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WINDS OF CHANGE

WHAT'S IN A WORD? A LOT. we believe. In September, the Harmony Initiative officially changed its name, and status, to the 'Harmony for Silvers Foundation'. The dictionary defines the word 'initiative' as 'an introductory act or step', while 'foundation' connotes an established institution working towards achieving a determined end. That's how we see ourselves today. The introductory steps have been successfully negotiated. Now, with your support, we have dug our heels in and established ourselves as the definitive voice of silvers in India. The change of name empowers us; and, in turn, empowers you.

There's more good news. To commemorate World Elders' Day on 1 October, our Research Division released its second monograph, *Promoting Successful Ageing in India: Issues and Challenges*. Harmony's first monograph, released in March 2006, prioritised issues in the field of ageing relevant to India; this one expands on one of them: successful ageing. Successful

ageing is about silvers remaining active and continuing to play a productive role in society. It also calls for society to stop viewing the elderly as liabilities. To become a reality, successful ageing will require a combined effort on the part of silvers, society, organisations working for the elderly and, of course, government.

So, we are delighted to see some sections of government stepping up silver response. For instance, the Delhi State Transport Authority has given the go-ahead to the purchase of 700 modern, low-floor buses, easier to board by silvers and the disabled. The Delhi government eventually plans to replace its entire fleet of 3,000 with them.

Finally, the icing on the cake. To commemorate World Elders' Day, the Ministry of Social Justice and Empowerment will award the 'Vayoshreshtha Samman' to Chandigarh silvers in ten categories, including the Institution Award for Knowledge, for spreading knowledge in the field



of ageing; Institution Award for Service, for outstanding services to the elderly; the Centenarian Award, for people over 90 still contributing to society; and the Lifetime Achievement Award, for seniors who have made significant contributions to the field of ageing. We salute the nominees—and the government, for recognising that silver counts.

Indeed, silver is now making its presence distinctly felt in government initiatives and statements, media, and in services and products offered by industry. Things have certainly come a long way since we launched Harmony in 2004. Coincidence? You decide.

Pina Ambani

Tina Ambani

A Dhirubhai Ambani Memorial Trust Initiative

Harmony - Celebrate Age - October 2006 Volume 3 Issue 5

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Contents

LINE UP

- 4 RESPONSE
- 6 ORBIT
- 14 YOUR SPACE
- 16 IN FOCUS: Chennai's rainwater harvester
- 21 EXCLUSIVE: The Shabana Azmi column

SPECIAL FEATURES

22 COVER STORY: Yusuf Arakkal

BODY & SOUL

- 26 FOOD WISE: Dr Pushpesh Pant's festive fare
- 30 GET WELL SOON: Hair loss and remedies
- 34 SHOWING THE WAY: Balkrishna Bankapure gets a second life
- 36 COLUMN: Yoga Rx
- **38** HEALTH BYTES
- **43** THE LAST WORD: John Dear

FIRST AID

44 TECHNOLOGY: Tushar Kanwar helps you explore the world of google



Cover picture of Yusuf Arakkal by Shibu Arakkal

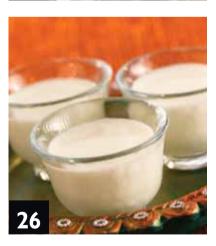
- 46 MONEY & MORE: Step into your silver years with insurance
- 50 TEST DRIVE: Get into the groove of ballroom dancing
- 53 LEGALEASE: Legalpundits on marriage and its possible fallout
- 54 SECOND CAREER: Coming full circle
- 56 HARMONY FOUNDATION: Harmony Centre gets visitors from Australia

ETCETERA

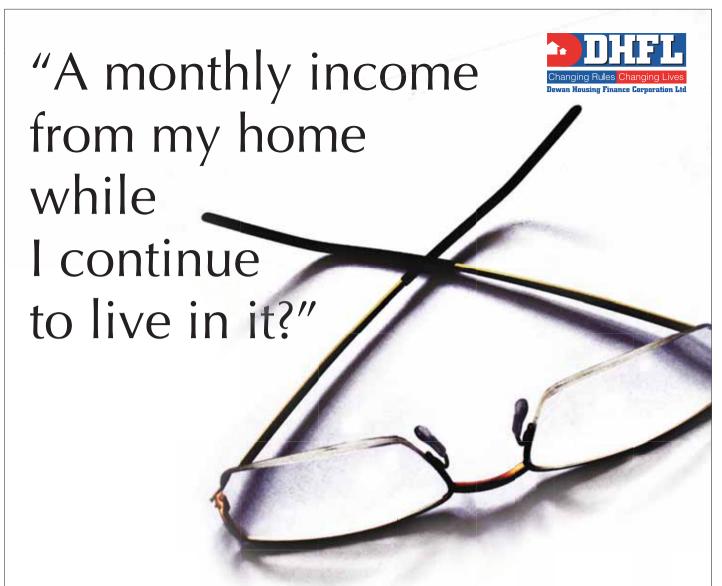
- 58 WHAT I LOVE: India's first tea taster Dolly Roy talks about her passion for the wonder beverage
- 60 WORTH YOUR WHILE: Kalpana Desai on Japanese cutwork
- 63 BOOKSHELF
- 66 AT LARGE: Kuldip Nayar
- 68 COLUMN: Amita Malik
- **70** H PEOPLE
- 77 HEADSTART
- 82 SPEAK







For subscription assistance contact: Harmonycare, Living Media India Limited, 13th Floor, Videocon Towers, E-1, Jhandewalan Extension, New Delhi-110055. Phones: New Delhi: 011-51529556, 51020913 Fax: 23684841; Kolkata: 033-22821922, 22827726, Fax: 22825398, 22827254; Bangalore: 080-2212444, 2290562, Fax: 2218335; Mumbai: 022-24444423/4/5/6 Fax: 24444358; Chennai: 044-28478525-44 Fax: 28472178; Email: harmonycare@intoday.com



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column one

Some of our subjects and writers this issue are passionately working towards improving society and environment. Sekhar Raghavan ("Rain Man") is in harmony with himself and his environment and has brought about a revolution of sorts in Chennai by mobilising the state government to make rainwater harvesting mandatory in the city. Currently, he is campaigning to get other cities to adopt the model.

The freedom to alter our physical and social environment is unique to humans. But whether we make or break it is in our hands. Budh Singh Dhahan could have lived his life out in Canada, where he migrated as a child. But the 82 year-old returned to Dhahan Kaleran, his village in Punjab, to make education and health reforms his mission. His decision changed the lives of thousands.

So did Kuldip Nayar's. Twelve years ago, he first lit a friendship torch on the Indo-Pak border. He had 15 people for company for the annual gesture. Today, the strength has grown to half a million. Though the other side of the border is still dark, it hasn't shaken Nayar's resolve—or that of his companions.

For her part, Shabana Azmi calls contribution to society a personal revolution. Reminded of Civil Disobedience by a news report of silvers demanding more and cleaner public toilets in Agra, Azmi talks about the constructive force that revolution can be. Which brings us to our other exclusive columnist, Amitabh Bachchan. He is taking a break from writing for *Harmony* because of his brimming work schedule—but he promises to be back.

—Meeta Bhatti



The story "Equally Enabled" in the September 2006 issue of *Harmony* by Hariharan Balakrishnan was interesting. S S Jayalakshmi's efforts to bring light to the lives of

special children through her V V Opportunity School are indeed commendable. It is tough to bring these children on a par with mainstream education and they cannot be left to the mercy of outdated techniques. The HRD and Social Justice Ministries need to rise above their inherent contradictions to provide these victims of fate a better future with state-of-the-art teaching methods. Anyway, Jayalakshmi's determination has carved a route where none existed. It's heartening to know that the school authorities have also introduced vocational training to equip these students for the future. Even average students have to struggle today. In this situation, it's nothing short of a miracle to provide special children a platform to develop their personality and potential with the right education. She is so right when she says, "Special people, irrespective of their mental or physical abilities, have the right to equality." Is the government listening?

ARVIND K PANDEY

Allahabad

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

The travel piece 'Mood China' in your August 2006 issue was very informative. My friends and I, all senior citizens, are also planning to take a similar trip to China. Is it possible for you to provide us with full details for a similar trip in late September?

B L SHARMA

On Email

We all know that our body needs various vitamins to keep it healthy and fit. However, I have been thriving solely on Vitamin 'H' (Harmony) for a long time now! While traditional vitamins are known for their nutritional and curative properties, Vitamin 'H' sustains my body, rejuvenates my mind, energises my spirit and vitalises

my soul in full abundance. I consider it the universal remedy for all ills, which constantly ensures the balanced development and sustenance of all my faculties. A monthly dose of multivitamin 'H' is enough to ensure I have a healthy attitude towards life and a fit regime to take on any obstacles that may come my way. I recommend this 'therapy' for everyone. I would never trade the wholesome goodness of this magazine for anything in the world.

REHANA KHATRI

Mumhai

Tread the June 2006 anniversary issue of *Harmony* at the National Library in Kolkata. Congratulations! It's an excellent

publication. But I have a suggestion to make. Could you include the email IDs of writers so that if a reader wants to interact with them, they could do so directly? I wanted to congratulate Amita Malik on her article "Make your Mark" (June 2006).

DIPAK BANERJI

Kolkata

We don't print the email IDs of some of our writers to protect their privacy, but will be sure to convey your congratulations to Amita Malik.

—Editors

ast month, I came across *→Harmony* and read it from cover to cover. It left me impressed. The content is informative and the concept 'silver not grey' encouraged me to subscribe to the magazine the very next month. I am associated with several senior citizens' associations in Vadodara in the capacity of financial advisor. Apart from financial guidance, I also sort out their problems, if any. Your magazine can provide the right source of information to us. I congratulate the editorial team for publishing such a wonderful magazine.

ZOHER DOCTOR

Vadodara

Let me congratulate your team for bringing out an interesting magazine. It reminds me that I am still young and can do a lot. Now, I look at the bright side of life. At 62, it is possible for me to have the zeal and vigour of a 16 year-old—but it is not possible to have the wisdom of a 62 year-old at the age of 16. I have often wondered why silvers are called 're-tired' when they are not 'tired' at all. Retirement is a thing of the past. Seniors, live life to the fullest!

G V SAMPAT

Mumbai

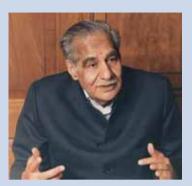
Subscribers of *Harmony* like me feel that the increase in price (from Rs 20 to Rs 30) is too high considering no additional articles have been included. I understand that the price of paper has gone up but this alone cannot justify the price rise.

RAMAN DHARMALINGAM Nilgiris

The rampaging cost of paper has forced us to raise the price of the magazine. We have also included new sections and columns in our magazine. The 'Money And More' section is an example. And we will continue to innovate. Please keep the faith!

-Editors

CONTRIBUTORS



Kuldip Nayar, 80, is a veteran journalist, political commentator and author. In a distinguished career spanning over 60 years, he has held senior editorial positions at The Statesman (1968-1975), The Indian Express (1975-81), besides heading United News of India news agency. He has also been India's high commissioner to the United Kingdom (1990-1991) and a Rajya Sabha MP for six years (1997-2003). At present, he and his wife Bharti, 77, live alone in South Delhi. Their two sons Sudhir, 53, and Rajiv, 50, and their families live next door. His three grandchildren call him dadu and love to watch cricket with him. His leisure activities include watching classic films, listening to music and reading books.

AN INVITATION FROM HARMONY

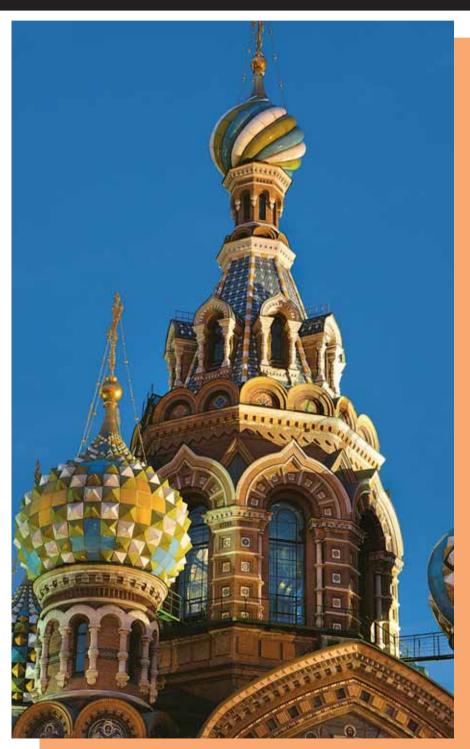
We are looking for contributions from our readers. Write to us if...

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

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

ORBIT

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



NEWSWORTHY

RUSSIAN REVOLUTION

Pensioner Power is ready to rock Russia. The Party of Pensioners, which represents the interests of retired people in the country, has announced its plans to become a genuine political force in the country. "We believe we are the party of the future because all of us will eventually become pensioners," Igor Zotov, the party's leader, told press agency *Novosti*. "We have started making our presence felt."

The party received a lot of media attention in January 2006 when it staged nationwide protests against a reform replacing benefits in-kind with cash payments, which spelt an end to free public transportation and medicines. The Party of Pensioners, founded in 1997, has 74 registered regional branches, is represented in 16 regional legislative assemblies and is expanding its membership from 136,000 members to 150,000 by September 2006.

It has taken part in two parliamentary elections, receiving about 2 per cent of the vote in 1999, and over 3 per cent in 2003. "Next time, we will get many more," promises an optimistic Zotov.

SAFETY NET

Ten days after Dev Raj Grover, 74, and his wife Vimla, 70, were found murdered in their Karol Bagh home by their domestic help, Delhi Police took its Senior Citizens' Security Scheme—under which the police routinely visits homes of silvers living alone—a step further. On 10 August, Delhi Commissioner K K Paul launched the 'Online Registration and Feedback Facility' on the Delhi Police website





(www.delhipolice.nic.in). Now, senior citizens living alone can register online without visiting a police station and the police will keep track of them by sending out constables to check on them.

They can also update personal information—like change of address or even change of domestic help—by logging on to <code>www.delhipolice.nic.in</code>. It's a positive move, but you have to wonder how many senior citizens living alone have access to the Internet. Some numbers: only 2.7 per cent of India's internet population of 38.5 million is above 61 years—of this group of senior 'netizens', 23 per cent is from the capital.

RARE WORDS

In collaboration with the Centre for Development of Advanced Computing (CDAC), Delhi's Jamia Millia Islamia University is digitising more than 1,600 rare books and 2,500 rare manuscripts to enable researchers across the country to access them. Currently housed in the university's Dr Zakir Husain Library, the books are written in languages ranging from Arabic, Persian and Urdu to Pushtu, Punjabi and Brij Bhasha.

Published between the 16th and 19th centuries, they cover subjects including Quranic studies, Sufism, Unani medicine, mathematics, Oriental studies, Hinduism, astronomy, astrology, logic, and philosophy. Further, Urdu and English newspapers published in the late 19th and early 20th century will also be digitised. The process began in September and will take nearly a year to complete.

LION'S SHARE



In its agenda for 2006-07, the Lions Club District 324-A1 in Tamil Nadu has targeted silvers, students, spastic children and HIV patients for help. The club will construct a 1.5 acre senior citizens' home at Koovathur near Mahabalipuram. It will also continue its ongoing 'Sight First' campaign for eye care and support a new diabetes management initiative in rural areas. A learning and sports programme for spastic children, a health programme for HIV patients and slum adoption are also on the anvil. The total cost for the project: about Rs 30 crore.



ORBIT

TRENDS

SENSIBLE SILVER

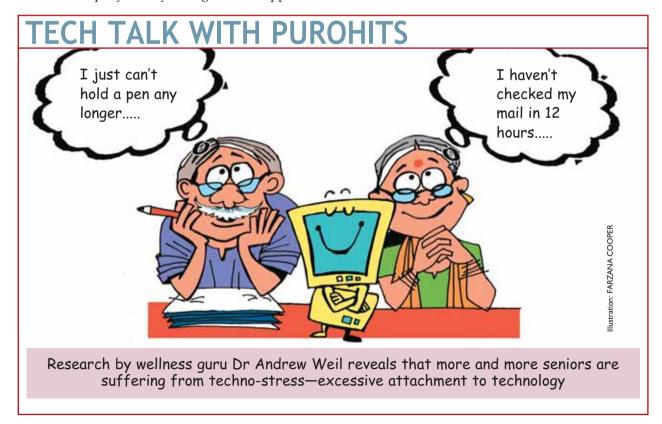
For many Americans, **retirement now means starting new businesses**, even lives. Take 68 year-old Julie Brown from New Hampshire, for instance. A year ago, this retired professional from the construction industry found inspiration from the most unlikely of sources: a chilly night. She decided to create a head-warming pillowcase. The result was the 'Chill Frill'. After a year of selling her patented product to friends, Brown has taken things a notch further—a big order from the military.

Brown is not alone in her entrepreneurial zeal. A study in 2004 by think-tank Rand Corporation found that self-employment rates in the US rise at older ages. In 2002, the rate of self-employment for the work force was 10.2 per cent—but the rate for people aged 50 was 16.4 per cent. While people over 50 made up 25 per cent of the work force, they composed 40 per cent of the self-employed. While financial necessity impels many to start businesses, others do it for personal reasons. Like 69 year-old Kay Presto of Fort Lauderdale, Florida, who started a T-shirt company three years ago. "I was appalled



at the nasty sayings I saw on T-shirts, like 'I'm a cranky Grandma'," she says. Presto launched her range of T-shirts with a logo saying, 'Sensational Senior'.

June Simmons, 71, would agree. Three years ago, the former nurse founded Partners in Care, a not-for-profit foundation in San Fernando, California, that works with hospitals, healthcare providers and other bodies to change healthcare policy. Her latest project is setting up primary care clinics staffed by retired doctors and nurses.



ANALYSE THIS

CAN YOU BE HAD?

Intelligence is no safeguard against being duped. A new study commissioned by the US-based NASD Investor Foundation to know why some senior citizens were more likely than others to respond to an investment scam, turns the popular view of fraud victims on its head. Researchers were astonished to find that victims of investment fraud outscored non-victims on financial literacy tests. According to them, an investment fraud victim is more likely to be an educated, married man in a higher income group. He's also likely to have a generally optimistic outlook on life. However, he is more likely to have encountered more of what the researchers call "negative life events", like loss of job or income, foreclosure on a loan, problems with troublesome neighbours, a physical disability, or a serious illness or injury within his family.

They speculate that stress from these events may make a victim more vulnerable to fraud, and more willing to listen to a sales pitch. It is also possible that because victims tend to be independent thinkers, they tend to rely on their own knowledge when making investments. Thus, con artists are able to snare them by flattering them about their expertise. The study was compiled from surveys, focus groups and analysis of 128 undercover audiotapes made by law enforcement agencies.





WILD SILVER

PUPPY LOVE

Here's some good news for dog owners. They can delay ageing in their pets by playing it safe during the dogs' puppy and mature years. Annual visits to the veterinarian, rabies vaccinations, regular intestinal parasite checks, good nutrition and, most important, exercise, will keep your pet in great shape. Remember, a fat, couch potato dog may be happy being pampered, but it will live longer if it slims down. Other steps a pet owner can take to delay the onset of ageing: cleaning its teeth to prevent gum disease; grooming to keep skin and coat healthy; and checking its ear for odour produced by infecting organisms.

