. I use inspiring stories of historians or entrepreneurs and direct them that the way to success involves struggle and hard work.

They need their freedom, but ultimately one needs to guide them through what's right and wrong. You need to be discreet and unthreatening in your approach. I laugh and play with them as if I am 13—that's when they realise I could be their friend. This helps in having healthy discussions about their friends and future. Policing their dress code is not going to stop them from wearing what they want. You have to make them seek your guidance.

I also spread the word about harmony between different generations—and how to raise your children—through the Belgaum Senior Citizens' Association, of which I have been the president for the past ten years.

—Shakuntala Gizre Belgaum

THE COST OF LIVING

Kudos to your concern about the silvers. Do you know how much it costs to pamper the old man, to treat his overworked heart, kidneys and the shriveling brain, to prolong him to infinity? His children go bankrupt paying his hospital bills. I feel strongly about this, and so have put these thoughts into a poem 'How much you cost'.

HOW MUCH YOU COST?

Seeing the hospital bill You shuddered, 'Do I cost that much?' A voice from inside!

Wires and tubes, there were Tests and scans endless. And the labored sigh of the ventilator In the chilled silence of the ICU.

Masked faces hovered around To see you in and out.

Poor ones, these boys of yours, How did they manage the wherewithal To pay the charges?

You pity them for their lack of prudence. Had they spent the money on a few saplings Much worthier it would have been Than retrieving an old scoot From the jaws of death.

> —Melur Damodaran (75), Chennai



Love your land

RECENTLY, IN THE SILENCE OF THE NIGHT, A couple of old buildings in Mumbai collapsed like a pack of cards. Until that happened, no one noticed the foundations, eaten up by rats and rains incessant this year—not even the survey officials from Maharashtra Housing Authority and Development Association (MHADA). The dead bodies have woken them up. MHADA has finally ordered eviction of people from every building it suspects is old. Now, tempers are raging, and people are accusing the housing authority of not tying up the loose ends before turning people out of countless buildings in the city.

Who is to be blamed? The 'turna-blind-eve-to-it-all' officials, yes. But I will not use this space to discuss the machinations of a crumbling system. I would rather focus on how the tragedy could have been avoided if you, the silver reader, had been more aware of the peeling plaster, corroding and rusting pipes and rotting structure.

First of all, my condolences go to the grieving families. I can imagine what they are going through, carrying their belongings to makeshift accommodation, which in some places is as shaky as their original residence. My heart ached when a really old resident of one of these buildings said, "Over my dead body!" But

rather than adopting an intransigent attitude, you must use your time constructively—and make sure nothing like this happens again to your property.

In these days of shrinking returns on savings, property often proves a better investment than bank accounts. But looking after it is as much your responsibility as the builder's. Preserve what's yours, preserve its history for your children and

grandchildren and preserve its surroundings. As a generation born when duties came before rights, we are accountable for the principles and attitude towards life that we inculcate in today's youth. And if the youth still can't get it right, you can. After all, you are the activist who rang in freedom.

This is activism on a different scale—swayam seva in the way Mahatma Gandhi originally envisioned it. You don't have to dig a trench, lay a brick or plumb a pipe to justify the 'self-built' label. But you must tailor the repair project of your building to your needs. Talk youngsters into using festival funds

> judiciously—ask them to set aside some money for building repairs. No garbage, no rats. Devise your own inexpensive way to prevent residents from littering. Last, but not the least, don't let corrupt surveyors get away with it. Follow them like a shadow when they come for inspection.

Every place has its history. Yours too. Hand-write boards to draw, define and describe yours. Turn it article about some Mexican senior citizens using a similar method to area. The residents didn't do it for the limelight; they said they did it for the nation.

into a landmark. Recently, I read an revive interest in the history of their

You don't have to lay a brick or plumb a pipe. This is activism on a different scale

> On the eve of Singapore's 40th birthday celebrations—I was there for a seven-week run of Betrayal, a play by Harold Printer—Prime Minister Lee Hsien Loong spoke on the need to involve silvers in the nation-building process. He announced many plans for creating support groups for silvers to improve their productivity. "When you help yourself, you help the nation," he proclaimed. Remember the Mahatma, get up and build India all over again. 🛂



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online, or with the help of friends and family overseas. Some are high-tech—nerve stimulators for pain relief, smart keyboards and turbo massagers—while others have been devised using good old-fashioned logic. Like grab bars that prevent you from slipping in the bathroom, mathematical games to jumpstart the brain, chunky cutlery that's easy to grip, and even a needle threader (it costs only Rs 5). Some times it takes very little to make a big difference.

Harmony does not endorse any of these products or websites—there are other similar products and websites available which were not reviewed and are not listed here. This list is only indicative.

MAGNIFIERS



See it all

CCTV WITH MONITOR

Rs 7,500 to Rs 16,000 | Ramesh Fabricators

HERE'S a far-sighted solution for those suffering from serious vision problems. This closecircuit TV (CCTV) system is available with a 14-inch blackand-white monitor and a cameracum-magnifier. The fist-sized camera is attached to a movable rod fixed vertically to a board. Place the reading material on the board, and according to the severity of the vision problem, move the camera closer to the board. Whatever the camera focuses on gets enlarged by 30 times on the monitor. If you choose not to buy the monitor and connect the gadget to your computer monitor instead, the cost comes down to Rs 12,500. It can also be connected to your TV with a video socket. In that case, it costs Rs 7,500. (See Test Drive on *page 36)*

The big picture

HANDHELD MAGNIFIERS | Rs 60 to Rs 550 | Shop Online India

PROBLEMS with your vision can't be wished away but there are solutions in sight. The directory reader (about Rs 100) is a plastic cylindrical lens, great for reading small print. The Fresnel book magnifier (about Rs 140) is postcard-size thin, with double the magnification, suitable for books.

The hand-held magnifier (Rs 140 onwards) has a special handle for a firm grip. You can choose an

illuminated one for Rs 450 to Rs 550. And the foldable magnifier (Rs 60 to Rs 150) sees you through your travels. A word of caution: Buying off the street isn't such a bright idea.



There are a variety of products to help you cook up a storm in the kitchen and make meal times more pleasurable.

Cutting edge

KITCHEN KNIFE | Rs 500 | India Medico Instruments

WITH this knife, you'll be cutting as well as the chefs on TV. Hold

the large wooden handle and simply rock back and forth. Its three-and-a-half inch stainless steel single-edge blade will do the rest. It needs little strength, no skill and can fit into your purse. So get chopping.

Clean sweep

WASH MITT | Rs 125 | India Medico Instruments SLIP in a soap bar into the front pocket of this cotton towel mitt, strap it to your wrist and you are ready to scrub the kitchen counter, utensils and the dinning table squeaky clean. The cotton mitt was originally designed for arthritic fingers that find it tough to firmly grip a bar of soap. When dry, you can also use it to dust your furniture, window blinds and countertops.



Pin it down

PARTING BOARD | Rs 350 | India Medico Instruments

IT'S hard to chop fruits and vegetables when they are hell bent on sliding away on the chopping board. Here's the

solution. While one end of this parting board has a vertical steel extension to prevent vegetables from slipping out, two steel nails in the centre pin it down while you chop them. Cast in heavyduty laminate, the board weighs 1.3 kg so it doesn't shift easily.

A light meal

LIGHTWEIGHT UTENSILS |

Rs 400 | India Medico Instruments

THESE stainless steel utensils are practically anorexic—and go a long way in making you less clumsy. A kit contains two glasses, a plate, a knife, a fork and a spoon. The plate weighs 500 gm, while the two glasses weigh in at barely 240 gm.

Hold on

CUTLERY AND UTENSIL
HOLDERS | Rs 700 for one | India
Medico Instruments

MINIMISE the effort to eat with these cutlery holders. Slip your palm into the Velcro loop, adjust the fitting, insert the spoon (or fork) into the pocket of the loop (located just between the thumb and the forefinger), press with your thumb, and you can eat without folding your fingers. You can also get a raised steel guard around your plate and a glass holder.

Get a grip

LARGE GRIP CUTLERY | Rs 300 for one spoon, fork and knife | India Medico Instruments

THESE are, without a doubt, the

Reach out

REACHER | Rs 1,800 | India Medico Instruments

THIS is somewhat like a witch's arm, shooting out to reach pans from high shelves in the kitchen, retrieving items from behind sofas, cleaning aquariums (its aluminium body doesn't rust) and debris from the garden. Just pull the plastic trigger and the Reacher grabs and fetches the object you need. It weighs 500 gm, and can lift up to 250 gm. (See Test Drive on page 38)

tallest and fattest spoons you have ever seen on a dining table! The handle, which weighes about 250 gm, is made of soft foam, making it easy to grab. And the 8-inch fork, spoon and knife stands taller than its kitchen cousins for better reach.

(Left, clockwise) An anti-spill steel plate, velcro cutlery holder (inside the plate), glass holder, straw holder, rocking tee knife, large grip cutlery; (Top) Reacher

MAKE YOUR BATHROOM SAFER



A high percentage of falls among senior citizens happen in bathrooms. Is yours safe enough? These products can help to make your washroom a danger-free zone.

Attach **GRAB BARS** to the sides of your toilet and in your bathing area. Kich Industries manufactures export-quality grab bars made of anti-corrosive high-grade stainless steel. Marketed by

Neki Corporation, Mumbai, they cost between Rs 755 and Rs 820 a piece.

Grab bars won't be half as successful if you don't have antiskid flooring. A variety of low-maintenance **ANTI-SKID TILES**—from **Rs 100 to Rs 300 per sq ft**—are available in the market. An anti-slip rubber bath mat would be another good addition. Its inbuilt suction cups prevent it from

sliding. Stand on it while brushing your teeth or bathing. **Prices start at Rs 300.**

FAUCETS WITH EASY TO GRIP HANDLES are great for those suffering from arthritis or rheumatism. Prices vary from Rs 1,500 to Rs 5,000. By far the most hi-tech are motion-sensing taps that turn the water on when you put your hands under the faucet and turn it off when you pull your hands away. But these will set you back by Rs 10,000. Also available are imported antiscald devices, with a thermostat setting the required temperature of hot water, ensuring you don't get burnt. If it fails, the system shuts off. But the price is steep: Rs 30,000.

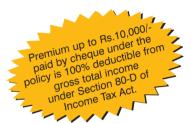
A **RAISED TOILET** is another must in a silver-friendly washroom—it should sit at least 17 inches from the floor. If you don't want to install a new one, ask your plumber to raise the height of the old one by putting a layer of masonry in case of a floor-mounted toilet. Wallmounted toilets can be easily placed higher on the wall with minor plumbing modifications. Another option is to install a raised seat. Only be sure it is properly fixed. For Indian style tiolets, ask your carpenter to make a chair with circular hole cut into the seat.

A HAND-HELD SHOWER makes bathing more pleasant. Try it. You can sit comfortably on a shower seat attached securely to the wall or on a stool and use the shower fixed at an easy-to-reach level. Prices begin at Rs 2,500.

ASSURANCE

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APEX/NIA/05-08

MOBILITY

Stick trick

WALKING STICKS | Rs 290 to Rs 430 | Vissco and India Medico Instruments

YOU can do plenty with a walking stick. Swing it or tap things out of your way, prod the man in front of you to walk faster (for this, use the clout that comes with being silver), or casually flaunt your latest chic pick in rosewood or teak with a fancy metal handle.

Want to adjust the height of your walking stick? No problem. Aluminium walking sticks with anodised polish and adjustable lengths are available in the market. These models are sturdy and fitted with 'U' or 'L' shaped handles for a better grip. The anodised walking canes have PVC tips, wooden handles and can be adjusted with a spring lock mechanism. Some manufacturers offer a vinyl handle with a push button to make it long or short.

The hottest thing now is the walking stick-cumfolding stool. It gives you the freedom to sit down and rest anytime, without looking for a bench or a chair in the vicinity. Choose a simple model from Vissco or go for the Taiwanese Foshang Dong Fang model (Rs 1,800) which is available in India.

Walk easy

SMART WALKER | Rs 1,175 onwards | Foshang and Vissco

WALKERS can transform your lifestyle. The left and right arm of the Foshang Dong Fang walker can be moved alternately with each step, thanks to the flexibility built into the transverse rods. So it's literally like taking one step at a time. Walkers from Vissco come in many models. The reciprocal walker without wheels (it imitates your walking movement), is recommended by therapists for proper movement on both legs. The straight movement walker comes with wheels that allow movement in a linear direction. Finally, the step folding walker with front castors allows greater mobility for a well-built and stable person.





(Top) L-handled tripod, a 'U' walking stick, stick-cum-folding stool and (above) adjustable walker with wheels

SECURITY



Candid camera

DOOR WATCH CAMERA SYSTEM | Rs 9,990 onwards | Eureka Forbes

THIS system enables you to see and speak to visitors at your doorstep before allowing them access with a remote door-release button. You can also open your front door from anywhere in the house. Perfect to keep intruders—and annoying salesmen—out.

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Knock them out

PEPPER SPRAY | Rs 399-Rs 599 | Cobra/UR Safe/ Knockout

YOU need it as much as your granddaughter does. Spray it on an assailant and the red chilli extracts— *oleoresin capsaicin*—cause disorientation, severe cough, nausea, choking and blocked vision. It takes 15 to 20 seconds to take effect, while the effect remains for 45 to 60 minutes. In case of accidental discharge, just flush your eyes with water.

Cobra offers three models with differing throws (or range). You pay **Rs 399** for a 3.5-ft throw and **Rs 599** for an 8-ft throw. The higher-end model comes with a child lock and a pre-adjusted nozzle.

Knockout's 35 gm (Rs 399) pack with a 7-ft throw rules the North Indian market. It also has a 24/7 helpline, 011-51410085 or 51411664, that tells you where to buy one in case of an emergency. But don't call them if you are locked up in your bedroom with a baddie hammering at your door. Instead, call 100.

For **Rs 599** and an additional **Rs 100** for courier charges, you can order UR Safe pepper spray from *www.asianskyshop.com*. But experts tell us there are serious problems with its packaging. For instance, the bottle cap moves like a room freshener bottle. So you may well lose a crucial five seconds just looking for the nozzle.

Warning bell

SECURITY LINK PACKAGE | Rs 10,500 onwards | Eureka Forbes

THIS security system developed by German techgiant Bosch comes with a control panel, sensors, detectors that can sense forced door and window openings, breaking of glass, smoke, fire and leakage of cooking gas. Magnetic contacts and glass break sensors are installed at the main door, AC shutters and cupboards. The panic switches alert the fire department, medical services or the nearest police station. Eureka Forbes also has a 24/7 helpline that receives your calls, verifies the alarm and alerts emergency services. There's little security without power though—don't forget to keep the system connected to an electrical backup.

Always alert

LOCKET WITH ALARM | Rs 8,000 | Realty Automation and Security Systems Pvt Ltd

THIS pendant detects fire, forced door opening (it's sensitive to heat energy generated by a body), LPG leakage, shock and vibration, all in a 50 m range, and sends out a loud siren when you want help. It also automatically dials five predetermined phone numbers from your phone and delivers a pre-recorded 20-second message. In case of a medical emergency, simply press the pendant and it automatically dials the stored numbers.



(Left page) Door watch camera system; (this page, top) Cobra pepper spray, (above) locket with alarm

APPAREL AND FOOTWEAR



Feet first

COOLERS AND GLIDERS | Rs 899 to Rs 1,399; Rs 750 and above | Liberty Shoes

LIBERTY Coolers are ideal for silver joggers who want extreme comfort but can't sacrifice style. Made of good quality leather, they allow your feet to breathe and the polyurethane sole is light and durable. Silvers are also embracing Liberty Gliders, a range initially designed for teenagers. Here's why: you don't have to fuss with laces, the tough and durable PVC soles give you a good grip and, most important, they look very cool. Reason enough.

Foot therapy

DR SCHOLL'S MASSAGIO | Rs 1,299 (for men), Rs 1,199 (for women) | Bata Shoes

FORGET the drab looks, these shoes are hot sellers. Probably because they are medically tried and tested to keep your feet free from aches and strains. They come with insoles—the makers claim these regulate blood circulation and pressure – and are available with or without straps.