RE-INVENTION

BAG TO THE FUTURE



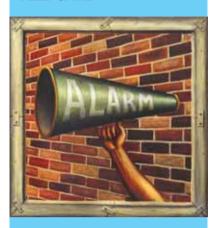
Is your handbag pretty much a black hole that swallows everything? If you're sick of rummaging endlessly for things you know are in there but you just can't see—and fed up with your husband's disparaging comments—the solution may be in sight. Literally. German-based international leather and bag specialist Bree has created the first handbag with interior **illumination** (left, our take on the bag). "We had been toying with the

idea of illuminating the dark insides of handbags for quite some time, but lacked an elegant solution which was stylish and functional, but also technically feasible," company president Philipp Bree told media. That solution is now available in the form of 'Smart Surface Technology' developed by plastic manufacturer Bayer Polymers in partnership with Swiss firm Lumitec, a specialist in electroluminescence (EL) and precision electronic components. EL is a 'cool' method (it does not produce heat) of generating light through a film that lights up on application of voltage. With Smart Surface Technology, these films can be shaped as needed to illuminate any conceivable geometry or surface. So, when will these bags be available on the market and how much will they cost? We're still in the dark on that one.

Fear of family: According to a study by Delhi Police, the largest percentage of distress calls it has received from silvers since 2004 have been about family disputes. The study analysed distress calls to '100' and the Senior Citizen Helpline number 1291 from July 2004 to March 2006. About 37 per cent of the callers cited family problems as their reason for calling. And 55 per cent of those citing family disputes said their sons make them feel "insecure".

INNOVATION

TELE-CARE



Senior citizens in Scotland will be able to enjoy more independent lives—thanks to the government's £8 million (approx Rs 70 crore) 'telecare' technology initiative. This hitech scheme, which is being test-driven in West Lothian council, involves a range of monitors being fitted to homes that can raise the alarm if a problem develops. This is how it works: The system, connected to a 24-hour response centre, also reminds a person to take his medication and detects a person falling over, smoke, extreme heat and flooding.

"Telecare gives senior citizens the reassurance that help is at hand if they need it," Communities Minister Malcolm Chisholm told website *scotsman*. com. "Older people who may otherwise have gone into full-time residential care can now live at home," Chisholm says. "It also provides peace of mind for their families," he adds.

LOVE THAT!

KARAOKE KOUPLE

Saturday nights are typically rowdy at the Friendly Tavern at Redington Shores in Seminole County, Florida. That's when karaoke duo Maxi Roberts. 80. and Dan Brost, 79, strut their stuff for crowds ranging in age from 18 to 80. "We get a kick out of making people happy and that's why we love to sing," Roberts tells Florida newspaper St. Petersburg Times. The duo perform classics like I will survive and The way you look tonight, but their signature song is a raunchy version of Fever, where Roberts sinuously sways her hips to cheers from onlookers. "People love that one," says Brost. Off stage too, they make quite a couple—both widowed, they met in 2002. In 2004, they moved in together. "We live, love, fight and make music together," says Roberts. "What could be better than that?" Nothing really.



FOOTLOOSE, AND FREE



It's not just young bucks who can get jiggy with it! To commemorate **Women's Day**, on 10 August a group of 3,000 women danced the day away to music played by deejays at Alexandra Stadium in Johannesburg, South Africa. The event was organised by NGO South African Women in Dialogue to celebrate the role silvers played in fighting for freedom. The dance fest kicked off a weeklong community awareness programme, where youth groups visited the elderly and helped them revamp their homes. "It feels good to know that there are people out there who still care for us," 72 year-old Violet Ntsala told city website *joburg.org*. "Things have changed so much for us now. We can dance freely with no cops stopping us."

OFFBEAT

THE BLACK WIDOWS

Silver is not always sweet. In Los Angeles, two elderly women, dubbed 'The Black Widows' by police, have been arrested for committing murders and then collecting millions of dollars on the life insurance policies of their victims. Olga Rutterschmidt, 73, and Helen Golay, 75, are accused of enti-

cing two homeless men, Paul Vados, 73, and Kenneth McDavid, 51, with rent-free apartments and food in exchange for obtaining their signatures. The women took out three dozen life insurance policies on the men, had them killed (by arranging hit-and-run accidents) and then claimed the policies. The Black Widows now face the death penalty—their trial will commence in October 2006.



ORBIT

MEDIA WATCH

TENDER TALE



We've written a lot in these pages about 'active ageing'. Now, here's a film on it. *Boynton Beach Club* is a comedy-drama about a group of silvers grappling with life, loss, love and (yup!) sex in a south Florida 'active adult community'. Directed by Susan Seidelman, the film features a solid, ensemble cast—though virtually unknown outside the US—including Len Cariou, Sally Kellerman, Dyan Cannon, Joe Bologna, Renee Taylor, Michael Nouri and Brenda Vaccaro.

Recently widowed Jack (Cariou) arrives at the community and is shown the ropes by resident player Harry (Bologna). Although instantly catching the eye of decidedly forward Sandy (Kellerman), Jack prefers to take things a little slower, as does Marilyn (Vaccaro), whose late husband Marty (Mal Z. Lawrence) was run over by the brassy Anita (Taylor) while gabbing on her cell phone. Moving decidedly faster is Lois (Cannon) who feels like a kid again after striking up a relationship with younger man Donald (Michael Nouri), who has passed himself off as a successful developer.

"Seidelman coaxing uniformly strong performances out of her ensemble and the result is a film that is in parts funny, tender, wise and achingly haunting," reports *The New York Times*. The film, initially shown at retirement communities in the US, proved to be a big hit, prompting producers Samuel Goldwyn to go for a mainstream release in theatres across the country. Unfortunately, this one will probably not make it to India.

Pensioners protest: The Punjab Pensioners' Welfare Association has

protested the closing down of the resident audit offices of the Accountant General (Audit and Accounts) in Patiala and Nangal. While the state government says the move will increase administrative efficiency, pensioners are upset with the closure of the offices. They now have to travel all the way to Chandigarh—where their records have been shifted—to follow up their pension cases. Keep watching this space for further developments.

H-ETIQUETTE

NAPKIN NICETIES



Place **your napkin** in your lap shortly after you sit down. If you excuse yourself during a meal, leave your napkin—folded or unfolded—on your chair and push your chair in. When you've finished your meal, fold your napkin and put it to the left of your plate, a signal that your last dishes should be cleared.

OVERHEARD

"All my life I've been taught how to die, but no one ever taught me how to grow old. That's what we need to learn. You can see more from a mountain, and from the perspective of years. More than ever, I see each day as a gift from God, and we can't take that gift for granted."

-American evangelist Billy Graham, 87, in Newsweek



H RECOMMENDS

ACTION PLAN FOR OCTOBER

Employment exchange. Hold a job fair for silvers at your community centre or senior citizens' association. Do some advance legwork; get businesses that want to hire silvers to set up booths and have representatives on hand to interview prospects. The Fort Sanders Sevier Senior Centre in Sevierville, Tennessee in the US hosted such a fair in September—it enabled 84 silvers to get jobs. "It's a win-win situation for both employers and seniors," says 68 year-old Bryson Higgins, who organised the fair. "Employers get an experienced pool to choose from and seniors get a second start."

Icing on the cake. Love to bake cakes and cookies? Organise a bake sale at your community centre or senior citizens' association to raise money for a cause dear to you. For the past five years, volunteers at the Middletown Senior Centre in Delaware in the United States have been baking over 1,500 cakes and pies, and countless cookies, every August to raise money for the Middletown Historical Society. "I make 60 peach pies every year," says Terri Dunn, 72. "They sell within 15 minutes of the bake sale opening its doors!" This year, the bake sale grossed over \$ 8,000.

Art class. If you've always wanted to learn about art, get together with your friends and start an art appreciation group. Take turns reading up on artists in the library or on the Net (*google. com* is the best place to get started) and print out some of their best work—an alternative is to borrow books from the library that illustrate their work. The Senior Centre in Monroe, New York, started its fortnightly 'Art Clinic' six months ago with six silvers—now, there are 18 members. "This is a great opportunity not just to learn about art but also to brush up on our research skills," Matt Chelel, 71, who recently conducted the session on Leonardo da Vinci, told *The New York Times*. "Now, we're planning to hire an art teacher so we can get our hands dirty too!"







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

PARTING GIFT



Mahinder Ahluwalia with her granddaughter Radha

I am 74 years old and would like to tell you about my granddaughter Radha, who lives in Stockholm, Sweden. Radha is my daughter Kanwal's child. They have been living in Sweden for the past 25 years. My husband Jagjit and I have been visiting them alternative summer for the past 20 years.

At the end of each visit to Stockholm, Radha accompanies her parents to the airport to see us off—with a gift in her hands. I still remember the first time when, as a three year-old, she gave me a neatly wrapped packet of hairpins! It has become a ritual of sorts; sometimes a box of chocolate, or a pair of ear rings. But it's the letters that accompany the gift I cherish. The early ones went "Nani, peas (sic) don't

I still remember the first time she gave me a gift, it was a packet of hairpins go, come back soon", and "Radha loves you so much, I think Radha is going to cry".

Today, Radha is 21 and I would like to share some of her latest (six-page) letter with you:

My Dear Nani,

Words can't describe how much I love you. Like all the creatures in this world need air to survive I need you. My beautiful wonder, Nani, you are the most beautiful flower, you are a rose. I am sad to see you go; we have spent so much time together during your stay here. You

have made me believe in God, that there is a great power above us. How can I not believe? He has given me something so precious, my sweet Nani.

For my sweet Doodie (Nani)

She's always there for me, through thick and thin Whenever I am low, she lifts up my chin, How will I repay you, by loving you I think Our castle stands atop the hills And offers strength of spirit Place your hand little one into mine And I shall lead you to it The family castle is now your home The stones grow ever stronger For the castle is built on love and hope Alone you are no longer.

Love, Radha

-Mahinder Ahluwalia, New Delhi

WHAT I LEARNT



John Rathnam with wife Komala

I am 65 years old. Two years ago, I lost my best friend—my wife of 38 years. Komala's death was caused by negligence of doctors at a reputed hospital in Mumbai. As I had all the facts and photocopies of hospital records, I approached some well-known lawyers. After accepting hefty fees, they consulted a medical practitioner and then informed me that I would be wasting all my savings

on fighting a legal battle. This is what I learnt: **Don't** trust a hospital or doctor based on their name. An ounce of prevention is worth a pound of cure.

I always thought my wife would survive me. Ours being an inter-religious, inter-caste marriage, I wanted her to be financially independent. Therefore, I put everything in her name, our flat, shares, bank deposits and bonds. After her death, it took over a year-and-a-half as well as a fortune on the purchase of stamp papers to file affidavits and pay fees to lawyers and notary public. This is what I learnt: Always acquire assets and bonds jointly with partner with a proviso 'either or survivor'.

All my life I concentrated on furthering my career, which spanned 43 years. I worked in different organisations as I suffered a 'seven-year itch' in each job! Komala took care of everything, including bringing up our children. She even made prudent investments in each city we lived in: Delhi, Kandla, Ahmedabad, Bangalore, Baroda, Surat, Kolkata, Chandigarh and Mumbai. After Komala passed away, I had to take stock of things—our savings, documents relating to our flat and a host of other things. To consolidate all the investments made in different places and bring them to a semblance of order, it took me a couple of years and several 'silver' hairs. This is what I learnt: Pay attention to what your wife says; give quality time to your wife and children; and 'silver' gracefully!

—John S Rathnam, Mumbai

MYTH-BUSTER

The task of penning my thoughts on Vastu Shastra and Feng Shui in a few hundred words is difficult, if not impossible. Being a professor of architecture in J N Technological University for 40 years, I never had to limit my stream of thought. But I am going to give it a try. I have been a rationalist since childhood, testing everything on the standard of proof and physical existence.

I could not believe that common people believed in the utter distortion of physical facts and constructional truths indulged by so-called Vastu pundits. Being a professor in an architectural college, I don't like the fact that these days, house owners consult



Prof R V Kolhatkar with his family

Vastu *shastri* for architectural designs. Vastu pundits invariably order (not 'suggest') shifting rooms from North to South or East to West to show their 'higher' knowledge and authority, thus undermining the expertise of an architect. They create fear-psychosis in the weak by using debilitating words like *yamaganda*, *mrityudosha*, *vaastudosha*, *mahatpapam*, etc. They suggest demolition of walls, water tanks, shifting of rooms to avoid Vastu*dosha*

(ill-effects). And then there's a warning: if the changes are not implemented, there will be

I am a rationalist, testing everything on the basis of physical existence

disharmony in the house, career or business.

My heart goes out to architects who are at the receiving end of fraud. If the advice of Vastu pundits and Feng Shui experts really works, there would be no need for fertility centres, hospitals, family courts and industrial rehabilitation schemes! In olden days, the direction of a kitchen was fixed on the criteria of smoke created by smoky fuels like grass, wood or cow-dung cakes. Today, we have clean fuels like gas and electricity and also have exhaust fans and chimneys to eliminate the fumes.

Exposing these myths has become my life's mission. I extend this offer to all readers of *Harmony*. Mail me at *rajendrakolhatkar@yahoo.co.in* or *rvkolhatkar@att.net* for further queries.

−Prof R V Kolhatkar, Pune

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

Rain man

Sekhar Raghavan's tireless crusade to promote rainwater harvesting in Chennai has made him an international authority on the subject, writes **Mukta Hegde**



Sekhar Raghavan taught Chennai residents how to collect and store rainwater for later use

ekhar Raghavan, 59, hates wasting resources—food, clothes, or water. As a youngster, when Raghavan idly watched the rain fall, he would wonder whether it was possible to collect it and store it for later use. He grew up to make it his life's mission.

After obtaining a doctorate in theoretical physics from Madras University, Raghavan taught there for six years but quit when he was denied a permanent job. He took up another job as marketing executive with a voltage stabiliser manufacturer, just to remain in Chennai. "Chennai to me is like Malgudi was to R K Narayanan, Ralegon Sidhi to Anna Hazare, and Kolkata to Satyajit Ray," he says of his love for the city.

In 1992, Raghavan joined the Centre for Policy Studies, a socioeconomic research institute, as research fellow. The centre studies traditional infrastructure and, here, Raghavan was exposed to traditional water harvesting systems of Southern India called 'erys' (or traditional surface reservoirs). Prior to British rule, there were 39,000 erys in Southern India and played a vital role in providing water to regions with relatively low rainfall. Some of these are still functional, though their management has been transferred to PWD; the rest lie

neglected. His work at the Centre of Policy Studies inspired Raghavan and, after hours, he would cycle down to suburban Besant Nagar, visiting every apartment complex to talk about the urgent need to harvest rainwater. By then, he had the technical knowledge to back up his principles. Besant Nagar is located just a kilometre from the sea and the soil is very sandy. Due to a sharp rise in high rises, the water that was good earlier started turning saline. Rainwater harvesting was essential to solve this problem.

"People insisted they didn't need to bother because there was enough groundwater to last for decades," recalls Raghavan, adding, "Our education does not teach us about the need to protect water resources. What was obvious to an unlettered villager was incomprehensible to the

urbanite." In some apartment complexes, the watchmen were instructed not to allow Raghavan in at any cost.

In 1998, as a result of some local media coverage about the benefits of rainwater harvesting

called me Crazy Raghavan!"
In June 2001, a group of 14
likeminded people, including
Raghavan, founded Akash
Ganga Trust to promote rainwater harvesting as a community
effort in India. In August 2002,
the trust realised the need for a

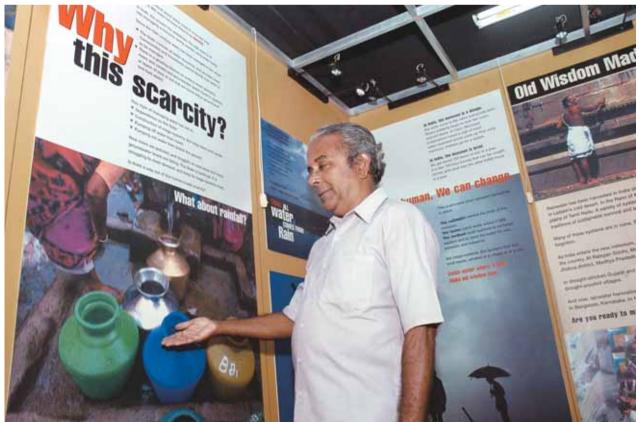
"Whenever I spoke about saving rain water, people called me Crazy Raghavan"

(which take about two years to manifest), more people began to show an interest and started calling Raghavan for help. By then, he had also got together a group of plumbers to execute the system (*see box*). Recalling the early days of his 'activism', he smiles wryly, saying, "Whenever I spoke about saving rainwater, people thought I was crazy and

working model and established 'Rain Centre' with help from NRI friends.

Today, Rain Centre is a one-stop information and assistance centre on rainwater harvesting in

Raghavan at Rain Centre that spreads awareness about saving water; he recommends the model for all major cities



Chennai—and is the first of its kind in India. Raghavan heads it and is directly involved with day-to-day management, which includes managing funds and planning activities to raise and analysing rainwater harvesting structures. All its activities are free. Rain Centre is supported by Delhi-based NGO Centre for Science and Environment, Corporation of Chennai,

"Indigenous systems can once again play a crucial role in the welfare of people"

awareness about saving water; carrying out surveys to collect information about soil types and benefits of rainwater harvesting; Metropolitan Water Supply and Sewerage Board and Tamil Nadu Water Supply and Drainage Board, with generous donations.



Generating awareness among city dwellers hasn't been easy for Raghavan

aghavan was instrumental in publishing a book, The Ery Systems of South India: Traditional Water Harvesting. Through Akash Ganga Trust, Raghavan gave its writer T M Mukundan to bring out the current relevance of ervs of South India. "History has shown that it is the innovation and genius of India's people that has given it these systems," Raghavan told www.irha-h20.org, the official website of the International Rainwater Harvesting Alliance, a Switzerland-based international secretariat that unites rainwater harvesters across the world. "These extraordinary indigenous systems can once again play a crucial role in the welfare of India's people."

Currently, Raghavan is writing a design manual on rainwater harvesting for individual use. He also visits residential complexes, offices and factories in the city to explore possibilities of implementing these systems.

By 2001, when rainwater harvesting had gained in popularity, the state government set up a highlevel committee to create awareness. Raghavan was part of it and after a year of intense campaigning, rainwater harvesting was made mandatory by the government in every building, both old and new. Residents were asked to comply within a year, failing which they were threatened with disconnection of municipal water supply. Tamil Nadu, incidentally, is the first state in India to do this and others are now adopting the model-Maharashtra, Kerala and New Delhi have made it mandatory only for new buildings.





A diagram of rainwater harvesting system; and workers installing it outside a bungalow in Chennai

In the four years since the inception of Rain Centre, groundwater in Chennai has risen by 6 to 8 m and dry wells have come alive again. In Bayview Apartments, Raghavan's society in Besant Nagar, a well that had been dry for the past five years has sprung to life and is two-thirds full after this year's rains—and the water is potable.

WHAT IS RAINWATER HARVESTING?

Rainwater harvesting systems comprise concrete structures to collect rainwater from rooftops, runoff water from driveways and stagnant water in front of homes and residential societies. The collected water is either used immediately or used to recharge groundwater source, also known as the aquifer. The cost of the system is directly proportional to the size of the premises and rooftop area. For a residential society, the cost is divided by the number of apartments and is less than the cost for a bungalow, where one family would bear the entire expense. The cost ranges between Rs 10,000 and Rs 2 lakh. It's a one-time expense, with a small amount going towards maintenance every year.

Raghavan credits the success of the movement to individuals, NGOs and government. His own tireless efforts have brought him several awards and recognition. He was one of the 124 people selected from across the world for his work by the Ashoka Fellowship given by Ashoka Innovators for the Public, a Washington-based not-forprofit organisation that provides monetary support to people involved in grassroots work in their country. Two years ago, the Sri Lankan Ministry for Water Supply asked for his suggestions to make rainwater harvesting mandatory in Sri Lanka, and also to set up a Rain Centre in Colombo.

Closer home, Raghavan has turned wife Brinda, 55, into an expert too. He calls her the true breadwinner of the family—she teaches history at Bharathi Women's College. "Now she teaches a course in water management to undergraduate and postgraduate students," says Raghavan. His son Ashok, 23, a graduate student in structural biology at the University of Wisconsin in Madison, USA, helps him out with PowerPoint presentations for seminars and conferences.

For Raghavan, rainwater harvesting consumes his whole life. "What wealth, power, education cannot give; this project has given me—the sense of having contributed to society at large," he says with feeling. "Unfortunately, we face an acute shortage of funds and we urgently need support for creating awareness in various sections of society and all areas related to water."

Raghavan has many more ideas up his sleeve, like wastewater reuse and sanitation, especially in rural areas. Eco-sanitation, he says, is composting human waste into good organic manure and the relevance of composting toilets in villages. He dreams of documenting traditional systems of countries in South Asian countries. He also hopes to create awareness among urban dwellers about tree plantation and solid waste management. The only time he takes a break from work is when he goes bird watching. ⋤

The Ery Systems of South India: Traditional Water Harvesting, Rs 100, Akash Ganga Trust, D-15, Bay View Apartments, Kalakshetra Colony, Besant Nagar, Chennai-600090, Tamil Nadu. Tel: 044-24918415



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Start a movement

Shabana Azmi urges silvers to take social initiatives

Mahatma Gandhi introduced us to peaceful revolution. Ironically, it was on 9/11, a hundred years ago. A century later, it is history. In this day and age of wars and terrorism, we have forgotten the act of silent public protest and its power.

But on 9 September, I was pleasantly reminded of civil disobedience. In Agra, a group of senior citizens shook the municipal corporation with their appeal for more toilets for the city. Their demands: a public toilet after every kilometre; free use of toilets at railways stations and bus stands; and severe punishment for those seen defecating along railway tracks and roads.

The Braj Mandal Heritage Conservation Society, as this group is called, terms the protest "toilet revolution". Their agenda: a clean city. Not because it's Agra, the city of Taj Mahal, but because they want to live in clean surroundings. After all, a clean and healthy environment is a fundamental right. The right to revolt is not constitutional, but not

unlawful either. I believe that inert people equal an inert nation. And who knows it better than those who have seen the Mahatma in action, tending his own fields and cleaning his own toilet. His "toilet revolution" is now Braj Mandal's. It can be yours too.

Raise your voice against unhygienic surroundings, unclean public toilets, dilapidated bus shelters,

potholed roads, non-functional sewage systems and other civic problems that plague big and small cities alike. After Agra's toilet revolution, you can start your own 'roads revolution', 'tree plantation revolution', 'cleanliness revolution', and more. I am sure there are several silvers among *Harmony* readers who can make a difference not only to their own lives, but also to that of the people in the neighbourhood and cities where they live. These are

people who can turn anger and frustration into something worthwhile. And though anger is an emotion with such negative connota-

The right to

revolt is not

constitutional,

but not

unlawful either



tions, it can be harnessed intelligently, purposefully and, ironically, peacefully. Call it senior activism, if you will—activism that can be a positive, constructive force.

Look around you for a project you want to be involved with. It can be anything from noise pollution in your neighbourhood to transforming a dumping ground into a small public garden. Analyse the problems, previous attempts to find a solution, and the obstacles encountered. Get like-minded people in your neighbourhood to join hands.

Talk to local municipal officials. And if that doesn't help, ask group members and others in the neighbourhood to contribute generously for the

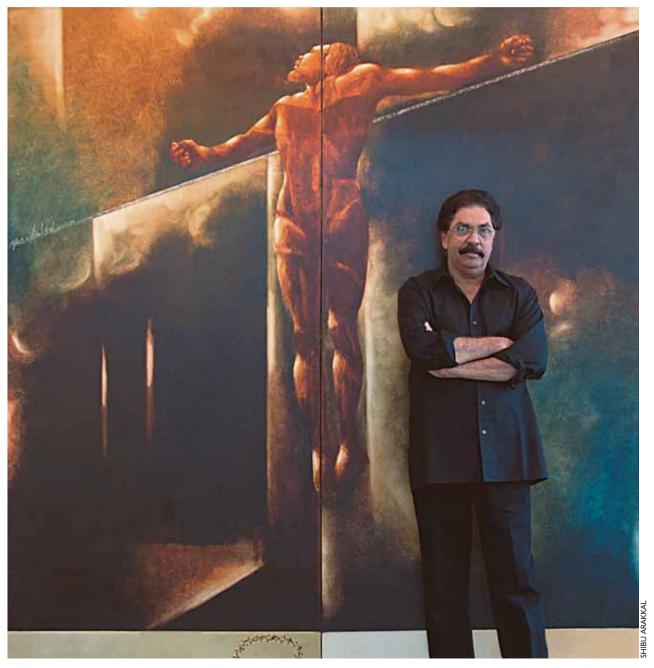
cause. But remember, dharna, as in Agra, is the last resort. Protest only if you are not heard—but my experience says there's nothing that cannot be solved by talking it out. And then wait and think about how has it changed or contributed to your sense of the world and your own place in it.

Not only does 'revolution' change the outer aspects of our lives, it

changes our outlook to life too. Coincidentally, I watched *Lage Raho Munnabhai* while I was thinking about revolution, its impact and aftereffects. The film too was about the Mahatma's principles and their relevance in today's society. What sometimes seems like past history can change the way people and nations think and function. All we need is make him our alter-ego and his words our own voice.

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

Artist at large



Although isolation and melancholy have been the leitmotifs of his work, artist Yusuf Arakkal embraces his world, from farmhouses and swank living rooms to gritty streets, canvas to computers, with vigour and élan. **Stuart Forster** finds out how

usuf Arakkal believes he would get nowhere if he sat around waiting for a 'eureka' moment. "I don't get inspired sitting in front of a white canvas," he says with a chuckle. "In fact, I get almost blinded." For times he can't escape it, he has a chair, placed plumb in the middle of his large, airy studio on the first floor of his house in Bangalore. Sunlight pours in through large windows and swathes the white walls and wooden floor where canvases are stacked together. Some stand on easels, and his implements lie on a small wicker tray.

"I plan in advance," says
Arakkal. "You can flout the rules
only after you have learnt them."
In his book, mere spontaneity
does not lead to great art.
"Michelangelo studied anatomy
to create the famous sculpture of
David. And Ernest Hemmingway
had to rewrite the last chapter of
Old Man and the Sea several times.
Discipline is a must."

Discipline means plenty of time spent alone. The 61 year-old painter is up by 5:30 am. After a 45-minute walk, he enters his studio, working eight to 10 hours a day. Arakkal says he can finish a 10-foot canvas in three or four hours. But, "I can think for a year about a painting before I look around for my palette." Sometimes he works up to

Arakkal is reworking his old Fiat as an installation art

midnight. "It's pretty quiet then with only Kushi, my dog, for company." His life does go beyond splendid isolation—Arakkal likes to meet people, travel and do the dos. But when it comes to work, it's back to the cocoon, the studio and the mind.

"You should have technical knowhow; you can flout the rules only when you know them"

This isolation inspired his last series of 18 paintings, *In Solitude*. Showcased in India in late 2005 and Air Gallery, London, this June, it explores the relationship between the artist and loneliness.

Three of the paintings began with a photograph, on which Arakkal used Photoshop software before painting. Arakkal became interested in computers when, one day, he saw his 30 year-old photographer son at work, "doing wonders" to his pictures.

"He likes to figure things out by himself," adds Shibu, "He is ready to explore new things and is young at heart." For instance, Arakkal loves riding in his 50 year-old vintage jeep and on his Yamaha motorbike. "I also have one of the last batch of VW Beetles to be produced at the Wolfsburg plant," he says with delight. When in the mood for some R&R, he zips off to his small farm in the town of Yelahanka near Bangalore.

Tell this feisty man he is regarded as a 'senior artist' and he looks



cover feature

askance. "Say, do I really look 61?" he asks, flicking away an unruly lock of burgundystreaked hair. "The moment you start thinking about age and restrict yourself, you cease to grow and grow old instead." Arakkal has no intention of limiting himself. "The need to express myself is so intense that even the medium is not so important." That's why, around four years ago, he put his brushes aside and sped away in a Contessa to Kerala, which he left behind 45 years ago.

The result was a coffee table book, In Touch with my Roots - A Creative Journey through Kerala (Penguin), published in June this year. The 96-page book is replete with descriptions, anecdotes and a humourous take on Malayalis, who appear curious, garrulous, witty, canny, presumptuous, resourceful and argumentative all at once. The words soon give way to pictures in pen and ink, oils and watercolours. "It's fun to wander off somewhere," says Arakkal, "and start a whole new approach—to life and art. There should be a thread of continuity of work, but things can still change."

Arakkal is no stranger to writing. Art columns and newspaper articles apart, he has written a book titled, well, *The Book*—he printed only 20 copies for friends. It was an attempt to interpret painters—including Pablo Picasso, Edvard Munch and late F N Souza—who inspired him enough to run away from royal trappings (like being chauffeur-driven to school in an Austin Tourer) of his home in Kannur in northern Kerala to pursue painting in Bangalore in 1962.



The artist with his wife Sara, son Shibu and daughter-in-law Sabbah

"The moment you start thinking about age and restrict yourself, you grow old"

Arakkal's mother, Tajumma, was from the family of Arakkal, the only Muslim royal family to have ruled in Kerala, and his father Kunhumoyideen belonged to a prominent business clan. He was six-and-a-half when his father died. "My mother did not speak a word after that," he recalls. "After six months, she was dead, too." Ready to risk life as a 'tramp', as his family foretold his career as artist, Arakkal left home at the age of 15, leaving behind his younger brother Khalid with his extended family in Kannur.

Once in Bangalore, Arakkal learnt to live on the streets—and the streets have remained with him since. "It's a place where you fight not to win, but to live. It teaches you compassion," he says. The faces—familiar yet

strange, half-concealed, barely visible—appear in his work. "His early work often included human figures or faces that had a lot to do with his street years; you see them yet you don't," says Abhijeet Bunkar, curator of Tao Gallery, Mumbai. "They are always there; homeless, expressionless, hovering—you have company and you are on your own."

Arakkal was lucky enough to find a home and family. A couple of years on, his uncle got him the job of technician at Hindustan Aeronautics Ltd (HAL), where he could work nights and continue to study art. Arakkal learnt European oil painting techniques from Jaya Varma, a relative of legendary oil painter Raja Ravi Varma, and went on to marry his uncle's daughter Sara in 1973—the same year he got his diploma from the Chitrakala Parishat College of Art.

Sara was just 18 when she married him, and soon started working in advertising agencies to support his passion. "I was amazed when one of his paintings sold for Rs 250," she



remembers. "That was when I realised he should do what he does best—paint."

Money finds no place in Arakkal's worldview. "I have no complaints if my work sells for less than my contemporaries," he says dismissively. Currently, though, his prices are moving up—hovering close to Rs 8 lakh. And so is his collectibility, according to Sunaina Anand, Delhi-based curator and director of Art Alive gallery. "But Arakkal is not bothered at all."

He does believe in others, providing aspiring young artists with advice and material support. He also finds time to help Sara run the not-for-profit Galerie Sara Arakkal in the city, established in 2003 to help such aspiring artists. "I could have done better with some help when I started out," he reasons. H K Kejriwal, founder of Karnataka Chitrakala Parishat, who knew Arakkal as a struggling artist, recalls that time. "Once he came to ask for money," he says. "He offered his artwork in return. I declined saying, 'You will make it big someday'. Later, he quietly left behind two paintings in my office. He is a self-made artist."

"The need to express myself is so intense that the medium is not important"

Kejriwal's prediction came true. In 1983, Arakkal won the National Award for his *Pipes and Pavements* series. "After that, I left my job and became a fulltime artist," says the painter, clad in white *kurta pyjama* relaxing in his cosy living room. Bereft of ego, the walls are covered with paintings and prints—none of them his own. There is also a photograph, taken by Shibu, of a boat on Lucerne lake in Switzerland.

Switching from the pictureperfect canvas of his current life to gritty streets and pavements is not easy. But Arakkal insists he can go back to street life, anytime, without a care in the world. "His work is about urban predicament and loneliness," observes fellow artist Arpana Caur, adding that she is drawn to its "melancholic" element.



Arakkal in his studio; and the cover of his book, replete with descriptions of Kerala, anecdotes about Malayalis and his drawings

Sometimes, there's fire. During the Gujarat riots in 2002 following the Godhra incident, Arakkal travelled to Baroda. "The first painting I did, Guernica War, was more an over-reaction," he acknowledges. So he worked on a second, titled Guernica Reoccurs. "I took images from Picasso's Guernica [which conveys his horror at the Nazi bombing of the town in 1937]. I quoted from his work, and also used shreds of newspapers and the image of the burning train," he says. The work took top honours at the 2003 Florence International Biennale of Contemporary Art.

But one ambition remains unfulfilled. Arakkal, who also sculpts in wood and bronze, has already created public installations like the *Double Helix* sculpture on Bangalore's MG Road, but he wants to build something truly iconic. "I want to do a monumental sculpture." He also doesn't consider himself a 'master' yet. "Only time will accept you as a master," he says. "I just keep doing what I have to do... paint and create." That's when he's not on the road, but on his own.



Mishti Doi is popular throughout the year

Festivities continue with Pushpesh Pant's delicious—but diet-friendly—recipes

easts are an integral part of festivals the world over and India is no exception. When we are young, we can indulge in carefree revelry bordering on gluttony. However, things change as we age, and Durga Puja, Dussehra and Diwali can be a real test of dietary resolve. But don't despair. With a little imagination and a few adjustments, you can partake in family feasts.

This month, we present four festive treats in a healthy avatar. Paatrani Macchi, also known as Paturi in Bengal or *Polichathu* in Kerala, is one of the healthiest ways to cook fish. Hardly any fat is imbibed in this recipe and the chutney can be adapted to regional preferences. Sweet water fish like hilsa or betki is generally used to prepare *Paturi*, along with minimal spices like mustard paste, turmeric powder, green chillies and salt, while Polichathu includes curry leaves instead of coriander and raw mango pieces or tomato slices for added tang.

Rezalla is a Bengali-Muslim delicacy made of mutton often encountered in neighbourhood food stalls during Durga Puja. We have replaced the red meat with white, slashing the cholesterol level.

Now for dessert. *Kheer*, which is popular across the country from Kashmir to Kerala (where it is called *payasam*), is commonly prepared with rice. Remove the rice, and the dish becomes lighter, and the addition of vegetables and fruits makes it healthier. And Mishti Doi, another traditional Bengali preparation, is popular throughout the year. Interestingly, on the West coast too, this dish, christened Mithu Dahi, takes pride of place on celebratory Parsi menus. We have changed nothing—enjoy!

MISHTI DOI

Preparation time: 30 minutes **Cooking time:** 30 minutes; setting time varies with weather **Serves:** 4-6

INGREDIENTS

■ Full cream milk: 1 litre

■ Sour curd: 1 tbsp; as starter

■ Sugar-free sweetener equal to 5-6 tsp sugar

METHOD

Bring the milk to boil in a thickbottomed pot. Reduce heat and simmer till it reduces by onethird. Stir in the sugar-free sweetener and continue to simmer for another 5 minutes. Remove from heat and bring to room temperature. Stir in the starter.

Cover and place in a warm corner in the kitchen to set. It tastes best if set in a clay pot. Like shrikhand, a little goes a long way towards satiating that desire for something sweet.

PHAL SUBZIYON KI KHEER

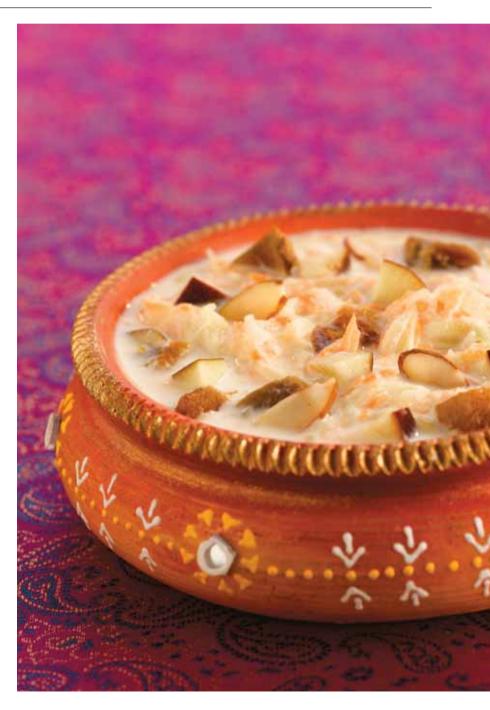
Preparation time: 30 minutes **Cooking time:** 45 minutes **Serves:** 4-6

INGREDIENTS

- Milk: 1 litre milk
- Carrots: 200 gm; grated
- Gourd (*lauki/dhoodiya*): 1; small; peeled, cored and grated
- Apple: 1; medium; peeled, cored, chopped
- Dried apricots: 6-8; soaked in water overnight, pitted and halved
- Dried figs: 2; chopped
- Unsweetened seedless dates: 2; chopped
- Raisins: 50 gm; soaked in 1/2 cup of rose water
- Almonds: 10; shelled, soaked in water and slivered
- Sugar-free sweetener equal to 2 tsp sugar

METHOD

Boil milk in a thick-bottomed pan till it reduces by one-third. Add carrots and gourd after squeezing out the water. Continue to simmer till milk is reduced to half. Stir in the sweetener. Remove from heat. After it cools down, add dried fruits and nuts. Chill or enjoy at room temperature.





REZALLA

Preparation time: 30 minutes **Cooking time:** 45 minutes **Serves:** 4-6

INGREDIENTS

- Chicken: 1; medium; skinned and jointed
- Onions: 200 gm; grated
- Ginger paste: 1 tbsp
- Garlic paste: 2 tsp
- Green cardamoms: 4-5

- Cinnamon: 1 piece, 2 inch long
- Yoghurt (*dahi*): 200 ml
- Vegetable oil: 100 ml
- Green chillies: 5-6; deseeded and slit lengthwise
- Saffron: a large pinch soaked in 1/2 cup of lukewarm milk
- Sugar: 1 tsp
- Salt to taste

METHOD

Place a thick-bottomed pot on the fire and put all the ingredients

in—except the saffron soaked in milk and the green chillies. Mix well. Cover, reduce the flame and let simmer for about 15 minutes.

Uncover and stir well till all moisture has evaporated and oil rises to the surface. Pour in the milk along with the saffron. Finally, add the green chillies, cover again and simmer for a couple of minutes before serving it hot.