Inside story

THERMOCOT INNERWEAR | Rs 150 to Rs 250 | Rupa

DON'T smother yourself with ill-fitting sweaters, muggy mufflers and monstrous overcoats during winters. Instead, go thermal. Get snug in Rupa's Thermocot Heat and Volcano range of upper and lower innerwear in white, cream, grey, brown and other warm colours. The range includes varieties such as premium, grey, stonewash, dyed and 'executive'. If only you could show it off.

THIS & THAT

Take a chill pill

POCKET TABLET BOX | Rs 50 to Rs 125 | Shop Online India

FIND it hard to remember to take the right medicine with the right dosage, at the right time? We can help you with the first two, if you can take care of the time – perhaps an alarm on your digital wristwatch or alarm clock will do the trick. Go to any medical store and ask for a pill box. It is priced between Rs 50 and Rs 125, with compartments to keep pills either for just a day or an entire week. There's also a version that can also help you split your tablet into half. Called a 'pill splitter box', it has a blade attached to the lid. Place the pill under it and close the lid to split the pill into two. We suggest you practice with dummy pills to get it right.

But if remembering to take your medicines is the hardest thing for you, you can order a 'talking pill box' from abroad from websites like *www.epill.com*. Or get a friend or relative to bring one over on their next trip. Preset your dosage schedule and the box will beep each time you need to take your medication. Some pill boxes have larger memories and can be programmed for longer than a day. When converted into rupees, the cost varies between Rs 450 and Rs 3,000.



No more noise

EAR MUFFS (EM –20) Rs 145 to Rs 325 MSA India Ltd (authorised distributor: Sanket Sales)

UNFORTUNATELY, there is no 'mute' button to block uninvited sounds of the free world. Firecrackers, drums banging non-stop during Navaratri, a 15-member midnight barking dog committee or your alter ego suggesting a mood elevator. Shut yourself out with these ear muffs, definitely a better substitute to cotton. The thick sponge can reduce sound by 28 per cent. MSA has four models ranging between Rs 145 and Rs 325 (for Model EM-26, which reduces noise by 33 per cent). Who knows, if they catch on, the company may introduce a lighter alternative—we certainly hope so.

(Left page, clockwise) Grey gliders for men, Dr Scholl's massagio and blue coolers for women; (this page, top) pill box splitter and (above) ear muffs



Button up

BUTTON AID | Rs 175 | India Medico Instruments

THIS nifty little device has a thick, easy-to-grip steel handle and a hook that is contoured to clasp a medium or standard-sized button at the end. Once you have the truant button in its lasso-like grip, you can drag and fasten it. It won't work on your dainty kurta buttons though. (See Test Drive on page 38)

Hair-raising

NOSE AND EAR HAIR TRIMMER

Rs 99 | Shop Online India

OKAY, this may be an embarrassing subject, but if you've ever 'borrowed' your wife's tweezers, this one's for you. The nose and ear hair trimmer

may look
intimidating, but
it claims to be
painless. The
women-dominated
staff of Harmony
couldn't test-drive this
one for you—we are

still recovering from the home-waxing kit—but

the manufacturer claims its curved stainless steel blade won't touch your skin. Take your pick: it's either the trimmer or hiding your best years behind

a monkey cap.

Read on...and off

READING LIGHT | Rs 99 (a set of 2) | Shop Online India

TIME: midnight. Your love and respect for your partner are being challenged. The lights are about to be turned off—just when the plot thickens in your book. Skip the drama and keep reading with this light that clips on to your books. It moves 360° and is strong enough for you to keep reading without disturbing your spouse. (See Test Drive on page 38)

Breakfast in bed

FOLDING TRAY | Rs 454 | Pedder Johnson

FOR those who need to have their meals in bed—and those who like to—a folding tray is just the thing. The bed trays are made of light yet durable maple wood. Unfold the tray top, fasten the stand under it, and you get an inclined reading stand. A must for all those voracious readers.

A wild goose chase

RIBBONS AND CHAINS | Rs 20 onwards

HERE'S a leash for your spectacles. Just strap these fancy chains to your glasses and you don't have to bend and stretch to look for them. Even your cell phones can be tied around the neck with colourful ribbons. Wherever you go, your phone will hang on to you...just like your network promises to do.

Nose it all

SPECTACLE STAND | Rs 65 | Pedder Johnson

DO you spend the better part of your day searching for your spectacles? If the answer is yes, you need this spectacle stand shaped like a nose. If your glasses are not on it, they must be perched on your own nose.

Word wise

BOOK HOLDER | Rs 368 | Pedder Johnson

DOES your early morning read of the Bhagavad Gita leave you with aching arms? Things just got simpler. Place your book in this holder and you don't need to strain your muscles. You still have to turn the pages though.

Key factor

KEY TURNER | Rs 60 |

Pedder Johnson

DO you often find yourself struggling with your keys in one hand and the grocery bag in the other? Get a key holder for a better grip. Made of wood, its



specially carved shape helps you turn the key using the strength of your hand, not fingers.

Do the write thing

WRITING RING | Rs 75 | Pedder Johnson

FOR those suffering from limited dexterity, writing need not be a chore. This adjustable writing ring has two copper rings attached to one another—you wear the bigger one on the thumb or index finger and the smaller one is fixed onto a pen. Put it on and control the pen. It even works on a toothbrush.

Trump card

PLAYING CARD HOLDERS |

Rs 140 | Pedder Johnson

THE card game just got interesting. Slide the cards into the carved grooves while you decide which one to play. It also leaves you with both hands free to cheat.

Rise to the occasion

BED AND CHAIR RAISERS | Rs 65 | Pedder Johnson

NO more struggles to sit up. These wooden blocks called raisers increase the height of your chair or bed by 5 to 10 inches, making sitting up or getting up that much easier. Ideal for people suffering from arthritis or rheumatism.

(Left page, clockwise from left corner) reading book light, button aid, nose trimmer; (this page, top) chains for spectacles and mobiles, spectacle holder, book holder, key turner, writing ring, card holder

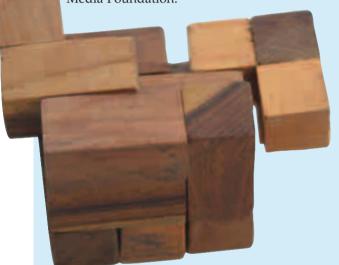
Let the games begin

SCIENTISTS and researchers all over the world insist that puzzles, mental exercises and even computer games can make you mentally agile and more alert. It's time to jumpstart the brain.

SOMA

Named by mathematician Dane Piet Hein, Soma comprises seven sets of cubes—the first set has three and the other six sets have four cubes each. So you have 27 separate cube pieces. Taking off from an idea attributed to Hein, the game involves assembling the pieces to make one 3 x 3 x 3 cube. Sounds easy, but there are over a million possibilities to put the larger cube together.

Price: Rs 90. Available at Eklavya Comet Media Foundation.



SU DOKU

This Japanese puzzle is currently a rage all over the world. It requires the player to fill in the 9 x 9 square grid with the numbers one to nine. They should be arranged in such a way that each row, column and mini-grid contains one of each number. A single error in a Su Doku throws the whole game out. Take a look and try it. A word of advice: use a pencil, not a pen. You'll need to erase quite a bit till you get the grid right.

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

What to do: Fill in the grid so that every row, every column, and every 3X3 box, contains the digits 1 to 9. Every puzzle has only one correct solution

Note: If you find this interesting, let us know. We will try to introduce Su Doku in our regular pages.

GOOD RETURNS

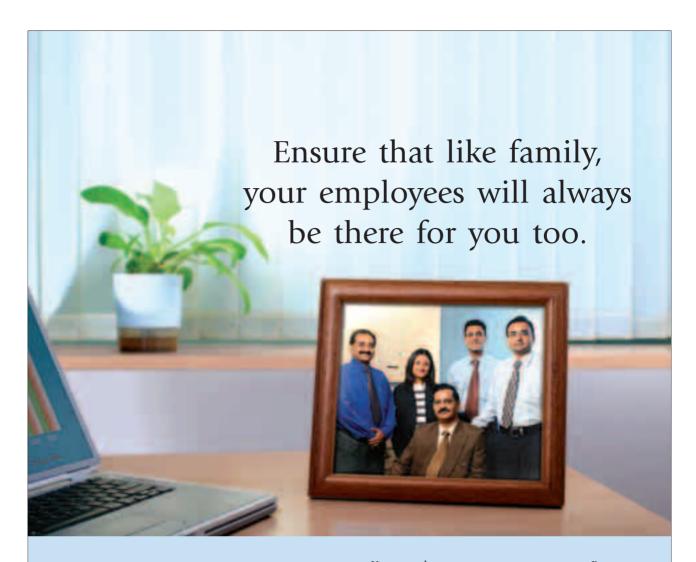
In your interest

UNDER a Reserve Bank of India directive, banks offer a half per cent extra interest rate on term deposits (fixed deposit and recurring deposit accounts) to silvers. The Senior Citizens' Saving Scheme offers 9 per cent interest per annum with a minimum deposit of Rs 1,000 stretching to Rs 15 lakh. Most government-run and private banks offer the scheme. That's not all. With a minimum balance



of Rs 10,000, the Citizen Co-operative Bank offers an additional 1per cent term deposit benefit. The Maharashtra Co-operative Bank, with hundreds of branches in the state, has a special three-year scheme offering 9 per cent interest on any kind of deposit; and in the event of possessing a D-Mat account, the annual membership fee is waived for a year. And United Bank of India has a long-term term deposit scheme for seven to 10 years, with 8 per cent interest a year, for senior citizens.

(Top left) Soma cube and a Su Doku puzzle



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COMPUTERS

Lives with the 'enter' key with brand equity. If you were to shop for a home PC, you would wade through a vast range of branded and assembled models. The assembled lot would be built with various components by your neighbourhood systems engineer and would cost you around 10 per cent less than a branded PC. The good news:

Assembled PCs cost less, can be easily customised with a configuration of your choice and you might even be pampered with quick personalised service when problems crop up. The bad news: Plenty. Seesawing quality, unreliable or pirated software, a different warranty period for each component and finally a not-so-savvy assembler who would assemble only to dissemble and disappear later.

You'll find retailers throwing about terms like RAM and gigahertz (GHz). Make sure you know what they are. RAM, for instance, stands for Random Access Memory, a device that picks up the exact information you want stored in the computer. The hard disk is where all the data is stored. The microprocessor is the engine that powers the entire PC. Gigahertz refers to the speed of the microprocessor. The higher the GHz specified, the greater the speed.

"A mid-level configuration PC with a 2 GHz processor, 256 MB RAM and 40 GB hard disk would be ideal," said Sachin Kalbag, former executive editor, *Digit* magazine, in *Harmony*'s first 'Technology' column in July 2004. Throw in a few more add-ons and you will be a virtual terminator, shooting from all keys!

For a budget under Rs 20,000

Pocket friendly

HCL EZEEBEE PRIDE | Rs 9,990, plus taxes

Think home user; think SOHO (Small Office Home Office) and this may be your pick. The race for a pocket-friendly PC is already on with HCL scoring high with a functionally rich PC that costs around Rs 12,900 with tax, octroi and delivery charges.

Ezeebee Pride has a 1 GHz

Processor, 128 MB RAM, 40 GB hard disk, 15-inch digital colour monitor, 52X optical drive, Linux OS (operating system)—unlike Microsoft, Linux's source code is available to everyone across the globe for customisation—keyboard and scroll mouse (with a rubber ball at the base to guide its movement). Add to this support applications like word processing, spreadsheet, web browsing, audio-video playback and multilingual fonts like Tamil and Hindi.

Downside: Low on RAM and GHz front.

Chip on the shoulder

INTEL PENTIUM IV, 2.66, XENITIS | about Rs 20,000

This one gives you an Intel motherboard (the main circuit board of a computer), 128 MB RAM, 40 GB hard disk, 15-inch colour monitor, multimedia keyboard and optical mouse.

Not for Microsoft fans

AMD ® 2200 SEMPRON, XENITIS | About Rs 15,000

If you are willing to look beyond Intel and try an Advanced Micro Devices or AMD 2200 GHz processor (some say it is faster than a Pentium IV 2.4), this should run. It comes loaded with an AMD motherboard, 128 MB RAM, 30 GB hard disk, 52x CD-ROM, 56.6 KBPS internal fax modem, 15-inch colour monitor, keyboard, mouse, speakers, Red Hat Enterprise Linux 3 Professional Workstation (includes nine CDs with OS, browsers, games, documentation, and database).

Downside: It's low on RAM with 128 MB. No fancy graphics software and 10 GB less of hard disk than HCL Ezeebee Pride.



Pay extra for add-ons

PREMIUM PC-24D, ZENITH | Rs 17,200, plus taxes

This is a solid buy with Intel P4 2.26 GHz processor, Intel motherboard, 128 MB DDR SDRAM (a RAM that runs faster than conventional memory), 40 GB hard disk, onboard integrated graphics, 3D Audio, LAN (local area network), scroll mouse, keyboard and a 15-inch colour monitor.

Downside: The multimedia kit comes at a price. You have to pay a thousand or more for a keyboard and another for speakers and so on.

For a budget of Rs 20,000 to Rs 30,000

Branded pleasure

HCL EZEEBEE 4451 | Rs 22,990, plus taxes

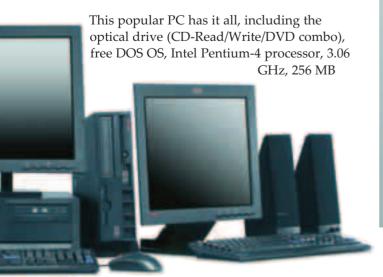
Here's one that acts as a PC, television, gaming device and more. The goods: Intel P4 2.26 GHz processor, 128 MB DDR SDRAM, 40 GB hard disk, CD writer, choice of a 15-inch or a 17-inch colour monitor, integrated graphics controller (Intel), Internet multimedia keyboard and scroll optical mouse, and Linux WS 3.0 OS. Wake up the your neighbours.

Downside: If you are comfortable with MS Windows, then you wouldn't find it here, as this comes with Linux OS. Also comes without speakers and DVD combo.

For a budget of Rs 30,000 to Rs 40,000

Pick and choose

COMPAQ PRESARIO 1530 IL | Rs 29,000 to Rs 35,000



RAM, 80 GB hard disk, and 15-inch or 17-inch colour monitor. Choose between Internet, keyboard, optical scroll mouse and JBL depending on your budget. The price varies according to the configuration you choose.

Good deal

IBM THINKCENTRE, A-SERIES, MODEL A51

Rs 30,000 to Rs 38,000

After you have ticked off the essentials—Pentium IV, 3 GHz, 256 MB RAM—this one comes with a 40 GB hard disk, 15-inch colour monitor and a combo drive. For graphic entertainment, there's Intel Extreme integrated graphics and a choice of IBM keyboard or an IBM optical wheel mouse (uses a laser light to guide its movement). Some stores offer a limited three-year warranty period. The exact price, again, depends on your requirements.

For a budget over Rs 50,000

The big boys

If you can afford to bypass the price factor (lucky and blessed, that's you), check out the HCL Beanstalk series that begins with a smart model priced at Rs 37, 990 (plus tax, octroi) and goes up to Rs 1.2 lakh.

Key in

Those smart keyboards you read about with big keys and larger letters are rarely to be found in India. Scour the grey market. If you return emptyhanded, open MS-Word on your PC, key in all the letters, numbers, symbols, function and command keys and arrows in clear fonts, a bigger size and bold style. Take a printout. Then, cut and paste them on to your actual keys. Too much trouble? Get in touch with Ramesh Fabricators, Pune, which has come up with a set of stickers of the same that you can stick on your keyboard. The price: only **Rs 15**. Contact: 020-26353876, 26353570 and 09850000854.

Do get a smart keyboard when you buy your PC. The new ones are really hip, with plenty of hot keys that do most of the work, like controlling volume levels, taking you straight to the Internet and switching off your PC. Happy PC shopping.

INDULGENCE!



Shades of luxury

SUNGLASSES WITH MP3 PLAYER | Rs 17,300 and Rs 21,700 | Oakley

FUN in the sun takes on a whole new meaning with the ultimate indulgence: sunglasses that sing to you. The Oakley Thump range has built-in MP3 players—where you can download your favourite Kishore Kumar numbers—with controls on the frame and a pair of foldaway headphones. Barely heavier than a normal pair of sunglasses, the headphones are like ear buds with an adjustable stem that connects to the frame. Not surprisingly, all this style doesn't come cheap. At \$ 395 (about Rs 17,300) for the 128 MB model and \$ 495 (about Rs 21,700) for the 256 MB model, they are significantly more expensive than normal MP3 players. Still tempted? Buy them online from <code>www.oakley.com</code>.

Rock steady

QUALITY FOOTWEAR | Rs 3,490 | Rockport

THE quality of your footwear says a lot about your personality—so choose carefully. Each pair of Rockport shoes is hand-sewn from genuine leather and fitted with rubberised EVA (ethyl, vinyl acetate) insoles, which reduce foot fatigue. You can even wash them in the washing machine. Just make sure your wife doesn't catch you in the act. Buy them at Rockport stores in Delhi and Mumbai.

Don't get bugged

POWER BUG SWATTER | \$19.99 (about Rs 875) | Touchless

ARE flies bugging you? Zap them away with the battery-operated Touchless Power Bug Swatter, with a safety switch operation and two insulation layers for your protection. As it's like a small tennis racket (4 x 19 inches), it is easy to carry and safe for both indoor and outdoor use. It leaves no smudges or smears—just dead bugs. Order online from www.touchless.com.



Wonder bin

TOUCHLESS TRASHCAN | \$69 (about Rs 3,000) | Touchless

THROWING the trash just got smarter with a dustbin that actually senses your approach and opens the lid before you bend down. Called the Touchless Trashcan, it won the New Household Product Award in England at the 2002 Invention Show. Its built-in smart chip uses patented harmless infrared technology. Bring your hand six inches or closer to the bin and it opens instantly, automatically closing in three seconds after the debris has been released and the hand has moved away. It can also be opened and shut manually. Of course, there's nothing trashy about the price, but if you're interested, order one from <code>www.touchless.com</code>.

(Left page) Oakley sunglasses with MP3 player; (this page, top) Rockport shoes; and (above) power bug swatter

PES NORMAN

In a new light

J N Mehrotra shows **Amita Amin-Shinde** how magnifiers have helped him overcome problems with his vision

N Mehrotra regularly works on a flat-screen computer, wearing headphones, on an indigenously developed assistive software called Read Plus. A former mechanical engineer, and now a consultant for foreign firms wanting to set up offices in India, the 74-year-old has serious vision problems. The only giveaway is the thick pair of spectacles hanging around his neck, and two more lined on his table.

READ EASY

CCTV | Ramesh Fabricator | Rs 7,500 to Rs 16,000

Mehrotra bought the **CCTV**, a magnifier with a camera attachment, from a Pune-based firm, Ramesh Fabricator. The instrument is simple to use—a camera attachment has to be connected to a TV. The reading material is then placed under the camera for magnification. This gadget can also be

These gadgets have helped Mehrotra sustain his consultancy business

used to sign cheques as the reading material can be magnified upto 30 times, explains Mehrotra. "I prefer using this for reading newspaper as high myopia (a condition that leads to macular degeneration and retinal detachment) left me with partial vision," he explains.

Verdict: "This device helps me keep abreast of current issues as I like reading newspapers and magazines. Besides, I am a voracious book reader. I don't know what I would have done without them," says Mehrotra, who demontrates how he signs his cheques using the CCTV. Those with serious vision problems should opt for it, he feels.



J N Mehrotra uses the fixed-focus magnifier

LOOK NO FURTHER

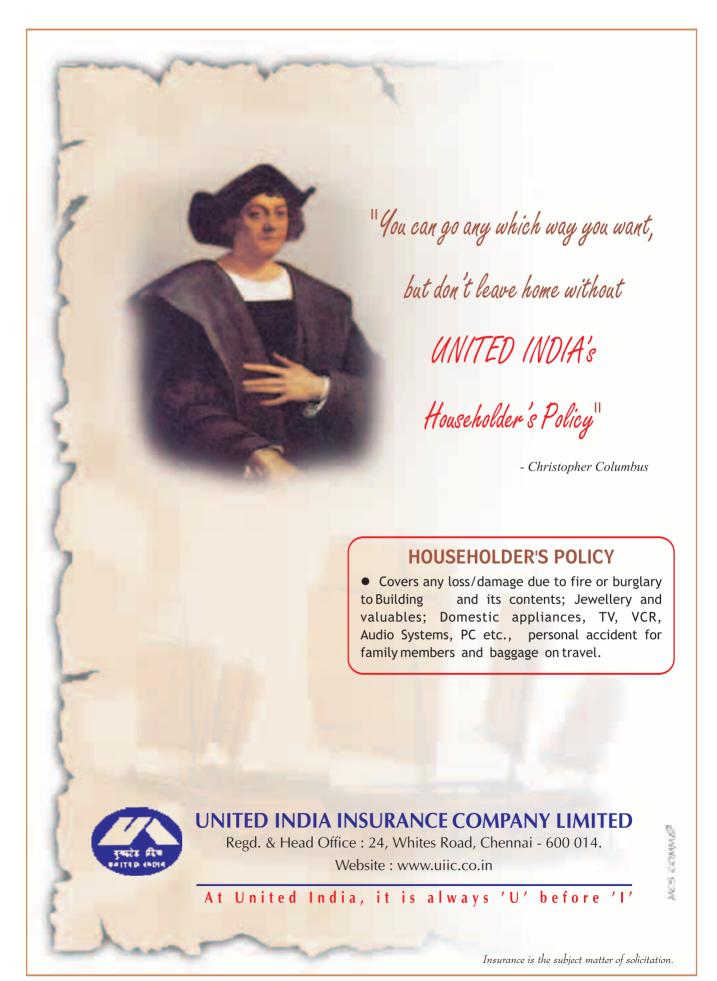
Fixed-focus magnifier | Ramesh Fabricator | Rs 700

Handheld magnifiers are Mehrotra's travelling companion. "I carry them on my frequent business trips," he says as he takes out several from a plastic bag kept in his office. He has two **fixed-focus magnifiers with light**—the one bought from Germany costs €100 (over Rs 5,300), and the second one comes for about Rs 700. He picks up a business card and uses the indigenously made fixed-focus magnifier with light to demonstrate. "The light helps me see well, especially when I read business cards of visitors."

Verdict: He is comfortable using all brands of magnifiers, but feels the foreign ones may be beyond the scope of middle-class users. His vote goes to Indian magnifiers.

AND FINALLY...

The gadgets have helped Mehrotra sustain his consultancy business. "There was no way I could have shrunk into a shell. My magnifiers only made sure I didn't," he says.



Living easy

Do simple devices that promise to make the lives of silvers easier really work?

Trina Mukherjee looks for answers

rmed with a three-foot long Reacher, a Book Light, a Button Aid and a Needle Threader, photographer Ashesh Shah and I looked more like a couple of pesky salespersons than journalists on a trial run of senior-friendly products. We told members of the Harmony Interactive Centre in Mumbai, that our sole purpose was to display and try out the products—not sell them. That brought back some of them who were trying to slink out of the room. We chose Mangala Karandikar, 75, to test the Needle Threader, Reacher and the Book Light and D K Vaidya, 62, to try out the Button Aid. Both of them are from Girgaum, a middle-class locality in South Mumbai.

REACH AND SEEK

Reacher I India Medico Instruments I Rs 1,800

The **Reacher** looked simple enough to be used. It had a pistol-like handle grip with a plastic trigger that amused centre members. Karandikar, our volunteer, used the Reacher to close and open the curtains. Her new 'extra long' arm then reached for a magazine. This required some clever moves as the magazine kept slipping. Karandikar developed slight cramps on her upper arm. The Reacher responded better with a thicker magazine and a light purse. She was curious to find out if she could use it to pick objects from the floor. But the Reacher had a narrow grip and did not quite work that way.

Verdict: Karandikar says, "I would not like to use it because I am unsure about the grip." She thought Rs 1,800 was a steep price to pay for the product. But she did agree it might be useful to retreive light objects without having to bend too much.

Mangala Karandikar tries out the Reacher (top) and Needle Threader (right)



THROUGH THE LOOP

Needle Threader I India Medico Instruments I Rs 5

Karandikar was eager to try it out the **Needle Threader** as she wears bifocals and takes a long time to thread a needle. After a few attempts at



threading and unthreading (the how-to diagrams on the cover did not help much). She passed the thread through the wired loop of the threader and inserted it through the eye of the needle. She gradually eased off the wired head of the threader minus the thread.

Verdict: "But I wish the handle was thicker and bigger than its current size of a shaving blade," she observed. "It should be more visible or else people like me would lose it."

FOR LIGHT READING



Karandikar uses the book light

Book Light | ShopOnline India | Rs 99 for two

The **Book Light** was encased in a fluorescent green plastic cover. Karandikar had been waiting patiently to try the Book Light. After clipping it on to her magazine, the lights were switched off and she was asked to read for a few minutes. She said she was having a problem positioning it as she had to twist and turn the stem of the light to adjust the focus. She was happy with the quality of the soft white light. But tugging the light across the pages of the book and the circular illumination proved too much of an ordeal for her.

Verdict: "I can only read about two to four words at a time," Karandikar complained. "The clip-on is not a great idea as each page has to be adjusted." However, she wouldn't mind having one near her pillow as a torch as it does not cost much.

BUTTONING WOES

PEST OPIUM Button Aid | India Medico Instruments | Rs 175

The **Button Aid** has a thick and sturdy steel handle, and is essentially designed for those with a problem arm or arthritis. D K Vaidya did not suffer from any of these but volunteered nonetheless. He immediately pointed out that the aid is meant only for the left-handed or ambidextrous. "You have to hold it with your left hand, drag the button (not too big or small) by its oval grip and put it through the buttonhole," he said. "What if my left arm doesn't work well?"



D K Vaidya volunteers to use the button aid

Verdict: Suitable only for standard size buttons, and cannot be used by someone with a problem in left arm.

FOOTNOTE

Both Karandikar and Vaidya said they would like to buy such products. But, they added, the products should deliver what they promise. -

DIAGNOSTIC AIDS



Face the fat

BODY FAT ANALYSER—MODEL HBF 302

Rs 3,500 | Kosmochem Pvt Ltd

YOU may have switched to a no-oil diet, regular yoga and a climbing-the-stairs-to-your-second-floorapartment regimen, but you still don't know how much fat you have actually burnt. Just feed in your right age, height and weight into the Body Fat Analyser and its 3-inch-wide screen will show your body fat mass in kilos and as a percentage of body weight. The percentage is further classified on the scale of low, normal, increasing or high body fat content. Compact and lightweight, the analyser passes weak electric current from one hand through the body to the other to calculate this information in relation to the information fed in before taking the reading. It also saves the entries from the past seven days of use. However, our physiotherapist warns of inaccuracy in case you have consumed water before using this gadget. He says a calliper used by a physiotherapist works the best. Anyway, there's no more getting away from the truth.

Feel the pressure

WRIST BLOOD PRESSURE MONITOR (MODEL NO EW 3032) | Rs 4,895 |

Panasonic

THIS is 'hot' enough to send your pulse racing—a 3.7 cm thin blood pressure and pulse rate meter that you can wear all the time. The battery-operated device comes in two varieties—the sleek arm

BP meter (EW 3100 for Rs 4050) and its sleeker counterpart, the wrist BP meter. Panasonic offers features like digital filter technology for accurate measurement, 42-memory capacity with date and time, three-colour light system for easy checking (green means normal, amber means approaching high and red is for high), and a 2-inch LCD display. Watch company Citizen also manufactures wrist monitors for half the price (Rs 2,250). This one has 48-memory capacity, and a record of the time, month and date of each reading.

Slow burn

PEDOMETER HJ 109 | Rs 800 | Kosmochem Pvt Ltd

A FOOD diary is one of the most recommended weight-loss strategies. But we'll understand if you can't maintain one. So *Harmony* scoured the market to find you this battery-operated, easy-to-use gadget that just needs to be strapped to your waist to regain dietary control. It's called a Pedometer.

Coming in its own anorexic size, it takes the effort out of counting calories. With a seven-day data memory, you'll know instantly how much you have burnt. In addition, it tracks and analyses information, like the number of steps taken, the distance covered and body fat burnt, encouraging you to

make healthy decisions, helping you eat smart, stay on track and lose weight.

So long, mercury

DIGITAL THERMOMETER

Rs 149 | Shop Online India

IT'S time to take your temperature. So you shake, shake, shake the thermometer till the mercury level is just so, in the process nearly dislocating your elbow, and then figure out the right reading amid illegible numbers. Isn't it time to go digital? Place this thermometer anyhow in your mouth and the digital display will show you the accurate temperature. The manual says you need to clean the sensor tip with alcohol—we don't

recommend drinking and reading your temperature though!

Sugar check

ONETOUCH ULTRA AND ONETOUCH HORIZON

Rs 2,600 and Rs 1,500 | Johnson and Johnson

A GLUCOMETER, or blood sugar monitor, can save you the trouble of trudging to your neighbourhood clinic for your monthly—or weekly—check-up.

OneTouch Ultra requires just one microlitre (a tiny drop) of blood to give you a reading in five seconds. You draw blood with a shallow, almost painless prick, using the UltraSoft lancet included in the pack. The device has a 150-test memory with date and time and is recommended for those who need to get tested more than once a week. Another product by Johnson and Johnson is OneTouch Horizon—a simple, single-button gadget that's been developed with inputs from Indian doctors. Recommended for those who need to get tested once a week or less. You need to buy the test strips separately—a pack of 25 strips for OneTouch Ultra costs Rs 700, while a pack of 25 strips for OneTouch Horizon Rs 600.



(Left page) Body fat analyser (top) and wrist blood pressure monitor; (this page, clockwise from top left) Pedometer, One Touch Ultra, One Touch Horizon and digital thermometer SUPPORT SYSTEMS

There are a variety of orthopaedic support devices in the market. You can choose from simple back or hip rests to avoid back pain or specialised orthopaedic chairs, contoured waist belts and eco-frame back supports with shoulder harness. But remember to consult your doctor before using any device.

Back up

BACK REST | Rs 1,310 and above | Vissco Rehabilitation Aids Pvt Ltd

IT is light, portable with elastic straps. It is best for slipped disc patients, those with acute backache, or any post-surgical problems. The shell-shaped seat conforms to the shape of your back, eliminates lateral pressure on the spine, supports the hip and the lumbar region. An additional lumbar pad that can be attached anywhere with its Velcro straps, provides support for the neck, head. Those suffering from a hollow back problem can also use it.

It's a wrap

NEOPRENE ANKLE WRAP

Rs 365 | Vissco Rehabilitation Aids Pvt Ltd

A TRADE name for synthetic rubber, neoprene is the most popular material for wraps, supports and binders. The fibre is corrosion-resistant, elastic and chemically inert, and comes in handy for sprains, strains, swelling and specific problems like foot drop. Available in small, medium, large and extra large sizes.

Wrist action

WRIST BRACE | Rs | 10 onwards | Health Point

THIS wrist brace is effective for strains, sprains, post-fracture discomfort, arthritis and other conditions requiring orthopaedic support. Made of neoprene, it is soft, supple and adapts naturally to your body's contours. Available in just one 'standard' size.



Brace yourself

KNEE SUPPORT BANDS; HINGED KNEE STABILISER |

Rs 325; Rs 1,950 | Tynor; Oppo

SLIP these 10-inch elastic bands on your arthritic knees and feel the difference. You can



also insert two aluminium hinges on the sides for extra stability and support. Velcro straps help customise fitting, and an open front allows ventilation. Remember, though, that these provide only temporary relief. A superior option is the Hinged Knee Stabiliser, available in three sizes. Its USP: its lining is made of cotton, which is considered more suitable for hot and humid weather than the synthetic neoprene fabric used as the outer lining.