PAATRANI MACCHI

Preparation time: 45 minutes Cooking time: 45 minutes Serves: 4

INGREDIENTS

- Pomfret: 8 pieces; sliced 1/2 inch thick (about 350 gm)
- Vegetable oil: 2 tbsp
- Banana leaves: 4; medium
- Lime juice: 1/2 cup
- Salt to taste

FILLING

- Coconut: 1/2; grated
- Green chillies: 4-5; deseeded
- Coriander leaves: 1/2 cup; chopped with stems
- Mint leaves: 1 tbsp; chopped
- Ginger: 1 piece; 1 inch long
- Garlic: 1/2 large pod
- Cumin (*jeera*) powder: 1 tsp
- Turmeric (haldi) powder: 1/2 tsp
- Limes: 2; juiced
- Sugar: a pinch
- Salt to taste

METHOD

Marinate the fish in lime juice and salt for about half an hour. Grind all the ingredients to obtain a smooth paste. Cut banana leaves into 8 squares and soften by holding over flame. Wrap each piece of fish in it after applying the chutney on both sides. Secure with toothpicks or string. Place these in a steamer and steam for 20 minutes. Alternatively pan grill on a non-stick pan laced with a thin film of oil—it requires 4-5 minutes on each side.



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



Tress stress

Apart from age, lack of proper nutrients, stress, pollution or genetic history can give you hair trouble. A look at problems, and possible solutions

As we age, it's perfectly normal for our hair to lose some of its glory. Few people over 50 have the same volume of hair as in their 20s, 30s or 40s. The problem of scanty hair usually begins after 40, and aggravates with time. Though other problems such as greying, hair fall and baldness cannot be ruled out in younger people, they are more common in the elderly.

HAIR ANATOMY

Composed of protein called keratin—the same protein in nails and skin—a strand of hair consists of three layers. The outer layer is called the **cuticle** and protects the inner layers, the **cortex** and **medulla**. While the bulk and strength of hair comes from the **cortex**, **medulla** is almost always present in coarse hair and absent from fine hair.

Each strand of hair sits in a skin cavity called the follicle. While the hair root is embedded in the follicle, what you see is the hair shaft. One or more sebaceous glands are associated with each hair follicle and secrete sebum (oil), which protects the hair. The base of the follicle is called dermal papilla. The bulb-shaped papilla is fed by tiny blood vessels. Highly sensitive to hormones and chemicals, the papilla decides whether the hair grows faster, slower, or not at all.

Over 1 lakh strands of hair are found on our scalp. About 90 per cent of a person's hair is in a continuous growth phase (anagen), which lasts between two and six years. And 10 per cent of hair is in a resting phase (telogen), which lasts two to three months—at the end of the resting phase, the hair falls out. Each new strand of hair grows for two to seven years and can reach to 1 mt in length, growing approximately 1 cm per month. There is a short intervening stage (catagen), which lasts approximately 10 days. It is normal to shed 50 to 100 hair strands every day.

GREYING, WITH AGE OR OTHERWISE

Greying occurs due to damage to melanocytes (melanin producing cells found in the papilla) and development of small air pockets in the hair shaft. Apart from age, pollution and stress can also contribute to this damage.

Hair colour or dye is one way to deal with greying. If you are colouring your hair, it is better to use natural dyes like *henna* to prevent skin allergies. From synthetic dyes, you can choose between temporary dyes (rinsed off during shampooing), semipermanent dyes (last for a few rinses) and permanent dyes (stay on for a long time). Dyes have active ingredient, paraphenylene-







The problem of scanty hair begins after the age of 40, but greying of hair can occur much earlier

diamine hydrochloride (PPDA). This may cause allergy, redness and swelling of the scalp and face. Test the product before use on a small area behind the ear to rule out any allergic reaction.

DANDRUFF

Dandruff—dry, flaky scalp—can occur at any age. While some experts say it tends to decrease as you grow older, external factors such as change of season, stress, unbalanced diet and hormonal

seen as white scales on the scalp. If the scales are yellow and greasier and your skin is red and itchy, you may have seborrhoeic dermatitis, a severe form of dandruff.

BANISHING THE ITCH

It is advisable to wash your hair twice a week. Using an anti-dandruff shampoo helps but remember to leave the shampoo in your hair for several minutes before rinsing it off.

If you colour your hair, use natural dyes like henna to prevent skin allergies

problems can aggravate the problem at any age. Some dermatologists link oily scalp and some diseases (Parkinson's and other neurological disorders) to dandruff, while others are convinced that a fungus called *pityrosporum ovale* is responsible for dry and itchy scalp.

Dandruff is either dry (pityriasis sicca) or oily (pityriasis steatoides). Pityriasis sicca is grey-white and flakes off when the scalp is scratched, while pityriasis steatoides sticks to the nails on scratching. Dandruff is generally

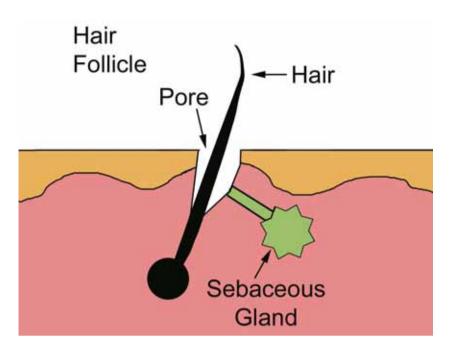
BALD TRUTHS

Hair loss, also called alopecia, is of three types. Gradual thinning with age is called involutional alopecia while genetic hair fall is called androgenic alopecia. Men suffering from this can suffer hair fall as early as in their 20s, while women generally don't experience hair fall until 40s—male pattern baldness and female pattern baldness respectively. A condition called alopecia areata causes total baldness in children and young adults, while alopecia universalis causes loss of body hair. Although a person's level of androgen—male hormones produced by both men and women—is believed to contribute to hair fall, hair loss itself has nothing to do with virility. Genes, however, influence predisposition to baldness.

Male pattern baldness affects 70 per cent of men above 40 years, while female pattern baldness affects 50 per cent of women. Roughly half of all women experience some hair loss during their menopausal years and two-thirds of post-menopausal women deal with thinning hair or bald spots.

CONSULTATION & TESTS

A dermatologist will first perform the 'pull test' - gently pulling your hair. This is repeated six to eight times. If no hair comes out and if the hair on the scalp does not appear scanty on inspection, it means hair loss is minimal. The 'pulled' hair undergoes a procedure called a trichogram, a standardised light-microscopic investigation of the roots. This method enables the specialist to establish the ratio of growing (anagen) and resting (telogen) hair, as well as hair at the regression phase (catagen). In addition, toxically damaged hair (dystrophic hair) is identified. This disru-



ption of the growth phase occurs due to an infection or from drugs. Normally, a total of two to five strands of telogen hair will be obtained in the 'pull test', depending on when the hair was last washed --more telogen hair will be obtained if you haven't washed your hair for two to three

and over-the-counter Minoxidil solution, which costs Rs 150 (2 per cent) and Rs 300-Rs 375 (5 per cent). While Finasteride is taken once a day to treat male pattern baldness, Minoxidil is a liquid that has to be rubbed into the scalp twice a day. These medications almost certainly

Roughly half of all women experience some hair loss during menopausal years

days. In extreme cases, your doctor may advise you to undergo a biopsy, which involves the removal of a small piece of skin from the scalp to evaluate the mechanism of hair loss inside the hair follicle. Sometimes, a blood test may be needed to rule out anaemia, thyroid, and kidney, liver or other disorders.

TREATMENT OPTIONS

There are various ways to treat baldness. Common baldness can be checked with prescription medication like Finasteride (tablets for a month cost Rs 120) prevent further progression of baldness, and re-growth is seen in 30 to 60 per cent of cases. The catch: you have to continue the medication lifelong as the results are reversible on stoppage.

Follicular graft surgery is another option for those with stabilised partial baldness. During transplantation, a dermatologist or cosmetic surgeon takes tiny plugs of skin, each containing one to several strands of hair, from the back or side of your scalp. The plugs are then implanted in the bald sections.

Several transplant sessions may be needed as hereditary hair loss progresses with time. This procedure is expensive and can cost up to Rs 75,000 or more.

Scalp reduction involves decreasing the area of bald skin on your head—your scalp is actually flexible for some of it to be surgically removed. After hairless scalp is removed, the space is closed with hair-covered scalp. In a technique called 'flap', specialists can fold hair-bearing scalp over the bald area. Scalp reduction can be combined with a hair transplant to fashion a natural-looking hairline.

Surgical procedures for baldness are expensive and can be painful. Possible risks include infection and scarring. If you are still interested, consider only boardcertified dermatologists, plastic surgeons or cosmetic surgeons, and check local and state medical boards for a record of patient complaints before choosing a doctor. Review all treatment options, including non-surgical ones, before opting for surgery. Alternatively, you can opt for wigs, hair weaving or bonding. It's cost: Rs 3,000 to Rs 8,000.

An adequate amount of protein in your diet is essential to maintain normal hair production. Chicken, fish, milk, cheese, meat, soy, grains and nuts are foods rich in protein. Eat healthy, avoid stress and seek proper medical advice to prevent hair loss.

With inputs by Dr Ram Malkani, Consultant Dermatologist, Jaslok Hospital and Research Centre, Mumbai; Associate Dermatologist Dr Vandana Punjabi; and Dr Sushil Tahiliani, MD, Mumbai



Dementia truths

Dr K Jacob Roy answers questions on Alzheimer's disease and dementia

Are there medicines to cure Alzheimer's disease?

behaviour like anxiety or agitation. Make your home safe and make a provision for power of attorney to deal with financial and legal matters.

As of now, there is no cure for Alzheimer's. One reason for this is that we still do not know the actual cause of the disease which is a progressive brain disorder that gradually destroys a person's memory and ability to learn, reason, make judgments, communicate and carry out daily activities. Four drugs—Donepzil, Rivastgimine, Galantamine and Memantie—are available in India. These are helpful in modifying some behavioural and memory problems but cannot arrest the process of the disease. This is equally true with any other forms of medications that are currently available.

What precautions should I take to protect my father, who is in the second stage of Alzheimer's?

A You must get the diagnosis confirmed and identify a physician who is sensitive to the problem of dementia. This could be a psychiatrist, neurologist or physician. As the disease progresses, you may see a change in his personality and

My mother suffers from Alzheimer's. She is not eating enough any more. Please advise?

As the disease progresses, patients lose the ability to chew. So try to make the food as easy to chew as possible. Keep mealtimes simple and enjoyable. Avoid giving her large portions of food; this may cause her to choke. Also, oral hygiene is important. Take her to the dentist for a check-up.

Some drugs prescribed for my father make him agitated and stiff. Should I continue these medicines?

A Medicines used for treating behavioural problems can produce side-effects. The dosage can be adjusted depending on response and side-effects. Consult your doctor to reduce the dosage. Also, if you have to give him any medicines for any other ailment, always consult your primary physician. Some combinations may cause severe side-effects.

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





I am a 66 year-old stamp and coin collector based in Vishakapatnam. I am also interested in health and spiritualism and am looking for people with similar hobbies.

Contact Uppala Veereswara Rao at 0891 2535330, mobile: 94410 58023

I am a retired Army officer living in Jammu. I have published articles on religion, and I promote spiritualism by giving lectures on religion and education.

Contact R K Langar at 0191-2452412. mobile: 094191 11312; Email: col_langar@yahoo.co.in

Back from the brink

Clawing his way back to life after a complicated stomach ailment, Balkrishna Bankapure has started a new innings as social activist, discovers **Kanchan Maslekar**







(Clockwise from top left) Bankapure joins the zonal officials of the Pune Municipal Corporation to clean up the overflowing drains and roads; interacts with police on traffic regulations as part of his social initiatives

alkrishna Bankapure never tires of recounting how a condolence meeting supposed to be held in his memory, at the office of the Commissioner of Agriculture, Maharashtra State, in Pune, had to be hastily cancelled as he staged a miraculous comeback. The 65 year-old, retired senior superintendent was admitted in the Intensive Care Unit of the Surya Hospital in the city in December 1995 after he was

diagnosed with a rather uncommon ailment—melena—where the stool or vomit turns dark or tarry owing to decomposing blood, indicating bleeding in the upper part of the alimentary canal (especially the esophagus, stomach or duodenum). He had to spend 10 days in the ICU before he staged a successful recovery. "My colleagues, who had come to pay their tearful tributes in the hospital, had to rush back to office to stop the

condolence meeting," he says with a twinkle in his eye.

The trouble began when, one day, Bankapure noticed dark blood stains in his stool—he chose to ignore it. But a few days later when the problem persisted, he decided to consult a doctor, who diagnosed melena. The doctor told him a vein had snapped in his stomach and that the bleeding would stop only when it was located and treated.

"We treated it as a minor problem that would be solved if I stayed back for a few days in the hospital," he recalls. However, repeated endoscopies (using an illuminated tubular instrument to examine the interior of an organ such as the stomach, bladder) to track the cracked vein failed and the blood loss continued for a week. For a person who had led a relatively healthy life, hospitalisation was tough. "Sleeping through the day was a punishment," he says. "I was praying to get out of the hospital and go home." But his condition became critical. Bankapure had lost 36 pints of blood in 10 days of hospitalisation and his haemoglobin count dropped to just two.

exercise at body building centres Ahilyaram Vyamshala and Ghankar Galli Vyamshala in the city. "Not a single day passed in my life without some kind of physical activity," he says. Bankapure was posted back to Pune in 1968 and started a small furniture shop, a vocation he enjoyed and pursued alongside his regular job.

Although his career was on track, tragedy struck when his son Sanjay (his daughter Sangeeta is married and lives in Pune), committed suicide in 1992 at the age of 25. His wife Manisha was inconsolable. "It was like a wake up call for us," he says. "Maybe we were too busy with



authorities to maintain cleanliness and traffic movement in his area, and is part of several civic and social initiatives. During the Ganapati festival this year, he undertook a cleanliness drive after the immersion procession along with 30 volunteers. He is also actively involved with Nirdhar, an organisation that ensures safe traffic movement. "I work as a volunteer and help traffic officers manoeuvre traffic, especially near schools," he explains.

The man who almost breathed his last is now always on his toes from 6:20 am. He spends an hour sweeping and cleaning his own house. "I see it as a way to help my wife and also stay fit." By 7:30, he is out on the roads with the zonal officers of the corporation to ensure that civic work assigned to various staff, like cleaning, sweeping and garbage collection, is being done. He returns home to perform *puja* for 45 minutes and another 45 minutes is set aside for his daily exercise regimen. Bankapure also runs a marriage bureau that doubles up as a family counselling centre—it takes up a sizeable part of his evenings. "God saved me so I could do my bit for society," he says, a walking example of the power of positive thinking.

Bankapure gets up early to spend an hour cleaning and sweeping his house

Bankapure was no stranger to adversity. He had struggled hard to study and work to look after a family of four brothers and four sisters. His father ran a flourishing milk products business in Takari, near Karad, but the riots that followed the assassination of Mahatma Gandhi in 1948 destroyed the business, and soon they lost their parents. The siblings moved to Pune and Bankapure sold sweets and newspapers to make ends meet.

He completed his matriculation and dabbled unsuccessfully in business ventures and jobs, before finally cycling to Nashik in search of a job. A chance meeting with an employment officer landed him a job at the Agriculture Department. He worked, and taught and practised bodybuilding and freehand

our own lives and ignored our son's needs. This shock must also have triggered my illness."

So while Bankapure lay sinking in the ICU, doctors began to allow close relatives and friends in to say their final goodbye. "They expected me to live for a few hours more," he recalls. "But I was my wife's only support after Sanjay died. I had to live for her." As a last-ditch effort, the doctors did one more endoscopy—luckily, the vein was identified and Bankapure lived to tell his tale.

He joined work three days after being discharged, a changed man. After his retirement in 1998, he decided to spend more time on social causes. Today, Bankapure closely works in collaboration with the police and civic



Wholesome yoga

Beat lethargy with vegetarian food, says Shameem Akthar

Diseases and discomforts are only symptoms of a deeper malaise caused by bad dietary habits. To halt the trouble at source, yoga

prescribes sensible, easy-to-follow dos and don'ts.

In yogic language, reheated food is termed tamasic, causing lethargy and mental dullness. In the times before refrigeration, we simply could not carry over food, especially in a tropical country like India. Today, with sophisticated food storage we readily eat stale food, thinking we are saving ourselves exertion. But all foods lose their nutrients within 45 minutes to two hours of cooking. Imagine how much prana (life-force) is lost from packaged, canned, precooked or re-cooked food. Despite refrigeration, even canned orange juice loses almost half its nutrient value within 45 minutes of opening the pack. Precooked or packaged food also causes great harm because of additives (several of which are considered suspect even in the West where they were originally introduced).

According to yoga, consuming refined food is also not advisable. For instance, to ensure longer shelf life of wheat flour, manufacturers remove key elements such as wheat germ, which packs all the nutrients but attracts insects. Essentially, this means even insects shun refined foods! Most refined food

is also devoid of fibre, which is essential for our gut health. The roughage helps clean and eliminate waste most efficiently. This may explain why constipation, compounded by a sedentary lifestyle, is reaching epidemic proportions.

Yoga also recommends vegetarianism as one of the yogic observances involves *ahimsa* or non-violence. This also has a scientific reason. In a biological food pyramid, plant life takes *prana* from the sun directly, while meat-eaters take it lower down in the food table.

Unfortunately, even vegetarians are not scientific about the implementation of this philosophy. We overeat one form of vegetable or fruit just because we like it. In *Hatha Yoga Pradipika*, the classical treatise on yoga practices, several verses hammer home the importance of a moderate, well-balanced diet. A well-balanced diet must include vegetables and fruits covering the entire spectrum of the rainbow, so we get all the nutrients instead of just a few.

This may explain why a badly planned vegetarian diet can be un-yogic. Also, food should not be overcooked—it's a sure route for loss of Vitamin B, necessary to keep us mentally alert and happy, and magnesium, which calms us. Such deficiencies lead to unexplained chronic problems like anger, depression and anxiety attacks.

Yogic moves

Agni sara kriya-to stoke digestive fire Stand up straight. Place palms on thighs. Lean forward slightly. Inhale and exhale a few times. Exhale forcefully, pulling in stomach at the same time. Hold your breath. Lock your chin down so it touches the chest. Lock the abdominal muscles and breath. Flap your stomach



in and out five times. Release the stomach, chin and breathe in gently. This is one round. Repeat this three times. This pose is best done on an empty stomach. Avoid this pose if you have high blood pressure, a heart problem or ulcers. Benefits: Boosts digestive efficiency, alleviates digestive problems, and uplifts your mood.

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)

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HEALTH BYTES

THE RIPPLE EFFECT

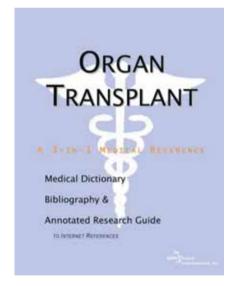
Here's another reason to start exercising—now. A new study by the US National Institute of Ageing at Bethesda, Maryland, shows that **greater physical activity in middle age has beneficial effects well into the future** by helping us maintain our ability to walk and function at older ages. "Our results imply that a physically active lifestyle throughout the course of life can lead to longer life expectancy, and maintain our ability to walk in older adulthood," writes co-author of the study Dr Kushang V Patel.

Patel and his colleagues analysed information on 1,155 seniors who were asked about their levels of physical activity during their midlife—ages 20 to 40 and 40 to 60—and underwent a medical examination and mobility test. "The most surprising aspect of this research was the large magnitude of effect that physical activity in midlife had on preserving walking ability at older ages," adds Patel. "In light



of the findings, middle age, particularly the 40 to 60 year range, might be a critical period in which physical activity can offset the impact of chronic diseases at older ages." The study is published in the August 2006 issue of the *American Journal of Preventive Medicine*.