Good nights

ORTHO AND SPINEKARE (SIZE: 78" X 36") MATTRESS; SUPPORT PILLOW | Rs 3,673 and Rs 7,599; Rs 1,385 | Kurlon; Vissco Rehabilitation Aids Pvt Ltd

IT may not just be insomnia that's keeping you up at night—your mattress may be the culprit. To help you sleep better, Kurlon claims its SpineKare mattress, with '32-density memory foam' (higher the density, better it is for the back), takes the contours of your spine and remembers them night after night. To ensure that the foam doesn't emit too much heat, the mattress is packed with delicate quilts. Meanwhile, Ortho, as the name suggests, is for those suffering from orthopaedic disorders. Firm enough to make a 50-paise coin bounce on it, the mattress is made of 110-density rubberised coir.

For a stiff neck and tense shoulders, try Vissco Rehabilitation Aids' support pillow. Ask your physiotherapist if he would okay it for cervical spondylitis. The U-shaped extension of the pillow promotes cervical alignment and correct sleeping position. The variety of colours available is the bonus.

EXERCISE AT HOME

Personal trainer

LET GO! SERIES OF DVDS AND VCDS ON YOGA Rs 495 each Shethia Audio Video Pvt Ltd

THE word is Jane Fonda, the 1980s' home-video fitness and aerobics queen, now 68 years old, also has one of these. With yoga becoming increasingly popular across the world, Shethia Audio Video Pvt Ltd has launched the 'Let Go!' series—18 different titles for different ailments. For silvers, *Harmony* recommends Yoga for Cervical Spondylitis, Yoga and your Heart, Yoga and the Digestive System, Yoga for the Young at Heart (50+), Yoga and Arthritis, Yoga and Blood Pressure, Yoga and Stress Relief, and Yoga and Diabetes. Yogacharya Avneesh Tiwari, who has practised yoga for 40 years, performs the *asana* with models Aditi Govitrikar and Mukul Dev. You can buy these at retail stores like Planet M, Crossword and Shopper's Stop. If you manage to control the remote control doing the *bhujang asana*, try out the Yoga and Sex video.



On your bike

HERO ALLEGRO; MAGNUM MAGNETIC BIKE-PU4500 | Rs 4,000; Rs 10,500 | Hero Allegro; Proline Fitness

NOW stay at home and burn some festival calories. Pedal your way to cardiovascular conditioning. Cycling daily for 20 minutes keeps stiff joints away. Both Hero Allegro and Magnum Magnetic Bike come with meters that display the time, speed and distance covered. Both have adjustable seats and an in-built odometer that calculates the calories you burn. For those who want to cycle in style, we recommend the Magnum Magnetic Bike. It comes with a pulse rate monitor and FM radio.

(Left page) Back rest (top) and knee support band; (this page, top) Kurlon support pillow; (above) Let Go! yoga DVDs and VCDs

SOUNDS GREAT



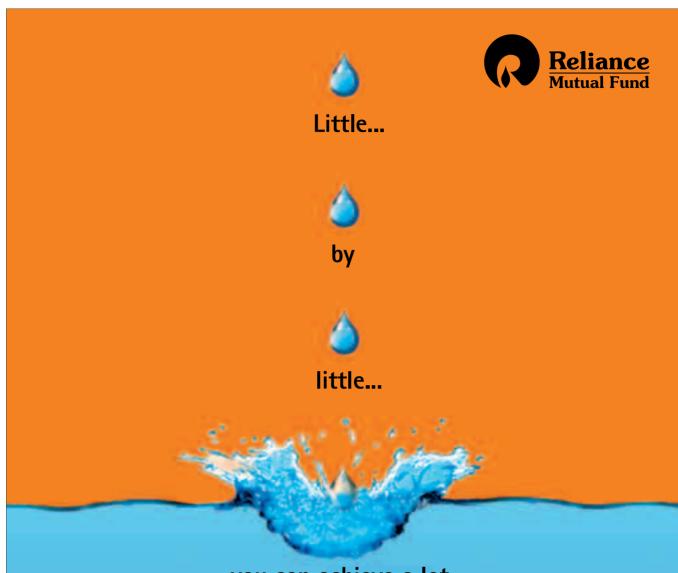
Hear this!

SENSO VITA (SV 38) AND SENSO DIVA (SD 19M) (BEHIND THE EAR MODELS) | Rs 55,000 and Rs 75,000 |

Widex India Pvt Ltd

YOU know what you've been missing with your 15-inch TV when you upgrade to a 29-inch set. It's pretty much like that when you make the switch to Senso Vita and Senso Diva hearing aids. They offer greater clarity, bringing you close to normal hearing. With optimal volume control, SV-38 has threechannel processing, feedback canceling, and noise reduction with SIS (speech intensification system). So you can switch to quiet, normal or 'T' when you are using the telephone. Diva has a 15-channel processor, gives you radical differentiation between speech and noise levels. It compresses threshold as low as 20 decibels to decipher the softest of sounds, and has an additional fifth customised programme called MUS to enjoy music. Both models also have a built-in audiometer to detect your threshold and output an audiogram. There's little room for error—every time you insert the aid, the feedback manager sends you a signal if it is not fitted properly. (See Test Drive on page 56)

Senso Diva and Senso Vita hearing aids



you can achieve a lot.

Reliance Systematic Investment Plan

Returns of Reli	ance Vision Fund (RVF) vs BSE 100 as o	n August 31, 2005#
Date	Period	Returns of RVF	BSE 100 Returns
Sept 01, 2004	Last 1 year	50.34 %	44.43 %
Sept 01, 2002	Last 3 years	60.16 %	41.67 %
Sept 01, 2000	Last 5 years	56.28 %	29.18 %
Oct. 08, 1995	Since Inception	34.07 %	15.80 %

Past performance may or may not be sustained in future.

It's true. Small but regular investments can go a long way in building wealth over time. Through Reliance Systematic Investment Plan, you can start investing with as little as Rs.500/-* every month. You can even choose the frequency of your investments (monthly or quarterly) as per your convenience. Check out the table to check out your returns by investing through Reliance Systematic Investment Plan in Reliance Vision Fund. Start today. Start small and welcome a better tomorrow.

Call 30301111 | www.reliancemutual.com

Performance as on August 31, 2005. Dividends are assumed to be reinvested. While calculating returns dividend distribution tax is excluded. Compounded annualised returns of Growth Option. Inception Date: October 8, 1995. Wherever the returns are unrealistically high it is due to market conditions. # Assumptions: a) SIP happens on 10th of every month. b) Entry load of 2% till 000 (40 & 2.25% from Nov 04 is considered. c) Each SIP is of Rs 1000 (which also includes the first installment). *You can open an account by putting in a minimum of 6 cheques of Rs.1000/- each (in multiples of Re.1/- thereafter) Sponsor: Reliance Capital Limited. Trustee: Reliance Capital Trustee Co. Limited. Investment Manager: Reliance Capital Asset Management Limited. Statutory Details: The Sponsor, the Trustee and the Investment Manager are incorporated under the Companies Act 1956. Investment Objective: The primary investment objective of the Scheme is to achieve long-term growth of capital by investment in equity & equity related securities through a research based investment approach. Entry Load: For Subscription of Rs.2 crore & above but below Rs.5 crore -1.25%, For Subscription of Rs.2 crore & above but below Rs.5 crore -1.25%. For Subscriptions of Rs.5 crore & above but below Rs.5 crore -1.25%. For Subscriptions of Rs.5 crore & above but below Rs.5 crore -1.25%. For Subscriptions of Rs.5 crore & above but below Rs.5 crore -1.25%. For Subscriptions of Rs.5 crore & above but below Rs.5 crore -1.25%. For Subscriptions of Rs.5 crore & above but below Rs.5 crore -1.25%. For Subscriptions of Rs.5 crore & above but below Rs.5 crore -1.25%. For Subscriptions of Rs.5 crore & above but below Rs.5 crore -1.25%. For Subscriptions of Rs.5 crore & above but below Rs.5 crore -1.25%. For Subscriptions of Rs.5 crore & above but below Rs.5 crore -1.25%. For Subscriptions of Rs.5 crore & above but below Rs.5 crore -1.25%. For Subscriptions of Rs.5 crore & above but Subscriptions of Rs.5 crore & above but Subscriptions of Rs.5 crore & above but Su



Kill the pain

TRANS-CUTANEOUS ELECTRICAL STIMULATION SYSTEM | About Rs 5,000 | Jai Surgicals

ELECTRICAL therapy is not as painful as it sounds. In fact, it can heal the pain. Trans-Cutaneous Electrical Stimulation System, or TENS, is a portable electrical device that passes a series of currents

through electrodes attached to the affected parts of your body. The stimulation works on nerves under the skin that release hormone called endorphins that block pain signals in the spinal cord. TENS works for pain that is not normally relieved by heat, such as sciatica and acute nerve pain. Don't forget to get a go-ahead from your physiotherapist though.

Hot stuff

HOT WATER FERMENTATION BAGS | Rs 300 | Jai Surgicals

SILICON is not just for getting better curves. The silicon granules stuffed in these hot water fermentation bags provide effective relief from pain. Immerse the bag in boiling water for a few minutes. Remove, wrap it in dry cloth and apply on the painful parts of your body. The moist heat will work its way through. The best part: the bag stays hot for 40 minutes.

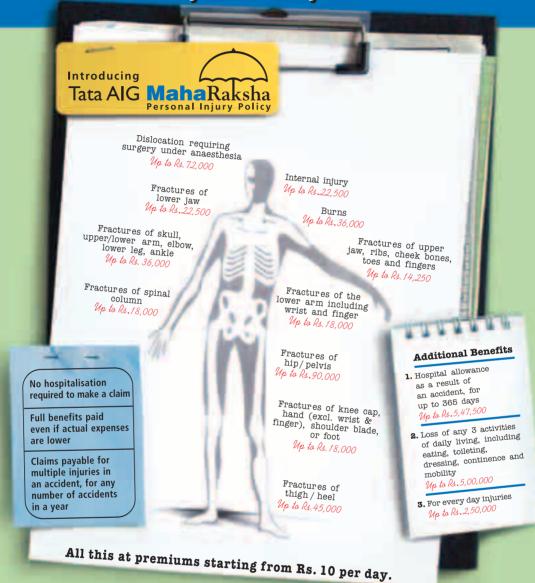
(Top) Pain relievers Trans-cutaneous Electrical Stimulation System and (right) hot water fermentation bag



As one gets older, inspite of being more careful, the risk of injuries increases.

> Now, a Personal Injury Policy that covers every part of your body.

> > Every minute of your life.



Accidents can never be predicted. Which is why Tata AIG MahaRaksha Personal Injury Policy gives you comprehensive coverage.

- 100% guaranteed policy issue to all between 18 and 75 years.
- No medical tests.
- One policy covers you and your loved ones.
- Policy applicable every minute, 365 days, world over.
- Settlement of claims within 14 days.

ANNUALPREMIUM	(Rs) *
Plan 1 (1 person)	3,592
Plan 2 (2 persons)	6,106

Coverage upto 4 persons also available.





Unique instant policy delivery! With one free call.

BT2



Acceptance Authorisation Form



Complete this Acceptance Authorisation Form and return it together with your cheque by mail in the enclosed reply-paid envelope. Or, if you choose to pay by credit card, Just call Tata AIG's toll free help line 1-600-22-7770.

The Help line is available during working hours to assist you with activating this policy and answering any queries.

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Coverage	Benefit	Insured person	
Everyday Injury Benefit	Upto Rs. 1,50,0	· · · · · · · · · · · · · · · · · · ·	·
Hospitalisation Benefit	Rs. 1,500 per c	Salt Oals	Rs.3,592
Active Lifestyle Benefit	Rs. 5,00,000	Salk and Snause	□ Pc 4 104
Accidental Loss of Life Benefit	Upto Rs. 5,00,0	Self and Spouse	Rs. 6,106
* Premium is inclusive of 10.2% Service Tax. Step 2: Details of Persons to be in	curod		
would like to cover the following members of my fam		ose members being covered)	
First Name	Last Name		Nominee Name* Relationship
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In case the nominee is a minor, please provide the no	ame of the auardian too		
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*Only Visa/Mastercard accepted Easy Renewal Facility! Tick here for hassle fre	ee renewal vear after vear (For credit card payments only)	
Yes I want the above policy to be renewed every			
Step 4: Acceptance Authorisation			
authorise Tata AIG to issue my pre-approved MahaRal along with payment of the premium. I hereby declare th			
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MASSAGERS

Gently does it

TAPPIE MASSAGER | Rs 3,000 | Osim India

THIS 0.9 kg gadget that consumes only 15 W of power gently relaxes tight muscles, reduces pain and regulates your blood circulation. It feels much like a pint-size tap dancer deftly moving down your back. **Panasonic's Easy Roller Massager (Rs 2,650)** has similar ergonomics with an acupressure roller top. This is available at all large medical stores.





Eye spy

EYE MASSAGER | Rs 1,999 | Osim India

AT first glance, this looks like a cheap pair of diving glasses, but look again. This eye massager, designed to fit your facial contours, gives you eight different massage modes. It relieves strain, reduces headache, wrinkles, dark circles and bags under the eyes, and provides temporary relief from insomnia. The good news: our ophthalmologist says it's safe.

Motorised masseur

HANDHELD MASSAGER (EV 290) | Rs 2,350 to Rs 3,850 | Panasonic

THEY may not give you a traditional Thai massage, but Panasonic's easy-to-reach handheld massagers may put your regular masseur out of business. The basic model EV 290 comes with a powerful point massager with knuckle-shaped extrusions on the sides designed to reach the lower part of the back. Model EV 298 (Rs 3,450) has all this and more—it emits soothing heat while giving you a point massage. The company is also introducing three upgraded versions in October and November. EV 2610 (Rs 3,850) has point massaging for stiff muscles and two automatic programmed courses for the neck and shoulders. EV 2600 (Rs 2,650) has a large

massage head with a two-mode switch option for a tapping or vibrating massage; and EV 2510 (Rs 2,850) is a double rolling massager—a large roller for the back and lower back and wave-shaped roller for curved parts of the body like the arms and legs. And yes, no tips required.

Get on your nerves

ELECTRONIC NERVE STIMULATOR | Rs 3,450 |

CRS Health outlets

HIGHLY recommended for those whose masseurs expect a raise every three months. Work it around your shoulder, back, joints, arms, legs and soles—at a speed and intensity of your choice, displayed on an LCD screen—by selecting the push, tap or knead options. A temporary cure for stiff shoulders, partial neuro-paralysis, muscle pain and neuralgia (acute pain), until, to quote our orthopaedic specialist, "You gather enough courage to come to me." This stimulator, however, should not be used in combination with life-supporting gadgets, like a pacemaker or respiratory ventilators.

(Left page) Tappie massager; (this page, clockwise) Electronic nerve stimulator, Panasonic handheld massager, eye massager



Toe good

GEL TOE SPREADER | Rs 350 | Oppo (marketed by Health Point)

FINALLY, someone spared a thought for your toes, which remain cooped up in tight shoes all day, rubbing each other the wrong way. This mineral-oil based silicon gel separates your troubled and painful toes, aligning them correctly. It can also cure bunions, a painful condition when the big toe sticks to the adjacent toe. The best part: it's washable, reusable and hypoallergenic.

Save your soles

INSOLES Rs 120 to Rs 1,750 Oppo/Tynor/Spenso /LP/Osim/Dr Scholl's

INSOLES that can be fitted into your shoes are highly recommended by orthopaedic specialists for sore, aching heels. The insoles absorb foot shocks that aggravate heel pain caused by flat feet, tight calf muscles, arthritis and diabetes. Contoured to cradle the heel, most insoles have soft silicon inserts where they are needed the most, and can be hand

washed and air-dried. For arch support, you get an entire range of insoles, in varying shapes and textures like silicon, leather or lightweight polymer gel. These precisely positioned pads lift the metatarsal arch (the anterior portion of the foot) and give ample space to your toes, making them ideal for those with diabetic or flat feet and blistery, tired and sensitive heels.

These silicon insoles are hypoallergenic, non-toxic, odourless and washable. Insoles by Tynor, LP Support and Spenco are priced between Rs 200 and Rs 900, while insoles by Oppo are priced between Rs 900 and Rs 1,750.

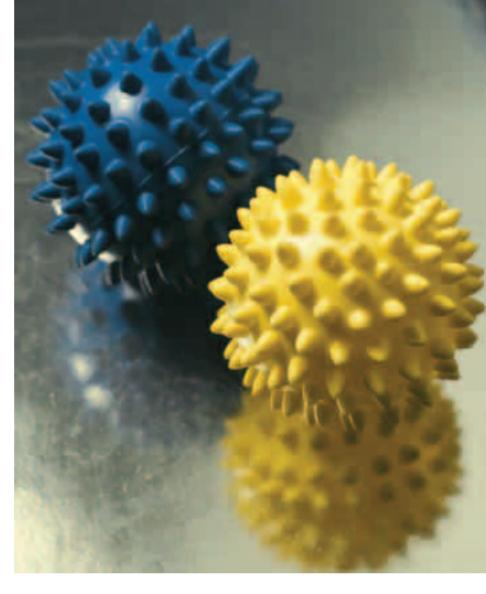
Other options: insoles studded with magnets and acupressure nodes by Osim Health Soles will cost Rs 325 a pair (for more details contact Paramount Surgimed Ltd at 011-5107000). And Dr Scholl's Air Pillo for just Rs 120. These latex foam insoles, which help aching feet, improve air ventilation and absorb perspiration, are easily washable and can be cut to size and fitted into any footwear as per the requirement. Contact Health Point or other major pharmacies for more information on all the above products.

STRESS BUSTERS

Reflex action

REFLEX BALL | Rs 50 | Orchid Physio

SQUEEZE these 7 cm spike balls one in each hand—for a mini acupressure experience. It improves your blood circulation, relaxes tension points in your hands and works out the muscles from your wrists to elbows. It also stimulates your sense of touch and reflexes. Physiotherapists recommend it as a minimum-effort alternative for patients recovering from heart surgery. Do it for 30 seconds three times a day with your back straight, sitting on the edge of a bed or a chair. After 30 seconds, pass it on. It's your partner's time to exercise.



On a roll

SHOULDER WHEEL | Rs 1,500 | Jai Surgicals

EVERY piece of machinery needs a tune-up—the human body is no exception. This one is for your shoulders. First, fix the device to the wall at

shoulder height. Then, hold the handle attached to it and twist as much as you can in a circular motion. It relieves the joints of stiffness and is ideal for people suffering from rheumatism or frozen shoulders. But check with your physiotherapist first.

HEALTH CHECK-UPS

Time to heal

SENIOR HEALTHCARE AND FITNESS SCHEMES | Lilavati Hospital and Wockhardt Hospital

IF you like exercising with friends, Wockhardt Hospitals (in Mumbai, New Delhi, Kolkata and Bangalore) has the perfect fitness class for you. For a monthly fee of Rs 100, you get to exercise three times a week under the supervision of a physiotherapist. Wockhardt Hospitals and Lilavati Hospital in Mumbai also offer a complete health check for seniors for for Rs 2,200. Wockhardt's package also includes a liver and kidney profile.



(Left page) Silicon insoles; (this page, top) reflex ball and (above) Wockhardt's senior citizen fitness scheme brochure



Best foot forward

FOOT MASSAGER | Rs 22,000 | Osim India

WHEN you resign your tired, aching feet to the strong-arm tactics of this massager, you may just forget about the hefty price tag. It works on your feet and ankles simultaneously, and shapes and tones your calf muscles. It also stimulates acupressure points, foot reflex points and blood circulation. You can personalise your massage routine by choosing between varying levels of kneading and vibration. And at 35 W, it consumes even less electricity than your tube light.

Let it shine

INTELLICLEAN DENTAL CARE SYSTEM | \$139 (about Rs 6,000) | Crest & Sonicare

TOOTHPASTE manufacturer Crest found in laboratory studies that applying more toothpaste towards the end of brushing results in a significantly greater reduction of plaque. That logic is applied in the Intelliclean toothbrush, which dispenses its own liquid toothpaste with just a press of a button, and uses sonic technology to provide powerful cleaning action. What's more, its automatic two-minute timer ensures that you brush for the stipulated amount of time. No wonder it costs the earth.



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Loud and clear

Vasant Newaskar, 68, has been using analog hearing aid for seven years.

Ruchi Shah accompanies him on his search of an ideal digital hearing aid



Vasant Newaskar tries out Siemens' S 300 BTE at Sountex Hearing Solutions

In 1998, a few months before Vasant Newaskar was to retire from Bombay Suburban Electric Supply, he realised he couldn't hear properly. Within a year, all conversations around him sounded distorted. The ENT specialist he consulted diagnosed blockage owing to water and Newaskar was operated upon in 1998. "The operation wasn't successful. I suffered partial loss of hearing in both ears," he says.

Mumbai-based Newaskar, now 68, has been using an analog hearing aid by Danabox, a leading hearing-aid manufacturer, in his left ear since then. An analog hearing aid amplifies all incoming sounds but it creates distortion, not allowing clarity for concentration on softer sounds or speech. The analog hearing aid comes in three models—in-the-ear (ITE), behind-the-ear (BTE) and completely-in-the-canal (CIC). The BTE model covers a wider range to gather sound and is recommended for severe hearing loss.

Newaskar uses an ITE. "My specialist advised me to go in for two hearing aids, but I couldn't afford it. Both would have set me back by Rs 26,000." In 2003, Newaskar bought a spare BTE on a discount at Rs 6,000, just in case he couldn't find the batteries for the ITE model. Once he had to go without the aid for a month as the battery was unavailable.

Newaskar hasn't been introduced to the world of digital hearing aid, but he's willing to test drive it for *Harmony*.

HEARING RIGHT

BRAVO B-12 I Widex India Pvt Ltd, Mahim, Mumbai I Rs 22.500

Newaskar's audiogram showed severe hearing loss, 80 decibels (dB) in the right ear and 73 dB in left ear, the normal being below 25 dB. Audiologist K Aditee explained the difference between analog and digital

harmony october 2005

Verdict: Newaskar realised that using hearing aids in both the ears is essential as it equally distributes stress in both the ears.

aids. The analogs increase the volume of all incoming sounds, therefore not allowing clarity of softer sounds. Aditee recommended an aid for his right ear, saying, "Mr Newaskar is not completely deaf in the right ear. If he uses an aid, he could get his sensory stimulators working slowly and steadily." Widex has three families of digital aids—Bravo, Senso and Senso Diva. The price ranges from Rs 14,000 to Rs 75,000. Newaskar confessed he couldn't afford even the cheapest model. Nevertheless, a twochannel, two-band Bravo B-12 (BTE), which costs Rs 22,500, was tested on his left ear. The more the number of channels and bands, the better the user can differentiate between speech and noise because of the level of distribution of noise through the channels. When he was made to answer routine questions, Newaskar felt the vast improvement in clarity.

Verdict: Newaskar's first encounter with digital hearing aid (in his left ear) floored him. He could, for the first time, differentiate the clarity from analog to digital hearing aid.

SURROUND SOUND

Siemens' S 300 BTE I at Sountex Hearing Solutions, Vile Parle, Mumbai I Rs 28,000

After going over Newaskar's history and taking yet another audiogram at Sountex, Dr Bindu Parikh told him he could go on with one aid, but the difference would be noticeable with two. She tested the S 300 BTE with active voice detection and two channels, priced at Rs 28,000, on both ears, and also just the right ear. "As Newaskar suspects, he is not deaf in his right ear," says Dr Parikh. "The use of an aid will eventually give him omni-directional hearing. If there is traffic noise on one side and someone is talking on the other, he wouldn't have to labour to decipher the person's speech." The need for getting a hearing aid in the right ear got clearer, but buying two aids—even at Rs 10,000 each —would still be a luxury for him. Like other clients looking for aesthetic options, Newaskar wanted to try either an ITE or CIC, which is 'invisible' as it rests inside the ear canal. "We give our clients what they want but for loss of 70 dB and above like Mr Newaskar, we suggest a BTE because it's more powerful," explained Dr Parikh. "Also, a CIC is tough to remove and place back every day without assistance." Meanwhile, Newaskar had almost made up his mind to buy a new aid for his right ear.

MAGIC WORDS

Magic Ear's Pushpull and Siemens' Aurora I at Professional Hearing Aid Clinic, Khar, Mumbai I Rs 9,000 and Rs 13,000

By now Newaskar was accustomed to answering the same questions. Sarasa Gopal, the audiologist, said heavy antibiotics taken to treat diseases like typhoid and meningitis may affect the auditory senses. That's when Newaskar remembered that he had suffered from typhoid when he was in school.

At Professional Hearing Aid Clinic, consultations are free and a video autoscope is conducted, where a camera is placed in the ear, making everything visible on the monitor attached to it. Looking at Newaskar's background and comfort with analog machines, she placed a powerful one in his right ear. Despite difficulty in comprehension, he could manage the analog (Pushpull for Rs 9,000). The next

The trial brought back to him the lost world of familiar words

step was to try the digital Aurora by Siemens (Magic Ear sells some of Siemens' products in India), which costs Rs 13,000. Gopal kept stepping back till she went out of the room, asking him to repeat numbers after her. Newaskar couldn't repeat 66; the sound of six wasn't clear to him. Usually a hearing aid has a shelf life of four to five years but Newaskar's old hearing aid is still working fine so she suggested he opts for a new BTE for the right ear. Newaskar was happy with this solution and, by the end of the trial, was asking if he could get a BTE for a discount. Later, he told us he couldn't afford them even then, but the experience of trying on different hearing aids was unforgettable. It brought back to him the lost world of once-familiar words.

Verdict: Newaskar liked the price of as much as he liked the device. He thinks he'll buy one for his right ear and keep using the old device in his left.

TRAVEL

Airfares

WING IT

MAYBE this is why Air India's Maharaja is sporting a spotless dhoti kurta these days. Air India has announced special fares for seniors travelling to the US, Canada, UK, France and Germany between September 16, 2005 and March 31, 2006. Discounts range from 10 to 40 per cent, and are open to men aged 65 and above, and women aged 63 and above. There's just one catch: on these discounted fares, you can't travel out of India in January 2006 and into India in December 2005. And, there's always a basket sale for silvers at the Indian Airlines ticketing counter. Men aged 65 years and above and women 63 years above can now get 50 per cent discount on return travel, so long as they stay a minimum of three nights at the destination. Silvers writing in to Harmony say that's a rule the airlines should reconsider.

Luggage

CARRY ON, TRAVELLER

LUGGAGE isn't meant for lugging. For short distances, a simple steel trolley should make for a good cart-along for your bags and cases. For longer trips, get yourself a four-wheel or two-wheel trolley suitcase. If you want something that is easily manoeuvrable, choose a 20-21-inch piece. VIP's Oxford Strolly (Rs 2,199; 56-64-73 cm) is a soft and sturdy suitcase on two wheels with easyto-reach front pockets. Safari's Extreme range (Rs 2,195), on the other hand, is rough and hard, has a 360° spin and has lots of space and compartments. The Big Brother of them all is Upright Samsonite, an American Tourister with tough exteriors, good mobility on wheels and great looks.

Avoid duffle bags and totes—they are tough on your shoulders. But if you must, carry a really small expandable duffle bag or a simple shoulder bag with several

pockets. Or throw in foldable tote for a day trip. Totes by Triumph (Rs 770), a Mumbai-based brand available at major luggage retail outlets, inflate like a balloon with carry handles and revert to the size of a hand towel. Hexar is another Mumbai-based brand that manufactures totes. They have a pocket-friendly version (Rs 390 to Rs 510) to accommodate your baggage with easy-to-access side and front pockets. Hexar also sells waist pouches (Rs 95) for glasses and other little essentials. However, a wheeler tote is the best combination of light and mobile luggage.

(Top) Air India and Indian Airlines offer travel packages for seniors, VIP's Oxford Strolly and (above)

Samsonite's American Tourister

WHAT TO PACK

Iron it out

PRODUCT: MINI ELECTRIC TRAVELLING IRON | Rs 99 | Shop Online India

SMALL is indeed beautiful—and hot. With a temperature of 200° C, this lightweight mini electric travelling iron is designed to smooth away stubborn creases around the collar and cuff. Heavy duty, but not on your pocket.

All sewn up

PRODUCT: PORTABLE AND HANDY SEWING MACHINE

Rs 149 | Shop Online India

YOU don't need to be an expert to use it. This handy sewing machine mends unexpected rips or frays, and hems shirts and trousers. At home, you can use it to mend curtains and drapes without having to take them down from the rods. The price adds to the pleasure.

Sound and light

ELECTRIC TORCH WITH FM RADIO | Rs 149 | Shop Online India

LET there be light, and some music too. This portable torch-cum-FM radio with speaker requires four batteries to beat the darkness, and set the mood rocking. The same batteries work for the radio with auto-tuning option.



Reason to smile

ELECTRIC TOOTHBRUSH

Rs 149 | Shop Online India

START your day right with this battery-operated vibrating toothbrush. Just apply paste on the bristles, and gently run it over your teeth for a thorough cleaning and massaging action. Warning: Don't use on shaky teeth.

Lock it

RE-SETTABLE COMBINATION
PADLOCK | Rs 80 (per pair) |
Shop Online India

FIRST came the lock, then the key. Next came the key finder to locate tiny keys. Now you have the re-settable combination padlock in a choice of three colours that eliminates the headache of keeping your keys safe while travelling. You have the option of setting one thousand combinations—just be sure not to forget yours.

Extra cover

MONKEY CAP

SURE, it's goofy. But don't forget to pack a Balaclava (monkey cap) when you are travelling to the hills or any-place cold. It could prevent a bout of cold when the temperature dips. Available in stores that sell woollen clothes for as less as Rs 50.

(From top) Mini travelling iron, handy sewing machine, foldable tote bag, waist pouch, electric torch with FM radio and combination lock

Face lift

Your skin can regain its lost glory with yoga, Shameem Akthar tells you how

IF WELL-SERVICED, LIKE ANY SYSTEM, THE SKIN

can regain its lost glory with yoga. Here's how it works. Certain poses facilitate a gush of blood to the face. These include most of the forward bends, such as the westward-facing forward bend (paschimottan-asana), the psychic union pose (yoga mudra asana), the hare pose (shashankasana) and the child pose (balasana). With these poses, even the micro blood vessels in the face—which degenerate with age and lose tone—get a surge of nutrients, oxygen, energy and fuel. As a result, the skin becomes more elastic and taut, and therefore glows.

These forward bends also help you de-stress, further magnifying the 'youthful' effect.

Backward bends, on the other hand, stretch the body neck upwards. These include poses like bow (dhanurasana), cobra (bhujangasana), half-crescent (chandrasana), and wheel (chakrasana). Their anti-gravity effect works out the subtle muscle mass called faschia, which in turn

helps in making the jaw-line bones and the rest of the skull denser and fuller.

Wrinkles, sagging skin and jowls around the chin and neck happen because the bone beneath the skin shrinks. This exaggerates the effect of ageing. In other words, the skin sags because its support (*skull*) is not strong. Bone shrinkage can be minimised with yogic back-bends.

Apart from boosting blood flow, these poses involve gentle 'resistance training' to the eyes, and encourage lymphatic drainage (removal of waste matter). Therefore, yoga practitioners do not suffer from presbyopia (ageing eyes), puffed lids and dark circles. As part of these poses, when one rolls back the eyes, the facial skin and underlying tissue gets an anti-gravity stretch. This helps in

fighting crows' feet, firms the jaw line, and boosts blood to the skull, encouraging nourishment to the hair and scalp. The rush of nutrients firms up collagen, the elastic structure under the skin. Hence the youthful flush.

Yoga also serves the memory. Postures like the inverted psychic union pose (*viparita karani*) and the shoulder stand (*sarvangasana*) aid blood circulation to the brain,

keeping the cells functioning well. The lion pose (simhasana) and the roaring lion pose (simhagarjasana) are powerful anti-ageing postures. They freshen the breath and help battle wrinkles by working out the neck, jaw-line and the entire face. These two poses also boost metabolism.



Yogic moves Cobra pose (bhujangasana)

Lie on your stomach, touching your chin to the floor. Feet together, rest the palms on the floor, next to the chest. Inhale while raising your head and forehead off the floor. Then lift the chin, and finally the chest off the floor. Try to press down the abdomen on the floor to stretch the lower back with greater intensity. Now

breathe normally. Look up at the ceiling. The arch at the back must be pronounced, but that will come with practice.