GIFT OF LIFE



About 1.5 lakh Indians are waiting for a kidney or a liver but only 17 per cent of brain-dead patients donate their organs. According to a recent survey by Chennai's Multi Organ Harvesting Aid Network (MOHAN), only around 100 cadaver transplants take place every year. "That's regrettable, considering it's the

best line of

treatment for fatally ill patients suffering from renal, liver or cornea failure," says Dr Sunil Shroff, head of urology department of MOHAN, an eight year-old organisation committed to generating awareness about brain death and organ donation. So far, the organisation has issued 300,000 donor cards; coordinated over 200 kidney, liver and heart transplants in Chennai, Vellore, Hyderabad and Delhi; and organised over 166 cornea donations. With a MOHAN donor card, the organisation assures you that no money will change hands in the process.

M BOLE TO

Is your memory failing you? Geriatrician Dr V S Natarajan has started a **memory clinic in Chennai** equipped with psychologists, social workers, geriatricians and trained geriatric nurses. According to him, anyone who requires several reminders, forgets recent conversations, gets lost in familiar areas or often misplaces their keys and glasses should seek an appointment here. A professional referral to the memory clinic is not necessary. And if a problem is diagnosed, you will be put on a suitable therapy and referred to caregivers and counsellors. The address is 18-A, Flowers Road, Kilpauk, Chennai. Call 044-26412030 for an appointment.



I ROBOT

Recently, All India Institute of Medical Sciences (AIIMS) in New Delhi performed Asia's first robotic surgery for urinary bladder cancer—the patient was a 42 year-old lab assistant from the capital. In this procedure, the 'da vinci' robot manipulates the surgical instruments, with the role of the surgeon limited to controlling the robot from a console. In contrast to a single camera view in regular laparoscopy, the da vinci system offers a 3-D view. Its pioneers in India, Dr A K Hemal and Dr N P Gupta of the hospital's urology department, say the process, conducted through five tiny abdominal incisions, is minimally invasive. This means less pain and minimal blood loss. The patient is discharged within two to three days as compared to over a week in normal surgery. Right



now, the procedure is available at AIIMS for free, though it costs about Rs 19 lakh in the US and Europe. "We have asked the government to arrive upon a minimal cost for the surgery," adds Hemal.

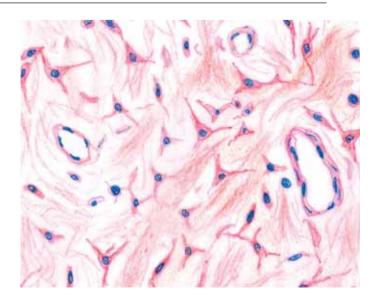


A SHOT IN TIME

A team of American doctors—led by Dr Paresh Dandona, an endocrinologist of Indian origin at State University of New York in Buffalo—has found that an insulin shot given alongside clot-busting drug Reteplase, within three hours of a heart attack, reduces inflammation in arteries. Dandona studied 36 cardiac patients and found that insulin opens up blood vessels and can reduce concentration of chemicals that destroy 50 per cent of heart muscles within 48 hours of an attack. From this month, he will begin research across the US, India and China. In India, he will collaborate with Delhibased cardiologist Dr Naresh Trehan.

STEMMING THE ROT

KEM Hospital in Mumbai has received a Rs 2 crore grant from the Ministry of Science and Technology for research on tissue properties found in the umbilical cord (see photo). The hospital will set up a specialised centre to help doctors in stem cell-based therapy. Dr Neelima Khsirsagar, cardiovascular head Dr Anil Patvardhan and associate professor of anatomy Dr Laxmi Rajagopalan will head this project that has the potential to cure heart ailments, Parkinson's, cancer and even paralysis. "Tissue from one person can be used for the treatment of another," says Dr Rajagopalan. In India, the only other two hospitals that are allowed to conduct stem cell-based research are AIIMS in New Delhi and Vellore's Christian Medical College.



MANIC SUNDAYS



Did you know that government hospitals and most private hospitals in Kolkata don't conduct heart surgeries on Sundays? The reason: cardiac

surgeons do not work on Sundays, nor do nurses or technicians. In case of an emergency, patients are given a clot-buster injection, also known as thrombolytic therapy. It works as a stabiliser and is successful in 60 per cent of cases—whereas primary angioplasty can save life in 95 per cent cases of heart failure. According to Dr Vishal Rastogi of Max Devki Devi Heart and Vascular Institute, this is a case unique to Kolkata. "Medical emergencies don't wait to happen during weekdays," he says. "They can happen any time. In case of heart attacks, even a single minute lost can make the difference between life and death. Doctors must be available on call 24/7. More than an HR issue, it concerns our dedication and commitment."

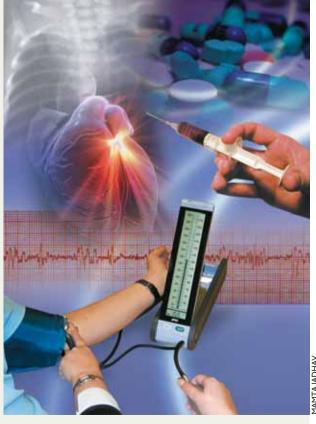
In response, Abhijit Banerjee, head of department of cardiology, R G Kar Hospital, says, "It's tough to operate on Sundays because we work with skeletal staff on that day. Sundays are reserved for maintenance, cleaning and sterilisation of the operation theatres." An answer that is far from convincing.

FIVE SYMPTOMS THAT NEED IMMEDIATE ATTENTION

Illness, in most cases, does not come with prior notice. And if you are suffering from one of the following symptoms, it's time to sit up and act:

- 1. Diarrhoea and vomiting more than twice a day. It could be a gastric infection or dehydration, or both.
- **2. Blood in urine**. It could be a prostate or urinary infection or a kidney stone.
- 3. Unexplained, profuse sweating. It could be a massive heart attack or low blood pressure.
- 4. Acute confusion and restlessness, together with incoherent speech or unexplained behaviour. It could be a mild stroke.
- 5. Faint pain in chest and difficulty in breathing. It could be heart failure or a chest infection.

By Chennai-based geriatrician Dr V S Natarajan, 66



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

HARMONY, OBVIOUSLY.

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







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Heading

Advt. No.



Be at peace

John Dear says come to terms with life and others around you

few years before his death in 1999, the great Latin American advocate for the poor, Brazil's Archbishop Dom

Helder Camara, was speaking at a crowded church in Berkeley, California. He was asked, "After facing death squads, would-be assassins, corporations oppressing the poor, violent government opposition, and even hostile forces within your own church, who is your most difficult opponent?" Without saying a word, Dom Helder pointed his hand into the air, then slowly arched it around on himself. "I am my own worst enemy," he said, "Here I have the greatest struggle for peace." Likewise, Mahatma Gandhi was once asked about his greatest enemy. He spoke of the British and his struggle against imperialism. Finally, he spoke of himself, and his own inner violence, selfishness and imperfection. The last, he confessed, was his greatest opponent. "There I have very little say."

If we want to make peace with others, we first need

to be at peace with ourselves. Those who knew Dom Helder Camara and Mahatma Gandhi testify that they radiated a profound personal peace. But such peace came at a great price: a lifelong inner struggle. They knew that to practice peace and non-violence, you have to look within. Peace begins within each of us. It is a process of repeatedly showing mercy to ourselves, forgiving and befriending ourselves, accepting

ourselves.

This lifelong journey toward inner peace requires regular self-examination and an ongoing process of making peace with ourselves. It means constantly examining the roots of violence within us, weeding

out those roots, diffusing the violence that we aim at ourselves and others, and choosing to live in peace. As we practice mercy toward ourselves, we begin to enjoy life more and more. We turn again and again to the God who created us and offer sincere thanks. By persistently refraining from violence and hatred and opening up to that spirit of peace and mercy, we live life to the fullest, and help make the world better for others.

But this process of making peace with ourselves can be one of the most difficult challenges we face. Each one of us wrestles with our own demons. The daily challenge is to be riend those demons, disarm our hearts, and accept in peace who we are. The deeper we go into our true identities, the more we will realise that each one of us is a unique yet beloved child of the God of peace. In that truth, we find the strength to live in peace.

Such true self-love is not selfishness, egotism or narcissism, but wholeness, even holiness. First, we humbly accept our brokenness, our weakness, our

> limitations, our frailty and vulnerability, and our dependence on God. We accept our failures and forgive ourselves for our mistakes. Then, we accept the living God who dwells within us. Making peace with ourselves is like building an inner house of peace and welcoming the God of peace to dwell there forever.

"While you are proclaiming peace with your lips," St. Francis of Assisi advised, "be careful to have it even more in your heart." St. Francis put down his sword, found his heart disarmed, and started serving the poor. Everywhere he went, he proclaimed the good news of peace and people would flock to hear him, just to be in his presence, because he radiated peace.

Excerpt from Living Peace (2001; Doubleday; 240 pages). Dear is a theologian and Jesuit priest, and executive director of the Fellowship of Reconciliation, an interfaith peace organisation based in Washington D.C. He has worked extensively with the homeless in the US, El Salvador and Belfast, Northern Ireland

Each one of us

wrestles with our

own demons. The

challenge is to

befriend them

loving

and

Search and find

Tushar Kanwar helps you maximise your online search experience with a look at

Google's services and new product offerings

rom its inception,

Harmony's tech column
has given you a variety of
tips and information on
how to use the Internet, including
Google, the world's most popular
search engine. This month, let's
look at what it has to offer.

you can search for 'Images', 'News', 'Groups' and 'More'. You can access Google News through www.google.com or go directly to http://news.google.com. Google News also offers Google Alerts—you can tell Google the keywords that interest you and you will

Cached links Ever searched for a site that doesn't exist any more? Click on 'Cached Link' next to the search result and Google will literally bring the site back from the dead, and show you the information that has long been gone from the Internet.



FAST AND FREE

How times change. Once an obscure mathematical constant, Google has come from nowhere to being the Internet search engine of choice for most of us, so much so it's even an accepted English verb! Google succeeds where others fail (see box) because it represents what exactly most of us want from the Internet information that is fast and free. You can do a lot more than just search for words and terms if you keep track of all its innovations and value-added features. Apart from a basic 'Web' search,

receive daily alerts to your email when there's any news, from anywhere in the world, which contains your keywords.

SEARCH RIGHT

Do you know that search terms need not be put in capital letters? Do you know that enclosing what you are looking for within double quotes ("") lets you specify a phrase or set of words that you want searched—in exactly that order? Remember to include as many words as possible to refine your search. Some more features that come in handy are:

Currency conversion How much does that watch on *Amazon.com* cost your son in Indian rupees? You don't have to run to the newspaper anymore—the currency converter allows you to convert every currency imaginable, from US dollars and British pounds to Albanian leke!

Definitions Curious to know what the word 'assisted living' means? Enter 'define: assisted living' in the search box, and Google shows you a list of definitions gathered from various online sources.

Similar pages If you like the information you found on a page, click on the 'Similar Pages' link and Google scouts the web for pages related to the result.

Web page translation If you find a link you are interested in but in a language other than English, Google's 'Translate this Page' feature will translate the page into English. The English is at times hilarious—but adequate enough to give you the information you need.

THAT AND MORE

In recent years, Google has moved well beyond just search and offers a bouquet of services that are incredibly useful.

Video (http://video.google.com)
You can watch or buy TV shows,
movies, music videos and
documentaries on the world's
first open online video marketplace. To get started, you first
need to download the Google
Video Player, available at the site.

Maps (http://maps.google.com)
Imagine, satellite images from as close as 100 metres above ground level. This is part of Google
Earth, a free service that combines satellite imagery and maps to put the world's geographic information at your fingertips.
Mapping enthusiasts can upgrade to Google Earth Plus for a fee of \$ 20 a year (about Rs 900). This includes enhanced network access and import from global positioning services devices.

Gmail (http://www.gmail.com) Get someone who already has an account to invite you to sign up

THE ALSO-RANS



Searching is the second biggest activity on the Internet, after email. Popular search engines include **Google**, **Yahoo**, **Altavista**, **AskJeeves** and **MSN**, and sites like **DogPile**, which collate search results from a variety of search engines into one set of results. Other well-known engines such as **WebCrawler**, **Lycos** and **Infoseek** have either shut down or turned into fronts for other engines. AltaVista, initially the front-runner in search, has also suffered a steep decline in market share. But nothing seems to touch Google.

Why? "With a combination of top-quality search service and high credibility among users, Google is simply the best at search, period," David C Croson, professor of operations and information at Wharton School of the University of Pennsylvania, told *Cnetnews.com*, a tech website. "It finds pages that other search engines can't find. And when you search 30 times a day, performance is what matters." For any search engine, the problem is to be finely focused at the same time. No busy user wants to wade through hundreds of thousands of hits, but a search engine that produces only a handful of results has probably missed valuable targets. Google says its trademarked PageRank technology seeks out pages containing the user's keywords and then ranks the results according to 'votes' that have built up over the time the page has existed on the Internet.

Search engines receive much of their revenues from advertising. Croson notes that Google has bested competitors because it relies on text-only ads linked to keyword searches—thus, there is a strong likelihood the user will be interested in the ad. Advertisers also prefer to stick with one large, effective site rather than paying for placement on many smaller ones. So we are back to square one—Google, that is.

for Gmail, Google's free email service. It is easy to use, low on unwanted spam and offers over 2,600 megabytes of storage per account. Gmail also integrates instant messaging right into the email experience.

Book Search (http://books.google.com) Granted, nothing beats going to a bookstore, but Google Book Search is a great way to find out more about books that interest you. Search the site for titles, take a sneak peek at some

pages and find out where to buy them. If the book is not copyrighted, you may even be able to read the entire book online!

The buzz Google has just begun offering searches of news archives from publications including the *New York Times*, *Wall Street Journal* and *Time magazine*. The new tool appears on Google's news page. Archive listings also will be featured on the bottom of regular Google Search results.

Tushar Kanwar is a Bangalore-based technology writer. He writes a weekly column in Graphiti, the Sunday magazine of The Telegraph, Kolkata. Mail your questions to Tushar at harmony@kanwar.net

Are you insured?

Step into silver years with umbrella cover

ast year, after 29 years of employment, Sanjay Dhir retired from Central Bank of India. As the only earning person of the family, he had few savings, only the returns from a pension scheme to fall back on. The little he had in his bank account was used to pay for his second daughter's wedding. Today, Dhir and his diabetic wife live with their son Rajeev and are forced to rely on him for support. Like Dhir, there are several people who are inadequately prepared for the future. And many shun time-tested measures like an insurance policy as they find the thought of unforeseen death or accident unacceptable, and they find them 'expensive'.

The presumption that insurance is an expensive proposition is based on a lack of immediate returns. Some people buy a life insurance policy when their agent tells them to "buy now" because premium costs more later. Others argue that if you don't need insurance now, saving through other modes is better. Depending on your health and ability to save, this may be true. Before you put off buying a policy, consider the chances of an emergency.



QUICK BYTES



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Here's
another
bank that
cares. The
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has introduced
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Support, a scheme that offers 9.25 per cent interest on deposits for 60 to 84 months; and 9.5 per cent on deposits for 84 to 120 months. This is more than 1 per cent higher than normal deposits. For this, senior citizens aged 60 and above need to have a domestic term deposit account with a minimum amount of Rs 5,000.

THUMBS DOWN

Now for some bad news. General insurance companies are slashing the commission paid to agents who sell health cover to people over 45 years of age. Some public-sector general insurers have told their agents that they will receive 15 per cent commission for health covers for



Even if an emergency does not arise before your policy matures, remember that sometime or the other your productive years will come to an end and the regular stream of income that you get—either out of employment or your business—will decline.

This takes us to a question: how much money do we need to secure our future? Remember that the basic purpose of insurance is to provide financial security to dependents in the event of death of the insured. Therefore, the best method to determine the value of insurance is to imagine the financial needs of your dependent when you are no longer there to provide for them. The sum assured should be an amount that will generate an income sufficient to meet projected expenditure. You must also take into account the fluctuating interest rate. Then, look at the current surplus for payment of premium. Also ensure that you regularly increase the insurance cover, to avoid the side-effects of under insurance.

Today, most life insurance companies offer a variety of products to meet your needs. You can purchase a single suitable policy; or you can add riders to it to get additional cover. Alternatively, you can select a combination of products and riders that closely match your cash flow. Private insurance companies have a basket of products that allow you to step up your life cover to match your changing needs.

However, health and life insurance is skewed when it comes to people over the age of 70. While premium is much higher for this age group, health insurance companies say the business is making heavy losses. *More on this next month*.

customers under 45, 10
per cent for the 45-55
age bracket, and no
commission for
selling policy to
people over 55,
which was earlier
15 per cent. The
affected—agents and silvers—

are now waiting for the

Association of LIC Agents to

take the matter to the finance minister and the Insurance Regulatory Development Authority.

SLIM PICKINGS

Over 10 million central government employees and pensioners will get 5 per cent additional dearness allowance (DA) with effect from 1 July 2006. While this move will cost the government an extra Rs 1,858 crore, pensioners have described it as 'a let down'. According to them, high inflation warrants a larger DA. With this move, the rate of DA and dearness relief for government employees and pensioners has gone up to 29 per cent from 24 per cent.

Other side of the coin

S Sivaramakrishnan highlights grey areas

of the much-publicised Reverse Mortgage

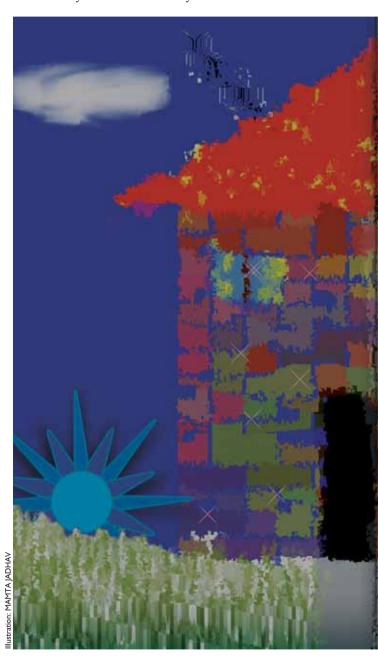
fter clearance from National Housing Bank, a company has announced Reverse Mortgage (RM). It is a financial product designed to put cash in the hands of the elderly who own property but don't have any other source of income. RM gives them access to cash to pursue lifestyle choices. This product and its variants have been in vogue in the US, UK, Canada, Japan and France for well over two decades.

The basic tenet: monthly income for the elderly against their house for 15 years or until the death of the borrower, whichever is earlier.

In India, NHB is working towards speedy introduction of RM, though the final contours of the product have not yet emerged. S Sridhar, chief managing director of NHB, recently announced that the details are being fine-tuned. Thus, the time is ripe to publicly debate the safeguards that need to be built around the product before presenting it to the authorities. Indeed, RM has several facets that need to be examined before senior citizens avail of it. This article examines five features of RM as applicable to India.

As projected in the media, RM is a term product, with a 15-year span. During this period, NHB guarantees uninterrupted payouts, and if the borrower outlives the loan the payment will cease but the other elderly (above 60), for instance the borrower's spouse, will not be evicted. While it's a welcome highlight, the 'term approach' needs to be reviewed as an average urban person may live up to 80 or more, i.e. more than 20 years after the retirement age of 60. With this in mind, the 15-year cap on payout would leave the elderly more vulnerable with no options available at that stage. It is imperative that the product is structured with a payout covering full lifespan.

The second aspect that needs careful consideration is the **payment mechanism**. How will the money reach every borrower every month, on an agreed date, especially to those who are immobile. The special needs of the elderly should be kept in mind to devise robust disbursal mechanisms that are trustworthy and devoid of any harassment.