Most of the weight and pressure while pushing up must be borne by the wrists. Now exhale and lower yourself. If suffering from acute lower back or neck pain, do a simpler version. Lie on your stomach. Bring your hands together to form a cup. Place your chin on this. Rest in this pose, breathing evenly.

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)

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

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Heading

Advt. No.

The absolute truth

Without religion, human life is no better than animal life, believes Swami Prabhupada

RELIGION INCLUDES FOUR PRIMARY SUBJECTS,

namely pious activities, economic development, satisfaction of the senses, and finally liberation from material bondage. Irreligious life is a barbarous condition. Indeed, human life begins when religion begins. Eating, sleeping, fearing, and mating are the four principles of animal life. These are common both to animals and humans. But without religion, human life is no better than animal life. Therefore, in human societies there is some form of religion

which aims at self-realisation and which makes reference to man's eternal relationship with God.

In the lower stages of human civilisation, there is always competition to lord it over material nature. Driven by such consciousness, man turns to religion. He thus performs pious activities in order to gain something material. But if such material gains are obtainable in other ways, so-called religion is neglected. This is the situation in modern civilisation. Man is thriving economically, so he is not interested in religion. Churches, mosques and temples are now practically vacant. Men are more interested in factories, shops and cinemas. This proves that religion is performed for economic gains. Economic gains are needed for sense gratification. Often, when one is baffled in the pursuit of

sense gratification, he takes to salvation and tries to become one with the Supreme Lord.

In the Vedas, the above-mentioned four activities are prescribed in the regulative way so that there will not be any undue competition for sense gratification. But *Srimad-Bhagavatam* is transcendental to all these sense gratification activities. It is purely transcendental literature, which can be understood only by pure devotees of the Lord who are transcendental to competitive sense gratification. In the material world, there is keen competition between animal and animal, man and man, community and community, nation and nation. But devotees of the Lord rise above such competitions.

Man performs
pious activities for
material gains. If
material gains are
obtainable, religion
is neglected

Such transcendentalists are nonenvious. In the material world, everyone is envious of everyone else. But transcendental devotees of the Lord are not only free from material envy, but are wellwishers to everyone, and they strive to establish a competitionless society with God in the centre.

The contemporary socialist's conception of a competition-less society is artificial because in the socialist state, there is competition for the post of dictator. From the point of view of the Vedas or from the point of view of common human activities, sense gratification is the basis of material life.

There are three paths in the Vedas. One involves fruitful activities to gain promotion to better planets. Another involves worshipping different demigods for promotion to the planets of the demigods,

and another involves realising the absolute truth and His impersonal feature and becoming one with Him. The impersonal aspect of the absolute truth is not the highest. Above the impersonal feature is the *Paramatma* feature, and above this is the personal feature of the absolute truth, or *Bhagavan*.

Excerpt from Srimad-Bhagavatam (First Canto); Rs 350; Published for The Bhaktivedanta Book Trust, Mumbai; A C Bhaktivedanta Swami Prabhupada (1896-1977) was the founder of the International Society for Krishna Consciousness (ISKCON) and wrote many books on Vedic philosophy, religion, literature, and culture

Shoot to thrill

Tired of the load-shoot-develop-print routine, the Purohits consider the attraction of instant photographs when **Dinesh C Sharma** tells them about digital cameras

n my last visit to Mumbai, when I decided to drop in on the Purohits, I ran into them at a huge and colourful Ganapati pandal just outside their building. "Things are so different now!" exclaimed Mrs Purohit, raising her voice above the din and music. "Large idols, larger pandal. I wish I could take some pictures and send them to Ankita." She led the way into the apartment and proceeded to serve me some modak, made especially during the Ganesh Chaturthi festival.

"So why don't you send your daughter some pictures?" I asked her amid mouthfuls of delicious modak. "By the time she loads the camera and takes it downstairs. Chaturthi will be over," said an acerbical Mr Purohit. "That is if my husband has remembered to buy a new roll," came the instant rejoinder from Mrs Purohit. "Otherwise, we'll have to wait till next year." She turned to me and added, "And then, there's the usual delay in going to the photo

I decided to intervene. "It is a long process," I said, "That's why people are going in for digital cameras these days." Mrs Purohit replied, "Yes, Ankita has one. That's how she keeps sending us pictures of the children. And Mrs Gupta was showing her new camera off to me last month." Mr Purohit bridled, as was customary whenever the neighbours' new acquisitions were mentioned. "They must have bought it on their last trip to the US," he harrumphed. "They are always throwing money around on these newIt was time for me to say my piece. "You don't have to get the camera from America," I told them. "Digital cameras are available here." Mr Purohit remained sceptical. "Then, they must be really expensive and difficult to operate," he proclaimed. "Well," I told him. "They do cost more than traditional cameras but they are affordable enough. And they are really easy to use." I explained to them how a digital camera works. "You don't need film," I said. "Instead, the camera records images on

a sensor and



lab to get the pictures developed, printed and scanned for emailing them." on a memory device. From this device, you can copy the pictures onto a computer or even print them directly. Then, you can reuse the memory chip or card to shoot more pictures."

Mrs Purohit, evidently the photographer of the family, had her share of questions. "Do you have lenses for these cameras?" she asked. "Of course," I replied. The front of a digital camera is almost same as the traditional camera with auto focus, zoom, SLR, and so on. You can choose a camera according to your needs. "Digital cameras also offer additional 'zoom' features," I added. "Tell us more," urged Mrs Purohit. Digital cameras have 'digital' or 'optical' zooms. An optical zoom brings you closer to your subject without you having to move, while a digital zoom changes the

enlarged and printed without sacrificing quality. Most entry-level digital cameras come with 3.2 MP, while higher-end cameras can go up to 10 MP.

ut Mr Purohit wasn't done. D"How many pictures can you take in one go?" he asked. "Our film roll gives us 36 shots." This depends on the type of camera you have and how much memory it has, I explained. Cameras come with in-built memory and the option to insert memory cards of varying capacities. The number of pictures that can be shot and stored depends on the resolution of the digital camera and the capacity of the card you use. The general rule is, higher the MP, larger the memory required. If your camera is 3.2 MP, you need a 64 MB card for about 36 pictures. And if it is 4 MP, you

"How much do these cameras actually cost?" asked Mr Purohit. "You still haven't told us that." So I did. Basic digital cameras, such as the entry-level models in Kodak's EasyShare series, are available for about Rs 5,300. Those with zoom lens start from Rs 9,000. Apart from Kodak, companies like Canon, Panasonic, Nikon and Olympus offer digital models in different price ranges. You have to pay extra for a rechargeable battery pack and memory cards. "Being a digital mechanism that involves the processing of images using software, digital cameras guzzle power," I added. Basic models work well with normal alkaline batteries, but for feature-rich cameras, you may need rechargeable batteries, such as lithium ion.

Photos taken from a digital camera can be copied onto a computer or printed directly

presentation of an image after it has been recorded—just as you can edit a photograph on a computer. Optical zooms are generally considered superior to digital zooms.

Mr Purohit joined the party with a valid question: "What about picture quality?" It is the picture quality or resolution that decides the quality of a camera and is measured in a unit called mega pixel or MP, equal to almost a million pixels. The higher number of pixels you have, the sharper the image. An image with more mega pixels can be

may need a 96 MB card for the same 36 pictures. Built-in memory cards let you store about a dozen pictures.

"How do you see these pictures? Send or print them?" Mrs Purohit hit me with a barrage of questions. "You can see the pictures on the digital camera itself as it has a small screen. You can then transfer the pictures onto a computer using a card reader, which is like a CD drive. You can print them directly using special printers, but this is costly." Many photo studios now print digital pictures too.

"With so many options, how do we choose?" asked Mrs Purohit. "You must select a digital camera based on your requirements," I answered. "Often, retailers who stock the cameras may not be able to explain all the features and drawbacks. To learn more, the Internet is a great option." This perked up Mr Purohit, who is always ready to surf the Web. I told him to check out prices and product reviews. Websites such as *techtree.com* are great for customer feedback and sites like indiatimes.com are good for price comparisons. "I'll get started right away," he said, a spring in his step as he went off to boot up the computer. His wife was even happier. "Have another piece of modak," she said to me. "I'll be right back. I'm off to have a chat with Mrs Gupta." ⋤

Staking a claim—I

Legalpundits on role of a nominee in an insurance policy and provident fund account

RECENTLY, IN A SUCCESSION CASE, THE

Andhra Pradesh High Court favoured the nominee. A deceased postal employee had invested in a chit fund and had appointed his brother as nominee. Although the deceased had two children, the brother claimed the entire amount, stating that he was the nominee and that the relationship between the deceased and his sons was strained. While the ruling was in favour of the nominee, the chit fund authorities also had to comply with the Insurance Act. So it was declared that the heirs of the deceased could file a separate case to claim the amount in accordance with the law of succession. Here are answers to some frequently asked questions related to this issue:

How does the Insurance Act (1938) address the issue of nomination? Does the nominee of an insurance policy have the right to succeed over the legal heirs of the policyholder?

Section 39 of the Insurance Act clearly mentions that, the person nominated in a policy is entitled to receive the amount in the event of death of the policyholder. If the

nominee is a minor, the policyholder has to name another person to receive the amount on the minor's behalf. On intimation by the policyholder, the insurance company can process change or cancellation of nomination. The person who has been nominated must be notified of his nomination.

As far as succession of the policy is concerned, some interpretations of various high courts and the Supreme Court are given below:

In 1986, the Kerala High Court held: "Where the legal heirs of the deceased are not nominees under the policy, they are still entitled to the succession certificate in respect of the insurance amount, which belongs to the estate of the deceased and is vested

in the heirs." In a 1983 injunction, the Bombay High Court held, "The effect of Section 39 is that the person named in the policy has the right as a nominee to receive and collect the money. But he merely collects on behalf of the rightful claimants to the sum assured."

Further, it has been held by the Punjab and Orissa High Courts, "When there is a dispute between the real heirs and the nominee, a combined reading of all sub-sections shows that a nominee is in the nature of a trustee, who receives money and keeps it for the benefit of the legal heirs of the deceased. Section 39 merely provides for the procedure for the discharge of policy. The existence of the provisions does not debar a civil court to pass an injunction, to do justice."

A 1984 judgment of the Supreme Court further clarified that "the gratuity, provident fund, bank balances form a part of the deceased estate and will devolve upon his legal heirs. In view of the above, it is held that Section 5 of the Provident Fund Act does not confer any beneficial interest upon the nominee. The nominee has no

right to appropriate the provident fund on the death of the subscriber of the provident fund. He simply has a right to receive the amount as a trustee and hand it over to the beneficiaries."

After the death of the subscriber of a policy or provident fund, the nominee appropriates the funds. However, he only has the right to receive the funds and keep it for the benefit of the legal heirs. If for some reason that doesn't happen, the "rightful claimants" can contest it according to the law of succession.

Watch out for the second part in the next issue

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







Ahmedabad based experienced Homeopath can advice seniors on aspects of healthy living. Contact: Dr Shivang Swaminarayan at 9898200557

I am 71 years old, living without wife or children. I am suffering from minor arthritic problems and find it difficult to take care of my daily chores. I am seeking company of an intelligent, dignified and qualified person to become my partner for the rest of my life.

Contact Janardan K Adhwaryu at 'Akshwardham', Vada Bazaar, Dakor,
Gujarat-388225

The Save Environment Club appeals to all citizens including silvers to join the struggle to conserve our priceless natural heritage by

contributing towards our mission of protecting the environment.

Contact Nadeem Qadri, Chairman, Save Environment Club, K C Law College, Akhnoor Road, Muthi, Jammu-181205, J & K, India. Email: nadeem_qadri123@yahoo.com; Mobile: 09419071174

I am a 65-year-old retired principal of Kendriya Vidyalaya. I am living in Chandigarh and wish to form a society and run an educational institute with the help of like-minded persons. The aim of this noprofit institute would be to provide proper education and social service to the needy. Help and suggestions are welcome.

Contact V M Bhatnagar at 2634545.

BOOKSHELF

Life is not a symphony

Slow Man
By J M Coetzee
Seeker & Warburg;
265 pages; Rs 906

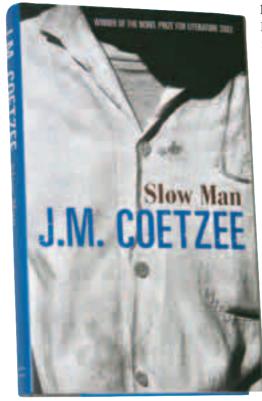


Paul Rayment, a photographer, an old man, a loner, well-off and independent, becomes the Slow Man of J M Coetzee's latest novel, when he loses a leg after an accident. If he hadn't lost his leg, he muses later, he wouldn't have come

under Marijana Jokic's care who is a Catholic from Croatia, a private nurse, the olive complexioned mother of three, the proud-breasted, scarf-wearing Balkan who smokes in an "unreconstructed old-European way". And he wouldn't have started, at this age and in this state, questioning life all over again.

Paul, whose unadventurous heart has protected him from tumult so far, now realises what a mistake he made by not having children, by not furthering himself, by ensuring he will end like this, reduced and uncontinued. "He has many regrets, he is full of regrets, that come back nightly like roosting birds. Chief among them is the regret that he doesn't have a son... a younger, stronger, better version of himself" who will mirror his youth to him in this broken state. A few nights like these, and Paul's love for Marijana swells, filling him with feelings he had avoided so far.

Now, he wants to protect her, wants to protect all her children, specially 16-year-old Drago, just the



kind of boy he would have liked to

have himself. A stupid declaration later and she is out of his life in a minute. And then comes a cleverism, a contrivance, a master writer's easy toying with the craft of a novel that people have been grumbling about, as if denied the treat of an uninterrupted story. Writer Elizabeth Costello enters Paul Rayment's life, who is actually her creation, to become another character in her own book, trying to push Paul into being more assertive in starting a series, if not avalanches, of events in his life.

When portly and unrelenting Elizabeth enters, a stately book on its way to majestic completion becomes a chaotic bus ride, full of temperamental conversations, on its way to a bittersweet end. We see Marijana as she actually is,

what she actually thinks of nursing the old. Drago, whose college education is taken over by Paul, plays a typical cruel teenage joke on him, morphing his father's face on one of his beloved old photos and Paul's own heart seems to be betraying him daily, becoming a leaky cauldron of emotions. And yet, this family he tries so hard to adopt also shows immeasurable kindness to him.

Life is not a symphony, Coetzee seems to be saying, but it could be the creation of one, where brilliant passages of music, battery of discordant notes, harmlessly off-tune moments and occasional flights of melody, all coexist. His ploy might seem like an unnecessary trick, but he is so much in control of his work that it never loses its grip on your attention. At the height of his career, Coetzee, a Booker prize-winner twice over and a Nobel winner in 2003, is out to play with his art. A novel is made as much by what is put in and what is left out. And Coetzee decided to write a novel that left out nothing.

—Anuradha Kumar

Queens and courtesans

Women who ruled despite their men

HARRIETTE WILSON'S MEMOIRS is the longest blackmail note ever written. A beautiful and witty 19th century courtesan who inherited her profession

from her elder sister, Harriette fell into bad times in middle age. So, she wrote to all her lovers a plan: Pay up 200 pounds and secure omission from her

Baroda families. The tiger-hunting Chimnabai, Queen of Baroda, whose husband remained monogamous and faithful to her. Her breathtakingly beautiful daughter Indira who telegrammed her refusal to the Maharaja of Gwalior, Madhorao Scindia, that sorry

paid up but many didn't, including the Duke of Wellington who wrote back bravely, "Publish and be damned".

Jit, the second born prince of Cooch Behar. And finally her daughter Ayesha—who was never quite

She did and she was, but the notoriety was worth having money to live again. Her memoirs are what Page 3 would have read like in the 19th century. Saucy but never bitchy, it's one long digression on bright parties, love letters, tall men and their dull underwear, pretty women and their prettier enemies, and the most unkind caricatures of 19th century England's most famous men. Sex, alas modern reader, is mentioned only in most delicate, passing way: "Morning blushed to find us in the arms of each other." Bill Clinton would have given an arm and a leg for such a gentle tell-all.