The time is ripe to publicly debate around Reverse Mortgage before

The third dimension that demands clarity is the **rate of interest** that lenders would charge. In the absence of a robust social security net and economical health care facilities, the interest cost build-up is inappropriate. As the product has in-built risk mitigation for lenders in terms of a hefty valuation margin and nil or very low credit risk, senior citizens

the safeguards that need to be built presenting it to authorities

should also merit a favourable rate of base interest and insurance premium. Preferably, the base interest charged for reverse mortgage should be in line with the interest rate offered on one-year treasury bonds.

Another point that deserves to be debated is 'property valuation'. Given the volatile nature of property value, a transparent, neutral and fair mechanism needs to be established either by a regulatory or a self-regulatory body of the industry. Absence of this mechanism is bound to lead to harassment and denial of judicious percentage of housing equity to borrowers. This, in my view, should be done before introducing this product. In this regard, the practice adopted by the US is eminently suitable to India. In the US, Housing & Urban Development Department of the government periodically determines and publishes the maximum 'loan able' amount for properties in each locality and its vicinities.

Related to the above dimension is the 'loan able' value against property. The portion of the equity released to the elderly should move up significantly if this is to be an attractive proposition. This again can only be ensured by a regulatory diktat or industry consensus.

The fifth dimension, and an important one at that, is the **need for a forum or advocacy organisation** that could effectively advocate the cause of the elderly. The product demands a huge shift in paradigm to treat its users with respect and fairness.

It would be worthwhile to understand the yeoman role National Reverse Mortgage Lenders' Association (NRMLA) plays in the US, balancing the interests of seniors and that of the lenders. As a model is already available, the Indian industry could emulate NRMLA and bring in fairness and transparency and further ensure the growth of the product.

There are a large number of issues surrounding RM that need to be debated for clarity. Starting with request for superior articulation of the product and sensitivity towards 'elderly issues', the human side must take precedence over the financial side of the equation.

S Sivaramakrishnan is head of Compliance-Capital Market, Infrastructure Leasing & Financial Services Limited

Stepping out

Teena Baruah watches Anil Kapoor, 57, in action as he discovers the joys of ballroom dancing



Instructor Anson Mathew coaches Anil Kapoor (in red shirt) as partner Deepashree Shripad (in red T-shirt) looks on

Insurance advisor Anil Kapoor, 57, has never shaken a leg, not even at his own wedding. However, when *Harmony* asks him to test-drive a ballroom dance lesson at Ashley Lobo's Danceworx studio in Hauz Khas Village, Delhi, he gamely agrees. Kapoor does have his share of questions though: "Should I check with my doctor?" "Is my red shirt-black pant combination okay? "Will I be surrounded by teenagers on the dance floor?"

His last question is answered first when 20 year-old dance instructor Anson Mathew informs Kapoor that one of his batch-mates is 71 year-old Dr Prabha Sharma, who considers dancing a stress-buster. Mathew goes on to tell Kapoor that his formal clothes and shoes are "ideal for the occasion", and that only those joining an advanced course, which involves lifting your partner and doing twirls, need to consult a doctor. Fully reassured, Kapoor is now raring to go.

FIRST STEPS

As he is a beginner, Kapoor begins his lesson simply, with no warm up, just concentrating on shifting weight from one foot to the other. "If you are doing a lot of turns or lifts, you need to warm







up, which includes bending down your head, touching your feet and winding back," explains Mathew. Soon, the ballroom with a full-length mirror on one wall resonates with the beat of music, and feet, as students get into the groove of basic steps, shifting their weight from foot to foot.

"Side step, side step, step behind, step diagonal," goads Mathew. The rhythm is infectious and Kapoor sails through the front-back steps—but trips over the cross steps. "It's difficult to shift weight from the front foot to the one behind as my body is so stiff," he grumbles as he wipes away trickles of sweat from his face. Mathew comforts him, telling Kapoor he's not the first beginner to feel this way. "You can do anything if your mind and heart is willing," he urges. "Imagine doing this for two hours every Sunday. Imagine how many calories you'll burn this way."

Kapoor fumbles with his steps again and another batch-mate, 21 year-old Deepashree Shripad, corrects him this time. "Nobody is perfect; even talented dancers make mistakes," adds Mathew encouragingly, advising Kapoor not to look down at his feet and hold his head high instead. He can't help but look down though and his steps begin to look very rigid, like he's exercising. And he's not the only student to look that way.

FINDING THE GROOVE

Mathew decides it's time to put his students at ease by telling them his own story. "Four years ago, on my first day in a dance studio, my instructor told me to face a mirror and dance, but I couldn't as I was too shy," he recalls. "It took a while for my confidence to grow." The 'time-out' helps—the students look less intimidated and the class goes on.

"Track two, hear the beat and stay on it," announces Mathew. It's now time for an elementary lesson in jive, which is essentially about tapping and twirls. Kapoor takes a while to get his feet in time with the beat but eventually finds his groove with Deepashree—by the end of the hour-long session, his feet are tapping and hands flying with ease.

(From top) Kapoor matches his steps with Mathew's; gets corrected on his body posture; and practices with partner Deepashree

DANCE TO HEALTH

Ballroom dancing is a low-impact activity suitable for people of all ages and fitness levels—perhaps one of the most fun ways to burn calories. It busts stress, boosts confidence and is an excellent form of aerobic exercise that tones the body, especially the abdominal muscles and legs. Dance helps you attain good body posture and alignment; makes your body more flexible and agile; and increases stamina. In fact, studies have shown that some forms of dance like rumba and jazz are as aerobically challenging as jogging, and that dancing the tango can work your heart harder than a game of squash over the same period of time. The best part: chances of injuries are minimal.

If you want to sign up for a dance class, your options include jazz, tap dance and even salsa aerobics. For instance, **Danceworx** in Delhi, Gurgaon and Noida (it's opening in Juhu, Mumbai, by mid November) charges Rs 2,550 for three months of jive-salsa-jazz lessons (once a week, on Sundays). The charges in other dance academies like **Busker's** in Jaipur range from Rs 2,500-3,000 for three months (twice a week). And **Shiamak Davar's** dance centre in Delhi, Jaipur, Chandigarh and Mumbai holds a three-month basic dance training course, once a week, for Rs 3,000. Rates may vary from city to city.



Kapoor swings to the music with Deepashree

MOVING ON

The class is over and Kapoor ends up with a seven out of 10 rating from Mathew. But he's not ready to call it a day just yet. "How much time will it take me to perfect these steps?" he asks as he wipes the sweat off his face. "The basics can be mastered in three to four months, over a two-hour class every Sunday," replies Mathew. "It depends on how well you do your daily 10-15 minute practice at home!"

Kapoor now has the option of signing up for an amateur dance workshop that trains students in a medley of songs and styles. "I feel more confident now. Now, at a party, I won't stand in a corner with a glass of beer. I will be part of the gang," he says and hopes to work on his style and poise when he enrols himself for the workshop. "If you are trained in ballroom dancing, you can do every other dance, even Bollywood's raunchiest moves!" says Mathew, asking Kapoor to enrol with his wife. Kapoor has other plans though. "Honestly, I would rather dance with a different partner," he says with a naughty smile. "And to be fair, I would not mind if my wife dances with someone else."

The state of the union

Legalpundits on marriage, and its possible fallout

What is 'long cohabitation'? Can a woman demand maintenance in case of estrangement from her partner of many years on grounds of long cohabitation?

A When a man and woman have lived together for a number of years, the law presumes in

favour of marriage. It is determined on the basis of the evidence brought on record by the parties. If the claimant, in proceedings under Section 125 of the Code of Criminal Procedure, succeeds in showing that she and the respondent have lived together "as husband and wife", unless the contrary is clearly proven, the court has to presume that the man and woman are legally wedded. However, award of maintenance to the woman does not affect final order in civil proceedings.

In January 2005, the Supreme Court held in the case of *Sobha Hymavathi Devi vs. Setti Gangadhara Swamy and*

Others, that there was "a valid marriage" between the petitioner's parents, Murahari Rao and Simhachalam.

This was reinforced by the presumption available in law arising out of the long cohabitation of Murahari Rao and Simhachalam. The court further states that if "long cohabitation" is proved in the court of law, the estranged woman can claim for maintenance from her partner.

If an already married man remarries, can his first wife take him to court for maintenance even if personal law allows him to remarry?

A man can stop living with his first wife on grounds he thinks are valid, and then either

stay single or remarry if his religion permits. But he must pay maintenance to his first wife. Also, at the time of second marriage, he must not hide facts about the first.

A woman can claim maintenance from her spouse through criminal or civil proceedings, and sometimes simultaneously both—unlike civil proceedings, in criminal proceedings the religion of the parties is irrelevant.

Section 125 of the Code of Criminal Procedure has been amended to include maintenance allowance calculated on the basis of assets, income and financial prowess of the husband.



The amount of maintenance depends on the position and the living status of the man; reasonable needs of the claimant; value of the claimant's property, if any; claimant's own income or earnings from any other source; and the number of persons entitled to be maintained by him. The man must also pay one-third of his income to his wife and children unless the wife has an independent source of income.

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

Beyond sunset

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





I work for an insurance company in Delhi. After working for 22 years, I am due to retire next month. I have a pension plan and money will not be an issue but I would like to work.

What are my options other then insurance?

Changing careers at this age might be difficult and may also cause stress. Working as a freelance agent for insurance companies, like MetLife and Aviva, may be the best bet. Your experience in the industry will help get you work as a freelance advisor. Besides, it will not be a 9-to-5 regime—you can work at your convenience. All you need is a copy of your existing licence and a no-objection certificate from your previous employer.



After working in a private company as computer engineer for 19 years, I recently took voluntary retirement. I am 54 years old and live in Trissur, Kerala. I am also a trained

Bharatanatyam dancer. Even during my working years, I managed to find time for public performances. Now, with time on hand, I would like to further my interest in Bharatanatyam. Any ideas?

Have you thought of setting up your own dance school? You need not have a big budget, only strong resolve. Identify a place you can rent for your classes and then place an advertisement in local newspapers. Wait and see the number and nature of inquires. If the response is favourable, it's worth going ahead. If not, start taking dance lessons at home. The expenses will be minimal—all you really need is a spacious room. At the same time, you can also set up a blog on Bharatanatyam on the Internet where you can give online advice to those interested. It may not get you monetary returns but will help you strengthen links with like-minded people till you start a dance class.

Q

I worked as production manager in a textile factory in Ahmedabad that closed down some years ago. I have exhausted my financial resources and money is hard to come by. Though

my sons support me financially, I would like to work again. What are my options? I am 69.

Ahmedabad is known for its cotton textiles, especially block-prints and hand embroidery by rural artists. With your experience, you can surely find work with a local designer or a non-government organisation that promotes rural artisans. Alternatively, you can work independently as a guide or teacher to students learning textile design. You can share your knowledge by helping them understand the art of printing and weaving. You will have to do some legwork, though. Establish contacts with institutes that offer textile design as part of the curriculum. It may take a while, but things will eventually work out. In the meantime, read up on the latest technical advances in the textile industry.



Years ago, I migrated from a village near Hyderabad to the main city to start a pearl business. Recently, I suffered a huge loss and was forced to sell my house in the city. I had to

move back to my village with my wife. Now, at 52, I don't want to take any financial risks. I would rather work in a company and earn a fixed salary. What are my options?

A job in a jewellery store would be ideal. Approach big jewellery stores for the post of purchase manager. With several jewellery shops opening up in Hyderabad, there's always a dearth of talent. And as you have been part of the business, you would know who to approach. You can also join a jewellery designer and help him source good raw material. Make a new beginning, as working for someone entails minimal risk.

Coming full circle

Former bureaucrat Swastik Misra finds fulfilment in his first profession-teaching

rom lecturer to bureaucrat to lecturer, Swastik Misra, 66, has come full circle. Starting his working life as a lecturer in a Kolkata college soon after completing his post-graduation and LLB, he quit teaching after a year to join Indian Railways in 1964 as assistant commercial superintendent.

Then, a job in the civil services was much in demand. "It not only afforded an opportunity to participate in nation-building but also conferred power and prestige," Misra says. Besides, his uncle Sankar Narayan Misra was in the Indian Forest Service at the time, and influenced him to an extent. After serving Railways for 36 years, Misra retired as additional general manager of South Eastern Railway from Kolkata in September 2000.

That may have spelt the end of his first career, but his second career as lecturer was only beginning. Just seven months after retirement, in April 2001, Misra joined the Public Systems Management (PSM) Department of the Indian Institute of Social Welfare and Business Management (India's first management institute in Kolkata) as full-time visiting professor. Misra teaches general management, railway operations, logistics management and human resource management to students of transportation and logistics management. Exactly a year after he joined the

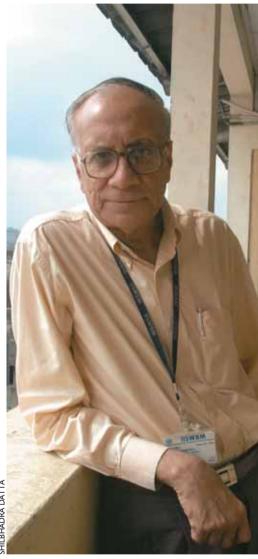
institute, Misra was appointed professor and head of the PSM Department.

"Work keeps my mind and body active," he says. "If I idle my time away, I would age faster." And Misra was clear that teaching was the way to go. "It was the most natural step for me as I have always enjoyed speaking to an audience." Bulbul, his wife of 40 years, echoes his sentiments, saying, "I am happy he decided to return to his old profession,

"Working with young people is rewarding"

doing something that he loved." Even as an employee of Indian Railways, Misra would accept invitations from Rotary Clubs and other forums to speak on issues like logistic management and team building. "I got the majority of invitations from clubs in Kolkata, where I was posted for six years in 1994," he says.

Justifiably proud of his work and the management institute, Misra tells us, "The Government of India issued a postage stamp in 2003 to commemorate 50 years of the institute—an honour that even the IITs and IIMs haven't been accorded." His plans for the future are simple—he wants to teach as long as he finds it inte-



Swastik Misra at his Kolkata home

resting. "Besides helping me stay in touch with academics in an active manner, teaching makes me feel young," Misra says.

"I work with young people with fresh energy and outlook, which itself is a rewarding experience."

—Anjana Jha

New connections

The Harmony Interactive Centre hosts overseas visitors

armony continues to make friends—from across the globe. On 7 September, the Harmony Interactive Centre in Girgaum, South Mumbai, played host to a three-member trade delegation from Australia. The delegation included John Sinha, CEO, Select Metal, Louise McGrath, manager, Trade & Export Development and Tim Piper, director, Australian Industry Group. The visitors dropped in for an informal discussion with Dr S Siva Raju, Vice-President (Research and Training), Dr D Bhandari, senior advisor, Harmony, and Hiren Mehta, who is in charge of the centre, on the activities of the Harmony for Silvers Foundation. They also shared information on services for the elderly in Australia.

Sinha spoke about specialised age-care services for silvers living without any supportive care—his company manufactures hospital beds and other specialised fabrication in Australia. The Australian age-care system focuses on professionally managed institutes and care homes for silvers—a model that can be replicated in India, according to Sinha. He



SILVER SCREEN

Harmony presents special movie shows for seniors

re you a film buff?
Harmony has just the ticket for you. In collaboration with media and entertainment company Adlabs Films, we present special monthly film screenings for silvers at select Adlabs theatres in seven cities: Mumbai, Delhi, Pune, Nashik, Meerut, Indore and Mangalore.

These morning shows include escorts to lead you into the theatre, and beverages and snacks (choice of a *samosa* or

sandwich) served at your seat in fine chinaware. Let's not forget the films—classics the way they don't make them anymore—to bring the memories rushing back. All this is priced at Rs 100.

Silver-friendly value-adds include dimmed lights for increased safety; the presence of an usher in the theatre for the duration of the film; and special promotions and offers for silvers. After each film show, viewers will be asked to 'Pick the Flick' from a list of suggestions provi-



spoke about the possibility of starting a chain of premium age-care centres based on the franchise model of an Australian collaborator. Indeed, collaboration was the word on everybody's lips,

The Australian delegation being briefed on the working of Harmony Interactive Centre at Girgaum, Mumbai



with the members of the delegation discussing the possibility of creating web links, organising seminars or even running a full-fledged curriculum by professionals on senior care from Australia.

One option is for Australian and Indian universities to come together and introduce courses on age care to improve quality of services. "There is a growing demand for professionally managed senior daycare centres and homes in India," observed Sinha. The consensus was that there is a growing segment of middle-class silvers in India who require—and can afford—senior care facilities. "You can combine corporate concern and social care by establishing senior care institutes in India," added Sinha.

With children often moving to new cities and countries, elderly parents often require assistance from trained caregivers. Having witnessed a similar situation with his family in Delhi before he left the country, Sinha has studied regulated childcare centres in Australia and observed that caregivers could benefit with user-specific training and education like childcare specialists. The delegation showed interest in India's rich tradition of dietary therapy and preventive care practices like yoga, meditation and herbal remedies; all cost-effective means of staying healthy. They visited the well-attended yoga class on the third floor and interacted with members.

-Smita Deodhar

ded to them; the movie with the most votes will be screened the next month.

The inaugural show (of Lage Raho Munnabhai) will be held on 6 October in Metro Adlabs in Dhobi Talao in South Mumbai. Shows in other cities will begin in November. Look out for listings in local newspapers, Harmony magazine, our website www.harmonyindia. org and our newsletter. If you haven't subscribed to the newsletter yet, you can do so by simply registering yourself at http://www. harmonyindia.org/hportal/register/ register.jsp?page_id=622. See you at the show!

IN OCTOBER

CELEBRATION

October 6: World Elders Day and Common Birthday Celebrations

INTERACTIVE

October 19: Talk on organ donation. 5.00 p.m to 6.00 pm **October 30:** How to make a Will. 5.00 pm to 6.00 pm

GROOMING

October 23: Demonstration on 'Home Facial for Seniors' by Mrs Aparna from 'Kala Vidya Sankul'. 5.30 pm to 6.30 pm

COMPUTER

Daily, one hour per member. 11.00 am to 4.00 pm

TAI CHI

Every Saturday. 11.00am to 12.00 noon

All programmes are subject to last-minute change

Tea for the soul

India's first woman tea taster and the first woman tea auctioneer in the world, Dolly

Roy tells Sulagana Biswas the "wonder beverage" gives her the greatest kick in life



Dolly Roy brought the culture of tea boutique to India

IN THE BEGINNING

I grew up in a boarding school in Darjeeling amid verdant tea gardens and 'good tea, nice house' compliments. I was always fond of tea but never thought of it as a career option! In my late teens, I took up a job as dietician at a Calcutta hospital. As the concept of health food was new then, not many took me seriously if I asked them to stay off potatoes and sugar. This left me frustrated.

TEA BREAK

Then, one day in 1971, I read a newspaper advertisement that changed my life. The ad was placed by the Tea Board of India for the post of 'tea ambassador', someone who could promote Indian tea overseas. It caught my fancy as it meant travelling, meeting people, and most of all it had everything to do with tea, a beverage I loved.

I applied, and couldn't believe my luck when I got the job. I was deputed to the tea gardens in Darjeeling for a year of intensive, hands-on training on different varieties of tea and its manufacturing process. I was being groomed as a face of Indian tea abroad and, when faced with questions from foreign buvers or consumers, I needed all the information at my fingertips. It was tough but I loved it. A year later, I was posted to Belgium for five years, and then New York for a year. In Belgium, I learnt to speak their language—French and Flemish. Gradually, I learnt to speak French fluently, and later Italian.