Phoenix; 471 pages; Rs 275

Indian current affairs are duller for the lack of kings and queens. After reading **MAHARANIS**, a rollicking good book by **Lucy Moore**, you are likely to be struck by nostalgia for more undemocratic times. The book traces three generations of bejewelled Indian queens from Cooch Behar and

Cooch Behar. And finally her daughter Ayesha—who was never quite as beautiful as her mother, who married the Maharaja of Jaipur against her mother's advice because he had a "nursery of wives" and she wanted a monogamous king for her. But Ayesha became her king's favourite queen anyway and known the world over as Maharani Gayatri Devi. Three generations of headstrong, charismatic queens, who outlived their loving but mostly alcoholic kings, and whose loves, lives and tragedies are compelling and beautifully recreated by Moore.

Viking Penguin; 351 pages; Rs 395

History can argue that Christianity has had more scoundrels than saints and in Maria Bellonci's book LUCREZIA BORGIA, medieval Vatican is a treacherous land and nothing is quite as base and evil as papal politics. The book starts in 1492, a period of High Renaissance when Rodrigo Borgia, a hot-blooded Spaniard gets himself elected as Pope

BOOKSHELF

Alexander the Sixth"

Phoenix; 406 pages; Rs 250

August VI through a system where no lineage ensured succession and only the right combination of passion, corruption and greed could produce a winner. Lucrezia, the Pope's fair-headed daughter, was 12 in that year, ripe for a political marriage. Over the years, she was moved from one marriage to another to secure her father's interests, and took some lovers along the way. Beautiful, sensuous, gentle, a woman who understood the needs of her times, something about Lucrezia helped her survive her father's and her brothers' high politics. But her story is a scary one as one epitaph tells. "Here in her grave lies Lucrezia in name, but Thais in truth Daughter, bride and daughter-in-law of

ELIZABETH THE GREAT, as the eponymous book by **Elizabeth Jenkins** proves, remains the most intriguing of all dead royals. Less photographed, but certainly far more mysterious than the current favourite, Princess Diana. Even if Elizabeth could have, one doesn't feel she would have cried on

National TV about her man problems. In fact, one reason why this brilliant scholar whose "intelligence was something rare" ruled so successfully that she put England in a position to dominate the world, is because she refused to be diverted by marriage and baby-making. Her courtiers harangued and blackmailed her on this, sometimes to the point of hysteria, but Elizabeth dangled all marriage proposals she received from all Europe at a distance where they would amuse her, gratify her ego but could be shooed away at will. The book obsessively, unapologetically details all that is known about Elizabeth, including the controversy whether she became bald at 30 or not (she didn't). Larger political dramas are ignored and so it would seem, that history as it has come down, says that Elizabeth's time was equally divided between governing and avoiding marriage. Did she actually die a virgin? Jenkins has a most interesting, unexpected explanation on why the idea of the Virgin Queen still holds strong in today's jaded world.

Phoenix; 336 pages; Rs 250

All titles available at Magna Book House, Kala Ghoda, Mumbai

BRIEFLY

LIFELESS by **Mark Billingham** (Little, Brown; 375 Pages; Rs 485) is the story of a down and out cop,

Tom Thorne, whose father's accidental death leaves him dangerously emotional, at least from his boss' point of view.
Humiliatingly he is sent off to "gardening leave" to be called back only when a serial killer starts kicking homeless men to death leaving a 20 pound note stuck on their chests. Thorne manages to come back to real work by offering to go

undercover and become a "rough sleeper". He realises that the world of homeless is as full of hierarchies and discriminations as civilised society. The drunks and the junkies hate each other but unite in their hatred for the loonies. Besides this wisdom is the more creepy realisation that the killings aren't random. All the victims shared a

terrible secret that goes back to the fields of the first Gulf War. The book's not bad, but it's not good either.

MY LIFE AS EMPEROR by Su

Tong (Faber and Faber; 290 pages; Rs 620) has been translated with all its original lyricism intact by Howard Goldblatt. When Duanbai, the 14-year-old prince, becomes the emperor upon his father's death, he is the calamity predicted for the Xie Empire by a palace madman. The story of his brief reign is narrated by Duanbai himself

which makes the book even more chilling as we go hand in hand with child emperor on his journey of violence and cruelty in the glittering court life of classical China. Palace intrigues are always compelling and this well-written book with a cold heart has a grip as cruel as Emperor Duanbai's.

All titles available at Oxford Bookstore, Mumbai, Bangalore and Kolkata, and on www.oxfordbookstore.com

Tell me why

Amita Malik takes to task manufacturers who make products that are hard to use

LAST EVENING, I WAS TRYING TO OPEN A

bottle of soda because it was hot and humid and I wanted a cool glass of *nimbu* soda. The new bottles are said to be easier to open because they are made of unbreakable plastic and not glass, as before. They have innocent looking white plastic tops, which are supposed to open with a little turn of the fingers. That was not the case. After my vigorous efforts, some soda did spurt out with a swish but the lid still would not turn. After several tries, I knocked on the door of a neighbour and his polite servant opened the bottle for me, though not easily.

My mind went back to an idea for a television programme I had when I did frequent TV appearances. But Doordarshan, then the only TV channel and being timidly sarkari, turned it down. Well, now, years later, since things have not improved much, here is what I would have done on TV. I would have lined up a dozen manufacturers who have made hell for us, particularly silvers, and asked them to demonstrate the efficacy of their products. First, I would have handed to a manufacturer of medicines a strip of his tablets wrapped in tin foil. Then, I would have asked him to read the written instructions about dosage and ingredients of the tablets on the foil. I am sure he would have failed, because the tin foil shines so much that any lettering on it is

invisible, including the price, in case you have to make a claim.

If I was doing the show now, I would certainly have asked the manufacturer of the soda that gave me, and no doubt gives others, so much trouble, to open a bottle himself. He no doubt has a bearer to do it

and never suffers like us. Next on my list are the manufacturers of can openers, the old-fashioned kind, because not everybody likes or can afford a fancy electric one. I have had an endless succession of Indian can openers. They rust easily, and almost break your hand and wrist trying to open a can. When I once mentioned this to a male acquaintance who has an answer to everything, he said: "You can't blame the can openers, blame the man who made the can or the man who cans fish or whatever in it." So I would make the manufacturer of the can opener, the manufacturer of the can and the

manufacturer of the eatables in the can to come together to the TV studio and demonstrate both the quality of their products and their own skills at opening cans.

That is not all. The new menace of staples is something that has led to more cut fingers, torn cheques and lost tempers than anything I have encountered in my long life as a writer, especially now, when in my present residence secretaries are hard to come by. My colleague Karan Thapar was driven to writing an entire column about it, and I know he has extremely efficient secretaries. I have repeatedly complained in writing, particularly to the publications I write for, including Harmony, to please ask their accountants not to staple envelopes all over the place, including right through the precious enclosed cheques that are

my livelihood.But the accountants have a strong ally in the courier who brings the envelopes, because the courier adds half a dozen staples of his own to add to the recipient's misery and frustration, not to speak of damaged cheques and fingers. So you never can win, can you? I really think someone should do that TV programme.



Manufacturers should be asked to explain the efficacy of their product, from can openers to soda bottle tops

Let it roll at 45

The addition of years is the addition of experience, says drummer Nondon Bagchi

THERE IS A LOT TO BE SAID FOR THE THEORY

that life begins at 45. Or thereabouts. The roller-coaster ride of youth has settled into a steady rhythm, and one can say, 'been there, done that' about a lot of life's delectable offerings which, while not to be missed, cannot and need not go on forever, having played their part in enriching your existence to the extent they can. By then, relationships have been given a chance to stand the test of time. Some have, and some have not. Time has played its part in revealing people's true colours and in separating the wheat from the chaff. The relationships that have

lasted now provide genuine quality to life along with trust, loyalty and understanding, which follow naturally.

In professional and recreational pursuits, you have learnt and gained experience—perhaps the most valuable thing. You can achieve in 10 minutes what used to take three or four hours. There was a time it used to take me hours sometimes days—to pick up the drum part of a song. The song would be played an endless number of times and, little by little, the parts would have to be deciphered. Today, through sheer experience and learning through teaching, the same exercise takes about half an hour.

The element of drudgery has gone completely. You just experience the sweetness of playing music. Another example is teaching.

Music teachers the world over have balked at teaching students—especially children—the science of semibreves, minims, crotchets, quavers and so on. Then, suddenly one day, you stumble upon a method that puts the concept across in minutes. The

same can happen with the teaching of various mathematical topics as well. So it is possible that the clock tells you that you are 50 years old, but you are sitting pretty, achieving things with effortless ease, in control of most situations you are up against, and enjoying life thoroughly. However, a rosy picture like this cannot come without a couple of riders.

The first is, for any of this to be possible you have to be blessed with sound health. Even if your health is good, you cannot take it for granted and need to consciously work on it to maintain it. Nothing

> spiritual, emotional or intellectual can flourish if the physical is not ticking smoothly.

The other rider is, by natural disposition you must be positive, even optimistic. If you are a moaner and a groaner, every month or year that gets added to your age makes the burden of living harder to bear. If by nature you are looking to round off the sharp edges and angularities of your disposition so that you can go more easily with the flow, each moment can bring that much more—and 45 is a perfect launching pad for much greater and finer experiences and achievements to come.

The list of people who have lived or are living way past 80 years and have rocked or are still rocking is quite impressive. Charles Chaplin, Winston Churchill, Alla Rakha,

Jyoti Basu, Nirad Chaudhuri, to name a few. The addition of years is the addition of life, of various and stimulating experience. Ninety is a good innings. A ton is even better. But maybe both figures are not nearly enough.



If you are a moaner,
every month or
year that gets added
to your age makes
the burden of living
harder to bear

Nondon Bagchi, 52, is a man of many parts. He plays the drums at Someplace Else, a nightclub in Kolkata, writes a food column for The Telegraph and tutors schoolchildren in math and music

Come home to Our Place

The world's population is greying at an accelerated rate. People over 65 now comprise a greater share of the world's population, and this proportion will increase as life expectancy improves due to techno-medical advances.

This puts the spotlight on seniors, and the need to address their needs and concerns. Though the concepts of retirement and old age have evolved over the years, what hasn't is the way we deal with them. Retirement no longer means end of the road. In fact, today's elders want to lead an independent life. After years of backbreaking social commitments, they need to take a break and start living for themselves.

The elderly might be heading for a longer and healthier life, the fact remains this age group is more susceptible to chronic illness and disabilities. Besides, complex issues like savings, need for family support, safety and health issues still nag them. The need of the hour is dedicated resources and practical solutions. And SevenHills Healthcare, a well-known name in quality healthcare for the last two decades, brings you this and more. With our unique concept called 'Our Place' in Mumbai, we plan to bring to seniors a comprehensive solution for a life of dignity, selfrespect, independence and health. We also plan to promote a 1,000 bed state-of-the-art hospital adjacent to Our Place.

We, at SevenHills Healthcare, understand that most of our seniors are fiercely independent. But we also understand that seniors



require attention, affection and good healthcare. Our Place, a commune of luxury suites, offers premium club facilities like meditation, physiotherapy, chatting lounge, restaurant, bar etc.

The concept of Our Place is positive attitude. It means seniors should follow some basic guidelines such as good nutrition, exercise, a pleasant attitude towards society. At Our Place, we offer lifetime occupancy in luxury suites in well-manicured surroundings. It's located at a prime location in Mumbai, right next to the state-of-the-art SevenHills Healthcare hospital. The hospital will also cater to all kinds of medical needs of Our Place residents like 24-hour health monitor and daily visits from a qualified doctor. Assisted nursing and paramedical care will also be available for those with increasing dependency. A healthy body is akin to a healthy life. SevenHills offer gym facilities with qualified instructors, yoga and meditation and physiotherapy at Our Place.

Care will be taken to keep the airconditioned suites, and its surroundings clean at all times. In order to complete the circle of care, trained housekeeping personnel would take care of the needs of seniors. Wholesome yet appetising meals with specific menus for specified diets will be made. The chefs will make sure that tasty dishes satiate the palate. Banks would be brought to the doorstep and automatic teller machines (ATM) would be provided.

All the facilities needed to run an office from the premises are provided at the Business Centre. We also plan to have cinema halls, chatting lounges, well-equipped library, in-house bar and dining rooms, and games like table tennis, chess, pool tables and bowling in a club like ambience.

Come home to Our Place, where everything is governed by the motto: It's not the years in the life that count; it's the life in the years. For membership enquiries, please contact: Our Place, Next to SevenHills Healthcare Compound, Marol Maroshi Road, Andheri East, Mumbai 400 059; Tel: +91-22-55851579; Fax: +91-22-28374188; Toll free no: 1-600-22 5995; email: info@ourplace.in; website: www.ourplace.in

H PEOPLE

MASTER STROKE

Shirish Nadkarni didn't just win the World Masters Badminton Championship, held in Edmonton, Canada in July—he did it with an artificial knee, prompting his doctor, Dr Anant Joshi, to call him a "man of rare breed". The 55-year-old continues to play hard despite four arthroscopic surgeries, four operations to correct two slip discs, a broken wrist, and a snapped tendon in the right foot and an extreme case of tennis elbow. At the Masters, he won a gold (in 50-59 age category) and two silvers in doubles (in 55-59 and 50-54 age sections) with former veterans' national champion Hubert Miranda. Nadkarni has now approached the Guinness Book of World Records to recognise him as the first world badminton champion with an artificial knee.



A LESSON FROM A TUTOR

Mumbai-based **Vasudev Joshi**, 87, has found a place in the Limca Book of Records this year as the oldest Indian to get a Masters degree. Joshi is a retired headmaster of a municipal school in Mumbai's suburban Andheri. After having taught for three decades, he went in for a role reversal and became a student. He first secured his B.Com in 1974, and then



two decades later, enrolled for his Masters degree in Sanskrit at Pune University. It took him eight long years to clear the two-year course, but he didn't lose heart. In May 2003, his persistence paid off when he got his degree. The same year, his 21-year-old grandson too cleared his Masters in Computer Management. The grandpa-grandson duo made a trip to Pune to collect their degrees from the university.

MILESTONES

Awarded. The prestigious Gujar Mal Modi Science Award to biotechnologist Govindarajan Padmanaban, 67, for developing the first low-toxicity malaria drug. The former director of the Indian Institute of Science, Bangalore, and his team were able to prove that a component derived from turmeric—curcumin—in combination with other substances can be effectively used to formulate a strong, new-age drug against the dreaded disease. This drug will be less-toxic, safer and cheaper compared to other drugs. Clinical trials are expected to begin soon.





Awarded. The Dadasaheb Phalke award for lifetime contribution to Indian cinema to Malayalam filmmaker Adoor Gopalakrishnan, 64. A graduate in political science and economics, he made his debut in 1972 with Swayamvaram. The film won national awards for best film, best director, best cinematographer and best actress. And Gopalakrishnan went on to achieve success and global recognition. The award will be presented in a ceremony early next year.

VISITORS



SEPT 6-SEPT 8

Who: Tony Blair, 52, British Prime Minister and president of the European Council **Agenda**: To attend the sixth India-EU summit on September 7. Also met Indian Prime Minister Manmohan Singh in Udaipur and agreed to work towards better economic and trade ties as well as increasing flights from the existing 40 to 100 a week between the two countries.

Extracurricular activities: Was floored by the splendour and beauty of Udaipur's 17th century palaces and lakes. Blair has promised to come back and spend time here with his family.



SEPT 7

Who: Bill Clinton, 59, former president of the United States **Agenda**: A "totally private" 15-hour visit to Lucknow.

Extracurricular activities: Attended a lavish banquet hosted by Uttar Pradesh Chief Minister Mulayam Singh Yadav. The banquet hall was reminiscent of the *Nawabi* era with the smell of *ittar* (perfume) in the air and chefs and bearers dressed in traditional garb. Dancer Shiamak Davar spiced things up with a fusion routine combining Kathak and American jazz.



SEPT 7-SEPT 10

Who: Mahendra Chaudhry, 63, deposed prime minister of Fiji and Labour Party leader

Agenda: To garner support against the Promotion of Tolerance, Reconciliation and Unity Bill. If passed by Fijian Prime Minister Laisenia Qarase, it would allow individual amnesty for those convicted or accused of coup-related crimes. **Extracurricular activities**: Addressed a symposium attended by parliamentarians,

non-government organisations, diplomats, the business community and academics.

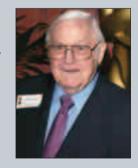
IN PASSING

One of India's greatest war heroes and recipient of the Param Vir Chakra, Lieutenant Colonel Dhan Singh Thapa passed away on September 5 in Pune following ill health. He was 77. In the 1962 Sino-Indian war, Thapa, then stationed in Ladakh, took on the Chinese



almost single-handedly with a khukri before being overpowered and taken prisoner. He was given up for dead and his family even performed his last rites—only to find him return six months later.

Academy award winning director **Robert Wise** passed away on September 14 at his Los Angeles home, four days after his 91st birthday. He won the Oscar as best director for *West Side Story* (1961) and *The Sound of Music* (1965). Wise directed 39 films



including war movies like The Desert Rats, Run Silent, Run Deep and The Sand Pebbles, and science fiction works like The Day the Earth Stood Still and The Andromeda Strain.

HEADSTART

BACK TO SCHOOL

WHAT IS A BLOG?

Heard your grandkids, maybe even your kids go on about 'blogs' and 'blogging'? Ever wondered what on earth it means? Well, for starters, a blog is short for 'weblog' and the most striking thing about it is its simplicity. Think about a 'normal' website. It usually has a home page, with links to lots of subpages. On the other hand, a blog is normally a single page of entries. There may be archives of older entries, but the 'main page' of a blog is all anyone really cares about. It is organised in reverse-chronological order, starting from most recent entry.

A blog is normally public—the whole world can see it—and the entries usually come from a single author. These entries are usually stream-of-consciousness with no particular order to them. For example, if the 'blogger' sees a good link, he can throw it in his blog. In fact, a blog is a lot like an

online journal or diary. And even though blogs can be completely free-form, many blogs have a focus, such as health issues, economics or latest technology.



Bloggers often tend to look at other people's

blogs and when they see something they like, they will often link to it and comment on it. All this interlinking has created a phenomenon known as the 'Blogosphere', which consists of all the cross-linked blogs. Once you arrive at one blog in the Blogosphere, it will often have links that connect you to many of the other sites. It's a place where you can bounce around for years!

SAY IT OUT LOUD



The tragedy of life is not that it ends so soon, but that we wait so long to begin it.

-Anonymous

What is life? It is the flash of a firefly in the night. It is the breath of a buffalo in the wintertime. It is the little shadow which runs across the grass and loses itself in the sunset.

— Crowfoot, American Indian warrior and orator

There are only two ways to live your life. One is as though nothing is a miracle. The other is as though everything is a miracle.

-Albert Einstein

Life can only be understood backwards, but it must be lived forwards.

—Danish writer and philosopher Soren Kierkegaard (1813-1855)

BRAIN GYM

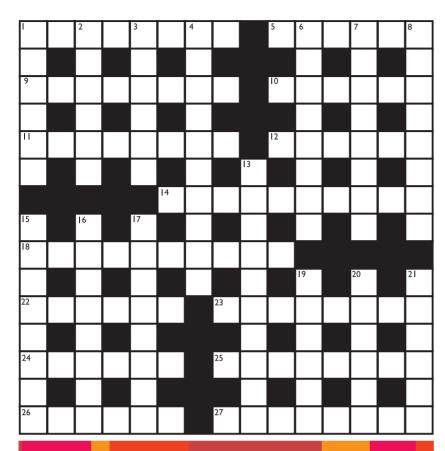


BETWEEN TWO EXTREMES

Each of the following four puzzles consists of two words on opposite sides of some blank lines. The number of blanks indicates the number of letters in the word that is the solution to the puzzle. The word on the left is a synonym, and the word on the right an antonym of the word in question. For example: Command - - - - - Chaos; the answer would be ORDER.

- I. Profound - - Shallow
- **2.** Sequence - - Parallel
- **3.** Trick - - Sage
- 4. Build - - Prostrate

For answers, see page 79



EXCLUSIVE HARMONY CROSSWORD 13

By Raju Bharatan ACROSS

- I Pran sets the sporting tone (8)
- **5** DNA covering harbour sitout (6)
- **9** The country projecting Good Old Mae to be naughty as naughty could be (4, 4)
- 10 'If only Our Man Brett could have' swung with a difference! (6)
- II From behind sets a man 'folding up' (8)
- 12 Some flavour, showed the movie having O P Nayyar-Majrooh composing, Geeta-Rafi singing, Kum Kum-Johnny Walker enacting *Yeh hai Bambai meree jaan* (6)
- 14 What the vintage West Indian bouncer, hitting his improvised helmet smack, would have been, according to Sunil Gavaskar's own vicariously retired admission (1, 5-4)
- **18** The thing Ajit Pal Singh always struck in life as the sole captain to win the ultimate World Cup hockey title for India (6, 4)
- **22** Charles-reaped to renounce? (6)
- 23 Weakened the little devil put out?
 (8)
- 24 Make furious suggestion that there's no buy like Evening News? (6)
- **25** Bob, am I an article sketching the

- pavilion to which Vizzy promptly returned? (8)
- **26** Doordarshan framing name written the Urdu way (6)
- 27 Spot harkback to Lata-C Ramchandra's *Yeh zindagee usee kee hai*, starting out in Kaafi, moving on to Kirvani and finally settling in Bhimpalasi (8)

DOWN

- I Ed, win over a Nehru girl! (6)
- 2 Some models for airports presenting chanteuse Pattammal in the vein of Subbulakshmi! (6)
- **3** Inclined to look like the guineapig, want it that way? (6)
- **4** Yet another cute coinage to underscore the TuliPeach persona of Aishwarya (10)
- **6** He is first and last a cad turning a nuisance (8)
- 7 List of ultra-ardent Tirupati devotees in attendance, all set, solemnly horizontally, to make 'round' ground? (4-4)
- **8** The parachute failing to open in mid air is and isn't (8)
- 13 Said he to this compiler, "Now that is what you call a composition, don't you?", referring to Lata's Woh jo milte thhe kabhi hum se deewaanon kee tarah, as 1963-picturised on Meena Kumari in Akeli Mat Jaiyo (5, 5)
- **15** Godse inside and outside is very welcome (1, 7)
- **16** One all-purpose 'thrust' by the BJP at the mandir afresh? (1, 4, 3)
- 17 Wheel after this and vintage Viru it is on TV! (8)
- 19 Something striking the actor poor as poor could be? (6)
- **20** The last thing you expect to find in an otherwise flawless publication? (6)
- 21 In charge of Akashvani when first made a Cabinet Minister in the 1977-79 Morarji Desai Janata Government (6)

For answers, see page 79

Raju Bharatan is the originator of the 'Sunday Cryptic' crossword in The Times Of India, where he set the first 1500 puzzles

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

HEADSTART

LAUGH LINES

A wise old gentleman retired and purchased a modest home near a junior high school. He spent the first few weeks of his retirement in peace and contentment. Then a new school year began. The very next afternoon three young boys, full of youthful, after-school enthusiasm, came down his street, beating merrily on every trash can they encountered. The crashing percussion continued day after day, until finally the wise old man decided it was time to take some action.

The next afternoon, he walked out to meet the boys as they banged their way down the street. Stopping them, he said, "You kids are a lot of fun. I like to see you express your exuberance like that. In fact, I used to do the same thing when I was your age. Will you do me a favour? I'll give you each a dollar if you'll promise to come around every day and do your thing." The kids were elated and continued to do a bang-up job on the trash cans.

After a few days, the old-timer greeted the kids again, but this time he had a sad smile on his face. "Falling interest rates are putting a big dent in my income," he told them. "From now on, I'll only be able to pay you 50 cents to beat on the cans."

The noisemakers were obviously displeased, but they did accept his offer and continued their afternoon ruckus. A few days later, the wily retiree approached them again as they drummed their way down the street. "Look," he said, "I am really broke now, so I'm not going to be able to give you more than 25 cents. Will that be okay?"

"Are you serious?" the drum leader exclaimed. "If you think we're going to waste our time, beating these cans around for just 25 paise in the afternoon, you're nuts! No way. We quit!"

And the old man enjoyed peace.

An elderly woman decided to prepare her will and make her final requests. She told her priest she had a final request. She wanted her ashes scattered over the local shopping mall. "The shopping mall!" the priest exclaimed. "Why?"

"Then I'll be sure my daughters will visit me twice a week."



In the dim and distant past When life's tempo wasn't so fast, Grandma used to rock and knit, Crochet, tat and baby sit.

When the kids were in a jam, They could always call on Gran.

But today she's in the gym Exercising to keep slim.



She's checking the web or surfing the net, Sending some email or placing a bet. Nothing seems to stop or block her, Now that Grandma's off her rocker.

55 PLUS WAYS TO MAKE SILVER SPARKLE

CONTACT DETAILS

Akbarallys, Fort, Mumbai: 022-22043921/7155 **CRS Health:** Tel: 0212-

30922788

M/s AAX Global (manufacturer of Cobra pepper spray): Tel: 080-

23410225; Mobile: 09342537713

Eklavya, Comet Media Foundation: Tel: 022-23869052/23826674: Website: *cometmedia.org* **Eureka Forbes**: Tel: 022-24301725 Website:

www.eurekaforbes.com Foshang: Tel: 022-22083239 Health Point: Tel: 011-30954478;

Mobile: 09810479351 India Medico Instruments:

Tel: 011-23861125;

Email: imi@indiamedico.com

Knockout: Tel: 011-51410085, 51411664

Kosmochem Pvt Ltd: Tel: 022-23447833/ 5018 Neki Corporation, Mumbai:

Tel: 022-30958462; Mobile: 09323806620

Orchid Physio: Tel: 022-22832129 Osim India: Tel: 011-51070000; Website: www.osimindia.com

Pedder Johnson:

Tel: 022-25225878/ 8857/ 4245

Email: fordham@vsnl.in

Ramesh Fabricators, Pune: Tel: 020-26353876;

Mobile: 09850000854

Realty Automation and Security Systems Pvt Ltd:

Tel: 020-30922630

Rockport Store: Tel: 022-56439048-49 **Sanket Sales**: Tel: 022-55910622

Shethia Audio Video Pvt Ltd: Tel: 022-56981825

Shop Online India:

Website: www.shoponline-india.com Tynor: Mobile: (0)9810479351 Vissco Rehabilitation Aids Pvt Ltd:

Tel: 022-2852728, 22840682. Email: vissco@bom3.vsnl.net.in; Website: www.visscoindia.com

Widex India Pvt Ltd: Tel: 022-24445184 Xenitis Infotech Pvt Ltd: Tel: 022-22837401-04;

033-24858012-18

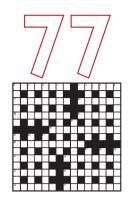




EXCLUSIVE HARMONY CROSSWORD 13

ACROSS:

1 espnstar (its 8 letters are *Pran sets* rearranged); 5 DHARNA— *D(Har)NA, DNA* covering *Har* (short for *Harbour*); 9 Wild West (*The country* standing for *Wild West*, reference to Mae West); 10 Hadlee (*Had Lee* meaning, *If only Our Man Brett could have*, Hadlee *swung the*



ball with a difference); 11 Namastes—sets a man (from behind) it reads, 'folding up' indicating namastes; 12 RANCID (Ran/C.I.D.—Showed the 1956 cult movie); 14 a death-blow; 18 golden mean; 22 Disown (Di-sown, Charles-reaped); 23 impaired—imp/aired, the little devil put out, while impaired means Weakened; 24 ENRAGE (EN/rage), EN short for Evening News, while enrage means Make furious; 25 shamiana (Bob represented by sh, last letter a standing for article, am I an in-between, shamiana symbolises the pavilion to which Vizzy promptly returned; 26 DEMAND—D(eman)D, DD (Doordarshan) framing eman (name written the Urdu way—backward); 27 Anarkali

DOWN:

1 Edwina (*Ed, win over a,* Nehru girl being Edwina (*Mountbatten*); 2 Palams—*P* for *Pattammal (DK), a la* represented by *in the vein of, MS* for *Subbulakshmi*; 3 so wish—*sow/ish,* suggesting *Inclined to look like the guinea-pig,* SO WISH meaning *want it that way*; 4 Amsterdame; 6 Headache—*He(a dac)he, cad* turning here; 7 roll-call—summons to the Tirupati devotees to go roll to the temple; 8 a let-down; 13 Madan Mohan; 15 a Godsend—*a/Godse/nd*

SOLUTIONS TO BRAIN GYM

PAGE

- I. Deep
- 2. Series
- 3. Fool or dupe
- 4. Erect or raise





"People seldom return to thank us. It doesn't really matter. But they should at least thank God. God gave me this life so I could help others. I get happiness doing that. I just wish I had more youngsters to help me. They have so much energy. And they have to ultimately take over from me."

Benarasi Das Arora's name and phone number is on the bulletin board of all the four government hospitals in Amritsar. A textile wholesaler, Das and his friends started a trust, Seva Bharati, in 1982, during the dark days of terrorism in Punjab. Then, the trust helped the victims of terror. People warned Arora to not visit the hospitals for fear of being attacked by fundamentalists. However, these warnings only strengthen his resolve. He responded to all calls of help, at any hour of the day or night. Over the years, Arora, now 82, set the wheels in motion for more charity work. Today, the trust buys medicines for the poor, donates equipment like fans, generators, refrigerators and beds to hospitals, and looks for voluntary blood donors. Arora and his trust rely on donations for their charity work. Recently, Seva Bharati diversified into education. It has set up eight schools to teach tailoring to girls from poor families. The trust gives them certificates of merit on completion of the course. Those interested in donating can contact Ravi Sharma at 0183-5109409.

You don't have to go so far to do something good for your body.



Just walk in for an Aarogyam-30 test.



30 TESTS

We have at heard the adapte of "A healthy heart is a happy heart and "Fast food kills fast".

Our grandmothers still have lustrous black heir, can bits into a 'superi' and can complete the household chores with a destantly we cannot even imagine. All this because they were born at a time when "last food" was the kind that mothers cooked fast before children returned from school, 'exercise' was spiently in the fields and farms, 'busny' was being able to enjoy the fresh produce of those very farms and 'stress' was just another 6 letter English word.

Compare that to the present scenario when fast food is a habit, exercise is what we get when we walk from our cubicles to our boar's cabin, mobiles are an essential commodity and stress is what our whole lives is made of.

But thenks to the awareness created by the television and print media, all modern day Indians know about lifestyle related disorders like disorters, heard attacks, blood pressure, and are keen to avoid them. The emphasis is now on fitness and healthy living. We are being pressed to take proactive steps to preserve and maintain this wealth. Only when one knows their present health status, can they take further steps to maintain it. But once again the executions after professionals is a stambling block for the professionals.

What if the benefits of a comprehensive preventive healthcare package are offered at unbellevable rates? What if 'Aarogye' the state of wellness is made available at our doorstep? Thyrocare, the World's largest Thyroid testing laboratory and India's Best Equipped Clinical Chemistry Laboratory has since long for ayed into the preventive heathcare segment with its unique comprehensive health monitoring project april carelaid "Aurogyam 10". This profile consists of specialized blood tests that reveal the health status of an inchebus!

Why Aarogyam 307

Often a person approaches a doctor only when there is some discomfort owing to a disease or disorder. But we must always remember that the actual disease process begins much earlier than it appears and it is at these initial stages, that if districted, the diseases/disorders can be prevented and/or managed. The objective of Aerogyam 30 is to detect such stent linesses at an early stage, thereby helping an individual, to take up preventive or curative measures as the case maybe.

Who should get tested?

Assogram 30 is ideally for anyone and everyone who is health consolous. However, any individual having suspected or confirmed lineases or having family history of deceses can also undergo this profile in order to ascertain histoerhealth status.

Why Thyrocare?

Thyrocare is concerned not only about providing quality service at an affordable price but also concerned with the convenience of the common man. Easy accessibility is our mein focus. The service is provided at the doorstoof the common man. This person can evail the service by just contacting the searcest. Thyrocare: Authorized Collection Centre. We have more than 2000 access the country.

Aarogyam 30 - A unique diagnostic profile for a comprehensive health evaluation

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Age is truly a journey of accomplishments for you...
and for us,