THE WORLD OF FLAVOUR

My years abroad were adventurous too. My best memories are of travelling around Europe in a teapot-shaped van! As an employee of the Tea Board of India, I met prospective buyers as well as laypersons at fairs and educated them about Indian tea.

BREAKING NEW GROUND

I am proud to be India's first woman tea taster and the first woman tea auctioneer in the world. Tea tasting requires a mix of intuition, precision and 24x7 commitment. It also requires drinking 20 cups of tea everyday. My favourite is second-flush Darjeeling tea (full-bodied, aromatic and muscatel in taste) -I honestly think Indian tea has no parallel in quality and flavour but if I had to choose from teas abroad, I like white tea from China. I tasted every cup of tea over and over again to understand the nuances of each flavour. I took my job seriously—if my jeep broke down, I would walk around the entire tea garden inspecting the leaves. A tea garden produces leaves in several lakh kilos, so you can imagine how vast the place is!

I left the Tea Board in 1976 and from 1978, started working for private organisations like Contemporary Target Pvt Ltd and Paramount Tea Marketing, which were brokers for many tea producers. This is where I got into tea auctioneering, which requires people skills.

In India, there are seven registered tea auction centres where serious bidders, representatives of









Dolly's Tea boutique in Kolkata's Dakshinapan Shopping Complex has cosy interiors, putting its customers at ease

reputed Indian and foreign tea companies, come to buy tea. I have worked as auctioneer in all the seven centres.

SPREADING THE WORD

Wanting to share my passion for tea with others, in 1987 I opened Dolly's Tea, a specialty tea boutique in Kolkata's Dakshinapan Shopping Complex. At that time, I was still working. So I took a three-month break and put the whole place together with the help of my staff. When I retired from the Tea Board in 1998, Dolly's Tea was already a favourite haunt in South Kolkata.

The first of its kind in India, the USP of Dolly's Tea is its cosy informality—you can buy or drink tea, catch up with friends or just read a book. Every once in a while, roadside tea vendors come to my tea boutique wondering what kind of tea I sell. Some have even bought my tea and visited again!

Dolly's Tea has played host to students, senior citizens and celebrities like Aparna Sen, Neena Gupta, Om Puri, Rituparno Ghosh, Ganesh Pyne and Jogen Choudhury. I know most of my regular customers' names. One evening a group of youngsters chose to party here. The party began at 7 pm with about 30 people and gradually picked up momentum. Soon it was time for me to shut shop but the party was on. Not wanting to be a spoilsport, I agreed to leave the keys with them, but with a promise that they would return the keys at 10 am the next day. Sure enough, the next day, I found them waiting for me outside the shop.

A FAMILY CUPPA

Tea has also brought my family and friends together. My siblings -a brother and sister-and I have had great times together over several cups of tea. I am also fortunate to be married to a wonderful man, Saugata. Despite being extremely busy with his work as politician, he has always encouraged me, like my daughters Roshni, 24, and Ayesha, 26. But while my family means the world to me, it is tea that gives me the greatest kick in life. I can say with complete sincerity that good tea leaves me overjoyed, while bad tea moves me to tears.

DRINKING TO LIFE

At 54, I'm busier than ever before. My day begins at 7 am. After a brisk walk, I recharge myself with a cup of tea. My day is crammed with various facets of running a business; research for my forthcoming book, *Just Tea*, for B C Jain Publishers; and teaching tea manufacturing, tasting and marketing twice a week at the Institute of Futuristic Studies in Kolkata.

In *Just Tea*, I plan to write about my tryst with this 'wonder-beverage'. I also plan to add a lot of history, facts and anecdotes about tea. During the course of my research I have discovered several interesting nuggets—for instance, a tribe in Assam drinks tea through a bamboo shoot from one end while a fire burns on the other.

I plan to extend my ambit of activities to organised philanthropy, maybe build a dispensary for the poor and teach slum children. For now, though, I do my bit by feeding poor people. Recently, I fed 300 poor people near the Kalighat temple. After all, what's the use of living if one can't pay it forward?

A cut above

Kalpana Desai remains artfully employed with Japanese cutwork, writes Smita Deodhar



Kalpana Desai took almost two months to create this mythical bird using 'Japanese cutwork', her first such effort

here's a lot to admire in Kalpana Desai's living room in Ghatkopar, Mumbai. A vibrant traditional Gujarati toran on one wall, a mirror-work Rajasthani wall decoration against another. But the most arresting sight is a brightly plumed phoenix—beautifully framed and surrounded by a garden of blue and pink peonies. Desai took almost two months to create this mythical bird using 'Japanese cutwork', her first such effort.

Homemaker Desai, 54, learnt this craft six years ago from her hobby teacher Krutika Gada, who

runs 'Daffodil Art Creations', a hobby class in Ghatkopar. Inspired by Japanese silk paintings with nature-based themes like birds, flowers, trees and landscapes, it involves crafting three-dimensional motifs out of plastic ribbon. Today, Desai makes Japanese cutwork paintings on request from friends. Since 2000, she has made eight commissioned frames—she accepts payment, but only to cover her cost and effort.

Indeed, the effort is considerable. First, Desai chooses a painting to rework—Gada downloads them from the Internet for her. She

then takes plastic ribbons and cuts them to required shapes. It requires precision and finesse, as each petal, leaf and feather has to be cut separately (*see box*).

"The creativity lies in visualising how the actual painting can be worked into a cutwork frame, and in skillful cutting," says Desai. "Patience is a must." According to her, cutting is the most time-consuming part of the process. It can take weeks to months to complete a frame, depending on the size of canvas and the time you devote. Desai recommends using a large canvas for greater effect. You can get



Gada helps Desai with a painting

creative and use it as a coffee table top, a tray, or even a unique wardrobe door. For instance, Gada has placed a large piece under her dining table with a glass top—a sure-fire way to get the attention of guests.

Imagination also comes in handy if you want to economise. Japanese cutwork is not a cheap hobby. The imported plastic ribbon hed belts worn over *chaniya-choli*) but she reserves late evenings for cutwork. "That's the best time to work on your cutwork picture, after all the household chores are over," she says. On a strict deadline, she can even complete a picture in a couple of weeks.

Desai's family is proud of her talent. Husband, Jayant, 59, son, Jigar, 29, and daughter Payal, 24,

"Even 15 minutes a day spent doing something creative is therapeutic"

Desai recommends costs around Rs 40-45 per yard. Acrylic for framing and the background sheet are also expensive. However, you can cut costs with Indian plastic ribbon, stiff organza material and felt for the flowers; painted or cloth-covered plywood for the background; and wood and glass for framing. The fun lies in innovation.

Desai's other hobbies include embroidery, crochet, beadwork and *kodi kandhora* (shell-embellisbuy the raw material she requires from shops in Crawford and Bhuleshwar markets in Mumbai. Ask Jayant about the expenses incurred and he says, "If the lady of the house is happy, it reflects on the entire family."

Desai is happy. "Even 15 minutes a day spent doing something creative is therapeutic; it's an antidote to the drudgery of domestic chores," she says with a smile. "A hobby helps you de-stress."

CUT AND FILL

Material required:

- Print of a Japanese silk painting for reference. These are available on the Internet.
- Plastic ribbon; 1.5-2 inch width, single colour and shaded
- Plywood/acrylic sheet for background
- Cardboard
- Fevicol
- Scissors
- Blunt knife

Method

- Search for 'Japanese silk paint ings' on the Net and keep a printout of the selected photo.
- Flowers and birds work better than landscapes and human figures. Cut ribbon of appropriate colours and shapes. Finish the motif in three-four layers.
- Warm a blunt knife and trace the venation for the leaves, creases on the petals, etc.
- Cut a cardboard sheet into circles and squares as backing for the flowers or birds.
- Stick the first layer with Fevicol on the cardboard. Allow to dry. Hold down the pieces with a weight. Add the second layer with small bits of sponge stuck under the petals. Complete each motif in three-four layers.
- When you have all the individual pieces ready, attach them to the background sheet.
- After it is dry, frame in transparent acrylic/wood and glass frame as desired. If you plan to use it as part of furniture, talk to your carpenter first.

TIP: Watch out for dust and dampness. Seal all edges of the frame. Remove glass to dust lightly, twice or thrice a year.

The first day at school.

The first time you rode the bicycle.

The first crush you had at thirteen.

The first drama you got a part in.

The first day at college.

The first date you went on.

The first kiss.

The first time you proposed.

The first job interview

The first board meeting you addressed.

The first day after retirement.

Butterflies never retire.

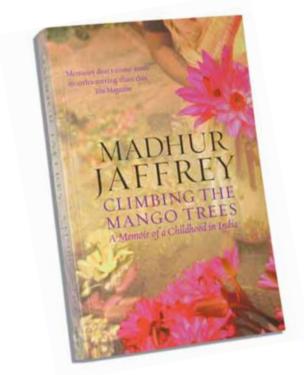
celebrate age harmony

the website

A Dhirubhai Ambani Memorial Trust Initiative

The first click of the mouse. www.harmonyindia.org

BOOKSHELF





Mango Trees traces her childhood in India, from birth until her late teens. From events to tastes, she remembers everything and complements her account with old photographs from her albums. Transcending the personal aspect, the book chronicles a changing nation—historically, culturally and socially—as perceived by a young Jaffrey. Along the way, you get to know about, well, food and food preferences. In fact, the book ends with 32 'family recipes'.

Climbing... begins with the account of how she was named Madhur. While her horoscope declared that she should be named Indrani, the honey she tasted

A taste of life

Climbing the Mango Trees-A
Memoir of a Childhood in India
By Madhur Jaffrey
Ebury Press; Rs 600; 303 pages



(Left) Madhur with cousins on a picnic; (above) with elder sister Lalit on the gate of their residence in Delhi

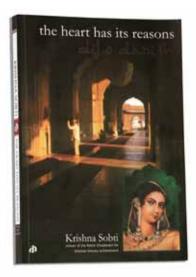
at the time of birth led her to be called Madhur. Decades later, she taught American culinary guru James Beard's students when he was ill; and one of the lessons was on taste. A student asked, "Do you think there is such a thing as taste memory"? Jaffrey thought about the answer for a few days and recalled the time she had left India to study in England. She could not cook but her palette had already "recorded millions of flavours. From cumin to ginger, they were all in my head, waiting to be called to service". And she could "hear the honey on her tongue".

There are also descriptions of the houses she lived in—House No 7 on Raj Narain Road in Delhi (named after her grandfather, and now called Raj Narain Marg), the one in Kanpur where her father worked, and later back to Delhi in House No 5, next door to No 7—and accounts of how she learnt swimming, stitching, dancing, Hindi, fostering good relationships with extended family, the appreciation of theatre. And every so often, the taste and smell of food makes its overpowering appearance. But you really don't complain.

—Meeta Bhatti

BOOKSHELF

Heart-felt



The Heart has its Reasons
By Krishna Sobti
Translated from Hindi by Reema Anand and Meenakshi Swami
Katha; Rs 250; 220 pages

one of the most stylised—and celebrated—writers in Hindi, translating Krishna Sobti's innovative turn of phrase to English is a challenge. But Reema Anand and Meenakshi Swami prove equal to the task of tackling the

classic *Dil-o-Danish*, in which Sobti re-interprets the hackneyed theme of the love triangle, imbuing it with lyricism.

Set against the backdrop of Delhi in the 1920s—a city of commingled religions, creativity and cross-currents—the book explores the passion of Muslim Mehak Bano and Hindu lawyer Kripanarayan, its impact on his wife Kutumb, and how they deal with the turbulence in their lives.

The characters are distinctly etched and never degenerate into caricature—an achievement considering the theme is so overdone. Instead, you have real people: a man who is confident in his

superior social status and feels having a mistress is a perk he is entitled to; a woman who is unwilling to accept her husband's infidelity and demands he opens his eyes to her pain; and the 'other woman', who sees herself as anything but, and chafes at being rendered invisible and unacknowledged. Both women have children, and want their rights protected. To complicate matters further is the joint family system they live in, with its inevitable scheming and machinations driving the protagonists to distraction, even as they struggle with their inner voices—and demons.

Through her narrative, Sobti tackles deeper dilemmas, like the individual who is unable to conform in a society that demands he does; the disinclination of women to blindly accept their predetermined 'lot' in life; and the ruthless family hierarchy that can place you on a pedestal one day, and brand you an outcast the next. Every nuance of the plot, every twist and turn appears in unselfconscious prose—Anand and Swami may not have captured the exact lilt and sway of the Urdu-steeped Hindi of Sobti's 'Dilli', but they retain its grace and flow. For non-Hindi readers who may have never read Sobti otherwise, this is a gift.



FIRST HAND

Retired diplomat PASCAL ALAN NAZARETH, 69, published his first book, Gandhi's Outstanding Leadership, in March this year. He tells Harmony about it

Q Many books have been written on Mahatma Gandhi. What prompted you to write yours?

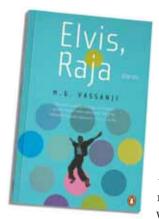
A Yes, over 700 books have been written on Gandhi. But few of them deal with his transformation from a timid young lawyer to a fearless leader

in his later years. His leadership has great relevance in today's world plagued by war, violence and terrorism. I have written about these aspects for the benefit of those who are still interested in Gandhi.

Q What did the research for the book involve?

A I have a large collection of books by the Mahatma and related subjects. Most of my research happened sitting at home, via the Internet. But there were always constraints of time. Today, I feel amply rewarded by the knowledge I gained and the encouraging words I received from President A P J Abdul Kalam and former prime minister I K Gujral.

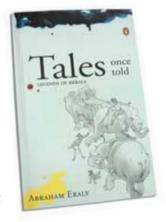
BRIEFLY



Author of five acclaimed novels, including *The Gunny Sack* and *The In-Between World of Vikram Lall*, and a collection of short stories, *Uhuru Street*, **M G Vassanji** has a regional Commonwealth Prize and two Giller Prizes to his credit. His latest offering, **ELVIS**, **RAJA** (Penguin; Rs 250; 218 pages) is an anthology of 12 absorbing stories that meander through different corners of the world. With dexterous skill combined with vivid descriptions, he paints evocative pictures of different characters—their uprooted lives, anguish and heartache, despair and hope. Troubled for years by the rumour that his father had once lost his mother in a game of poker to a local magnate, a young man seeking an answer from his mother and two elder sisters in "When She Was Queen" unearths a darker secret. In "Her Two Husbands", the widow of an opinionated but loving university professor finds herself increasingly remembering her past as the spiritual advisor of her present husband restricts her life with new edicts. A story of partition, "Dear Khatija" weaves a poignant tale of a friendship lost and found, which spans a period of 45 years. Multi-layered and

reflective, Vassanji's narratives traverse time and boundaries with masterly ease with flesh-and-blood characters who dream, aspire and live through it all.

As stories from Ithihyamala TALES ONCE TOLD-LEGENDS OF KERALA (Penguin; Rs 200; 200 pages), a treasure trove of fables from Kerala. Transporting the readers back to a world that was and never will be again; Eraly conjures enchanting princesses who marry out of religion to uphold family tradition ("Arakkal Bibi"); wily sorcerer Thampan ("The Raja and the Magician") who can create a storm out of nothing; and clever exorcists Raother and Nambi who die challenging each other ("The Exorcist"), or amorous householder finding devotion in carnal longings (Poetic Justice). The quaint style of interweaving sermons and story works well, with the cornucopia of sage characters and not-so sage pranksters plying the backwaters and walking in and out of villages and royal courts in the state. The tales are old-world but the people who appear in them seem commonplace, contemporary and, at times, almost neighbourly. Adding to the colour and sparkle of the characters are sharp illustrations by Jayachandran that manage to capture the scowls, furrows and sniggers



illustrations by Jayachandran that manage to capture the scowls, furrows and sniggers on their faces. An enjoyable read.

Q What's your target readership?

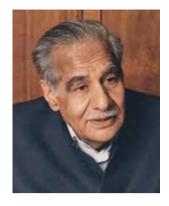
A My book is written in simple language and priced at Rs 200 to reach a wider audience. I have tried to explain how Gandhi's Satyagraha could be applied worldwide to bring about major political and social changes.

Q Tell us about your career as a diplomat.

A I represented India in Ghana, Liberia, Togo, Upper Volta (now Burkina Faso), Egypt, Mexico, Guatemala, El Salvador and Belize as high commissioner or ambassador before retiring in 1994. Q You now work for Sarvodaya International Trust, Bangalore. Do you have other interests as well?

A Sarvodaya International Trust was established in 1995. It works towards promoting Gandhian ideals and has eight chapters already. Setting up these chapters and coordinating the Trust's activities is almost a full-time job for me. I also give lectures in India and abroad on our history, civilisation and spiritual legacy. In the past two years, *Gandhi's Outstanding Leadership* has also kept me busy.

-Smita Deodhar



Fire of conviction

The day you begin to calculate the chances of success or failure is the day your commitment vacillates, believes **Kuldip Nayar**

As I add years to my age, I am increasingly convinced that life is not adequate to

complete the work you have taken up. Before you map out its contours and begin to figure out what it entails, you are over the hump. Age catches up with you. Your energy lessens and optimism slackens. You calculate, more often than before, how far you still have to go. The distance you have covered looks small and the efforts you have put in seem trivial. You feel overwhelmed.

I think it is not the enormity of task that daunts you; it is the dying fire within you. That you feel tired or that your stamina decreases are the excuses you seek. The fact is that, your commitment lessens. When faced with similar situations in the past, you did not diminish in your determination. Your unshaken confidence made you overcome those unsure moments. In life, what matters is unflinching

resolve and how much you are willing to sacrifice for it. It boils down to your relentless pursuit for ideals and values you cherish.

Doubts arise when determination falters. The fear to fail overpowers you. When you are young, you never allow any difficulty to deter you; you jump into the fray without giving it a thought. The fire of conviction consumes every straw of misgiving. Later,

conviction consumes every straw of misgiving. Later, you are not sure of yourself.

The goals you once sought have not receded; but your own doubt makes them look further away. The day you begin to calculate the chances of success or failure is the day your commitment vacillates. You fall from higher ground and grope in the darkness of compromise and convenience.

I am in the throes of a similar situation. The thought of failure torments me. I started lighting candles on the Wagah border nearly 12 years ago on the night of August 14-15 to celebrate the independence of India and Pakistan. The first time, there were 15 people with me, from Delhi, Jalandhar and Amritsar. It was a unilateral step in the hope that the Pakistanis would reciprocate by lighting candles on their side. However, only darkness greets me on the other end every year. They are probably afraid of the military and the mullah.

I have begun inviting members of Pakistan's National Assembly and academicians to participate in the event. They have promised to have a similar function at the border next year. Why should I worry even if they do not have it? Is it not enough that the number of people on our side has increased to half a million, coming together under one slogan: 'Hindi-Pak *Dosti* Friendship *Zindabad*'?

In life, what matters is unflinching resolve and how much you are willing to sacrifice

I think it isn't the response from across the border that bothers me—my ego has been hurt! Why should I think that I alone could bring about people-to-people contact? Let it happen when it happens. It is not incumbent on my generation to do everything.

Even when I am gone, people will pick up the thread. I may carry on for a little longer but my day is

nearly over. I must give way to others. They will live their life and carry their burdens to the next stage of the journey—the burden of normalising relations not only between India and Pakistan but among all South Asian countries to constitute a South Asian Economic Union. The new generation should come in to make this dream come true. The sun has to disappear over the horizon for it to rise again.

Kuldip Nayar, 80, is a journalist, political commentator and author

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My heroines

Ma was shattered

by father's final

illness and death,

but when she went.

Amita Malik writes about three women who moved her deeply

If I were asked to name **⊥**my heroines among Indian women, I would have no hesitation in choosing.

The first is Kamaladevi Chattopadhyay. What a life she led! Widowed at an early age, she carried right on, later marrying famous poet and actor Harin Chattopadhyay, the brother of Sarojini Naidu. Apart from her contribution to India by virtually reviving our handicrafts, lending strength to the status of women and making her own quiet contribution to politics, what I admire most about her is the way she went travelling all over the world at a time when women simply did not travel alone.

Back here in India, I was privileged to meet her as she had her office in the India International Centre in Delhi. She carried on a variety of tasks in public service from there. As a young journalist, she treated me with the utmost graciousness. The last thing she said to me was, "Amita, you haven't been

to see me for some time." I mumbled something about having been abroad, which was true. "I'll give you lemon tarts," she said with a smile as I met her near the reception. Alas, she left for Bombay soon after, and passed away. I simply can't enjoy a lemon tart any more.

she did so quietly Then, I rate high on my list of admired her most when she came to the studios of

All India Radio, together with Nehru, after Mahatma Gandhi's assassination. She made a moving speech, completely impromptu, about Gandhiji. Yet, she was the only one who used to crack jokes with him and even called him Mickey Mouse.

My third choice, and I hope you will not think I am being parochial, is my own mother, Lalita Roy. Not a heroine in the conventional sense, she proved that a person can be a true heroine as a wife and mother. Married to a professor, she and my father sacrificed their personal lives for the education of their children. While father taught at Cotton College in Guwahati in Assam, mother stayed back alone in Shillong, where the best schools were, and brought up three lively sons and three daughters almost single-handed. She was religious, father was an atheist, but together they told us to observe the right values in life, and maintain our integrity in the most difficult circumstances.

Mother, Ma to all, kept a lovely home, her taste in décor of our house in Shillong being enhanced by

> her cooking. She learnt how to cook from Pragyasundari Debi, a lady from the Tagore family who married an Assamese barrister. She wrote the famous cookery book Aamish O Niramesh Ahar and was truly the Indian Mrs Beeton. Her recipes ranged from exotic European to Bengali food.

Father was excitable at times but said Ma always calmed him down,

which is why he referred to her as his 'four-wheel brake' (he loved driving). Mother was Ma to all of father's students, lonely and away from home. She gave away cups at sports events with elegance. She was shattered by father's final illness and death, but when she herself went, she did so quietly and without giving trouble to anyone. Because she was always like that, which is why I think she was a heroine in her own right.

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



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- All investments carry risk of some kind. Investors should always know the risk that they are taking and invest to match their risk tolerance.
- Do not be misled by market rumours, luring advertisements or 'hot tips' of the day.

- Do not be attracted to stocks based on what an internet website, research reports, advisories promote, unless you have done an adequate study of the company.
- Be cautious about stocks which show a sudden spurt in price or trading activity.

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H PEOPLE

HEALTHCARE HERO



Feisty founder chairman and managing trustee of the Grant Medical Foundation, Dr K B **Grant** is still young at heart at 86. He set up the Ruby Hall Clinic in Pune in September 1959 and, over the years, has worked towards making it a premier healthcare institution. Grant set up the first image-guided radiation therapy unit in the Asia Pacific in January 2006, which caters to about 120 patients at a time. Using a huband-spoke model (where an organisation collaborates with partners to widen its reach) to provide affordable treatment to patients in far-flung areas, doc-

tors and patients in towns like Phaltan and Gandhinglaj in Maharashtra, and countries like Bahrain, use its facilities. Apart from treatment, most cancer patients need moral support. With this in mind, Dr Grant and his team recently tied up with Prashanti Cancer Care Mission, an NGO that offers counselling and rehabilitation support. Dr Grant's ultimate vision: making Ruby Hall Clinic India's best cancer centre. A poster boy for good health himself, Dr Grant walks the 7 km from home to the hospital every morning and back. And, he also indulges in an occasional round of golf. Mention his age, and all you get is a scornful, "What do you mean by that?"

STAGING A COMEBACK



Actors **Dilip Kumar**, 83, and **Saira Banu**, 62, had the media buzzing at Solitaire, their residence in Mumbai's suburban Bandra, on 16 September. The reason: to discuss a Bhojpuri film, *Ab to Banja Sajanwa Hamaar*, the first film made under the couple's banner Sharp Focus. Produced by Sultan Ahmed and directed by Arshad Khan, the

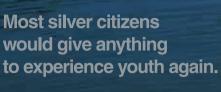
cast includes Ravi Kishen, Nagma and Mona Thiba. The film will be released on 27 October. According to Banu, the idea of producing films together germinated back in 1962 with a Hindi film titled *Palkon Ki Chaon Mein*. And why a Bhojpuri movie? Well, Banu says it's a fine language—she got a taste of it in the film *Bairaag*, where she teases a blind Dilip Kumar who speaks in chaste Bhojpuri. The future agenda: Banu would like to produce a film with Dilip Kumar acting in it.

THE SECOND COMING

Artist, writer and poet Ilaa Dev Pal, 66, launched her second book Returning an Indian Odyssey, in April this year—she held a reading and discussion session in Mumbai on 12 September. The book of pictures and poems makes an attempt to transcend the boundaries between painting and poetry and the visual and verbal creations in the book are intrinsically related to each other. Pal embarked upon the project as she feels every medium of artistic expression has its limitations. "When I work on a painting,



I often wish I could use poetry to make it more evocative, and vice versa," she says. According to her, after Rabindranath Tagore, no other artist has attempted to blend the two art forms. Her work speaks of personal memories and social developments that have left a lasting impression on her consciousness. Her first book was *Beyond the Canvas: An Unfinished Portrait of M F Husain*, a biography of the painter, published in 1984.



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the magazine

MILESTONES



Awarded. Banker Narayan Vaghul, 69, The Economic Times Lifetime Achievement Award, on 6 October, for his services to the Indian financial sector in a career spanning 40 years. A financial visionary, he is credited with setting up a commercial bank (ICICI Bank), an investment bank (I-sec), a venture capital company

and an asset management company under the umbrella organisation.

Awarded. Lyricist, scriptwriter and poet Javed Akhtar, 61, the 21st Indira Gandhi Award for National Integration for 2005. The award carries a citation and cash prize of Rs 1.5 lakh. Congress President Sonia Gandhi, also chairperson of the Award Advisory Committee, will present the award on 31



October, Indira Gandhi's 22nd death anniversary.

FITNESS GURU

Meet 'Godfather of Fitness' Jack LaLanne. Known as one of the original exercise gurus of America, LaLanne turned 92 on 27 September. After dedicating over five decades to promoting good health, nutrition and exercise, LaLanne has also become a successful businessman (marketing an electric juicer, vitamins and nutritional supplements), lecturer and motivational speaker. "Exercise is king and nutrition is queen," he told Life Extension magazine. "Together, you have a kingdom." He says it's important to plan your life—older people spend time watching TV and drinking at the bar, he says, and then turn around and say they don't have time to exercise. A 'sugarholic' till 15 years, his life changed when he attended a lecture by a nutritionist who promised him good health if he gave up his unhealthy eating habits. He started working out at a local gym, and there was no turning

back. At 21, LaLanne opened America's first modern health studio in Oakland, California.

He went on to develop the first prototypes of exercise equipment and host his very own TV show, *The Jack LaLanne Show*, in 1951, which ran till 1984. LaLanne's mantra: Keep working on longevity.



BIRTHDAY

Yamini Mazumdar, the dynamic proprietor of Jeeves, a laundry service that counts Jet Airways and Lufthansa among its corporate clients—and Biocon boss Kiran Mazumdar Shaw's mother—was in for a pleasant surprise on her 75th birthday on 1 July. Kiran and her siblings Ravi and Dev planned a birthday party for their mother at Biocon's headquarters in Bangalore on. The office was bedecked with exquisite flower decorations, the auditorium was turned into a venue for a music recital by Shubha Mudgal, and friends and family members were flown in from Canada and the US to join in the celebration.



H PEOPLE

THE VOICE IS BACK

After staying away from the limelight for almost a decade, *ghazal* singer **Bhupinder Singh** is making a comeback, singing for two Hindi films, *Traffic Signal* and *Red Swastika*. Shammir Tandon is music director for both films. "Shammir and I knew each other," Bhupinder told media. "He liked my voice and I appreciated his music. When he asked me to sing for him, I agreed." He is also working on a classical album and continues to perform in ghazal shows all over India and abroad with wife Mitali. Bhupinder first sang for a film in 1964 when music director Madan Mohan gave him the chance with noted singer Mohammed Rafi



in Chetan Anand's *Haqeeqat*. The song was *Hoke majboor mujhe usne bulaya hoga*, which was an instant hit. Later, he developed a distinct style, carving his own niche with songs like *Dil dhoondta hai*, *Naam gum jayega* and *Ek akela is shaher mein*, sung for Gulzar's films.

IN PASSING



German journalist and historian Joachim Fest, 79, was known for penning one of the best-regarded biographies of Nazi dictator Adolf Hitler—Hitler in

1974. He worked with Hitler's architect Albert Speer to write books which also included *Inside the Third Reich* (1970) and *Spandau: The Secret Diaries* (1976). Fest died on 11 September in Kronberg, Frankfurt.



Patricia Kennedy Lawford, sister of former US president John F Kennedy and wife of English actor Peter Lawford, was a lover of the arts and devoted much

of her time to charity work. She also campaigned for both her brothers—the other being Robert Kennedy, former attorney general of the US. The 82 year-old passed away on 17 September at her home in New York.

Credited with taking the shehnai from the marriage hall to the concert hall, maestro **Ustad Bismillah Khan** was honoured with the Sangeet Natak Akademi award, the Tansen award and the Padma Vibhushan. On India's first Republic Day, Khan enthralled audiences with a sterling performance from the ramparts of Red Fort. In 2001, he became the third classical musician to be awarded the Bharat Ratna, India's highest civilian honour. Despite his fame, his lifestyle remained simple and he continued to use the cycle rickshaw as his chief mode of transport till the end. The maestro passed away on 21 August at the age of 91 in Varanasi.

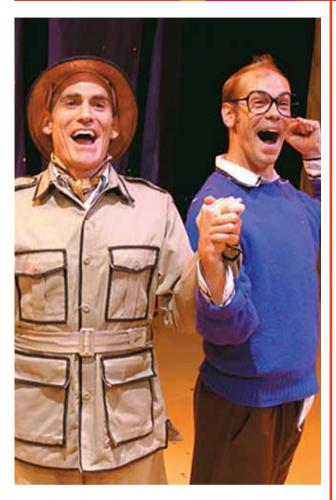
Former Pakistan all-rounder **Wasim Raja** was a stylish left-handed batsman and a useful spinner. Elder brother of Rameez Raja, he scored 2,821 runs, which included four centuries, and took 51 wickets in 57 Tests between 1973 and 1985. He also had a brief stint as coach with the Pakistan cricket team in 1999 before he was appointed ICC match referee in 2002. After retiring from cricket, Raja settled down in England. He died of a heart attack while playing for the Surrey over-50s team at High Wycombe in Buckinghamshire on 23 August. He was 54.

Though legendary filmmaker **Hrishikesh Mukherjee**'s directorial debut *Musafir* (1957) bombed at the box office, his following films were a big success. Among his acclaimed films were *Anuradha* (1960), *Asli-Naqli* (1962), *Anupama* (1966), *Aashirwad* (1968) and *Anand* (1970). *Anand*, a classic that portrayed a terminally ill man's passion to live life to the fullest, is considered a masterpiece. Mukherjee passed away on 27 August in Mumbai's Leelavati Hospital. He was 84.





SAY IT OUT LOUD



Acting is all about honesty. If you can fake that, you've got it made.

- American comedian George Burns (1896-1996)

The most difficult character in comedy is that of a fool, and he must be no simpleton who plays the part.

—Spanish author Miguel de Cervantes (1547-1616)

Acting is merely the art of keeping a large group of people from coughing.

- English stage and film actor Sir Ralph Richardson (1902-1983)

Acting is not being emotional, but being able to express emotion.

-Canadian actor Kate Reid (1930-1993)

THE WORD IS OUT

New terms that have made their appearance in newspapers, magazines, books, websites and other recorded sources

rejuvenile *n*. An adult who enjoys activities and things normally associated with children. **Example:** Mom is at a pajama party. Dad is organising a rock, paper, scissors tournament. Will they ever grow up and start behaving like adults or are they part of a new breed of **rejuveniles**?

—Jill Serjeant, "Rejuveniles reinvent meaning of adulthood", Reuters News, 25 July 2006

SMUM *n*. A woman who finds motherhood and her children tedious and uninteresting. [*Acronym from Smart, Middle-Class, Uninvolved, Mother.*] **Example:** In her new book, *Mommies Who Drink*, US actress Brett Paesel confesses she would rather hit happy hour with her friends than have "fun with felt". She dares tell the dirty truth that motherhood is, well, mind-numbing. Dubbed **SMUMs**—smart, middle-class, uninvolved mothers—these women are no longer willing to feign interest in watching Barney for the 538th time.

-Rebecca Eckler, "Motherhood is boring", *The Globe and Mail*, 19 August, 2006

crowdsourcing *pp*. Obtaining labour, products or content from people outside the company, particularly from a large group of customers or amateurs who work for little or no pay.

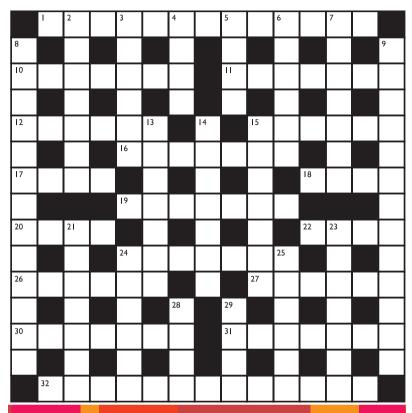
- -crowdsource v.
- -crowdsourcer n.

Example: I was introduced to the **crowdsourcing** concept earlier this year by Patrick Lor, executive vice-president at iStock Photo. The Calgary-based firm sells stock photography submitted by talented amateurs as well as professionals for a small fraction of the price of traditional stock image companies. It can afford to do that because it sources its content from the crowd, and pays them royalties depending on how popular their images become.

—Shane Schick, "Crowdsourcing: idea power from the people", *The Globe and Mail*, 9 August 2006

Courtesy: www.wordspy.com

HEADSTART



EXCLUSIVE HARMONY CROSSWORD 25

By Raju Bharatan ACROSS

- Something Inzamam wouldn't want for the rest of his cricketing life! (1 4 8)
- 10 Good afternoon! (4-3)
- II Semi-set punchline of the escapist journalist to this day (2 5)
- 12 It's only half the story! (4 2)
- **15** Name symbolic of India's spinning tradition (6)
- **16** The undertaker's overtaker is what he ventures to be! (4-3)
- 17 Nalini Jaywant 'follower' this cricket Pooh-bah could so imaginatively have been, by wedding that lotus-eyed beauty, thereby aiding her in keeping her glam screen name intact! (4)
- **18** There could be in the pearldiver's fortunes (1 3)

- 19 Who would have ever thought that it could prove Test player Tiger Pataudi's undoing? (3 4)
- 20 Such sharing is what Union Railways Minister Laloo Prasad Yadav is all set to propose for the UP Assembly Elections! (4)
- 22 'UPian' Talat Mahmood's speciality sighing for the *raag* in which S D Burman cast that crooner's 1955 *Devdas* classic, going on Dilip Kumar as *Kis ko khabar thhee kis ko yakeen thhaa* (4)
- **24** Reveals more than three but not very many (7)
- **26** Seeing is believing (6)
- 27 Shane Warne's one of a kind, knowing all about the shape of *thighs* to come! (6)
- **30** A thing Lal Bahadur Shastri, as our mild-mannered Prime

- Minister, dropped when he eased out Finance Minister T T Krishnamachari from the Union Cabinet (7)
- 31 Kotla is for the Quaid-e-Azam Trophy winners who were due to play Ranji Trophy champions Uttar Pradesh at Dharmasala in India (7)
- 32 Martin Crowe came up with the best comment on the issue when he identified Wasim Akram as the best left-arm pace bowler in the world "provided he is trying"! (4-8)

DOWN

- **2** Hall accommodating old canvas wrapper (7)
- 3 Not out in the field, working for DD? (6)
- **4** Part of Supriya, this Suchitra granddot (4)
- **5** V V S Laxman still does into the India Test team! (4)
- **6** Where the run-robbing Sehwag's eye is trained (2 4)
- **7** Ended embracing me with blemishes removed (7)
- **8** That of Fast Bowlers Michael Holding still is (3 5-5)
- **9** The least you have to be to come through as a Sridevi look-alike (1 6 6)
- 13 Predictable state of Geoffrey Boycott after yet another foolhardy run-out dismissal (2–5)
- 14 Dog trained to do the spadework? (16)
- **15** The rounding of Hrishikesh Mukherjee as a film-maker (7)
- **21** The very antithesis of *An Evening In Paris* (7)
- **23** Used for those 'keeping gloves worn by the ever-barking Ian Healy? (7)
- **24** Classic performer identifying, ironically, the twinkle-toed foil to '*Apalam Chapalam*' Subbulaxmi (6)
- **25** Auto-suggest a flat tyre as in the offing? (3 3)
- **28** Did Kirmani ever get a glimpse into the fact that the Zeenie Baby *Manoranjan* original is integral to his name? (4)
- **29** Foretaste you had, on TV, of the Pepsi Champions Trophy (1 3)

 For answer, see Page 81

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

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

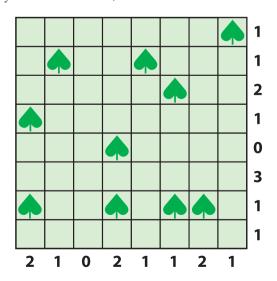
BRAIN GYM

FIGURE THIS

1. Place the words ONE, TWO, THREE, FOUR, FIVE, SIX, SEVEN and EIGHT into a 5 x 5 grid of letters. The words must be in a straight line, but can be in any direction, including diagonally.

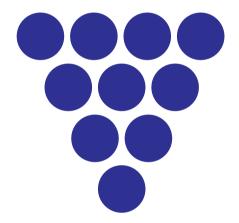
?	?	?	?	?
?	?	?	?	?
?	?	?	?	?
?	?	?	?	?
?	?	?	?	?

2. Your mission is to locate all the tents in the grid. Each tree is exactly connected to only one tent. A tent can be found in a horizontally or vertically adjacent square of a tree. Tents are never placed adjacent to each other, neither vertical, horizontal, nor diagonal. The numbers outside the grid give the total number of tents in the corresponding row or column. A tree might be next to two tents, but is only connected to one, and vice versa.



3. What does the following figure represent?

4. Below are 10 skittles in an upside-down triangle shape. Move the skittles around such that the triangle is the correct way up. You can move any skittle left or right, but, at most, you are only allowed to move three skittles up or down.



TEASE TIME!

- **1**. Would you rather a crocodile attack you or an alligator?
- **2**. If you are in a dark room with a candle, a wood stove and a gas lamp. You only have one match, so what do you light first?
- 3. Which word, if pronounced right, is wrong, but if pronounced wrong is right?
- 4. As I was going to St. Ives, I met a man with seven wives. Each wife had seven sacks, Each sack had seven cats, Each cat had seven kits. Kits, cats, sacks and wives, How many were going to St. Ives?

HEADSTART

BRAIN GYM

WORK IT OUT

1. Starting with a five letter word, change one letter to create a new word. This word is then changed by one letter to create another new word. For example, DOG, DIG, FIG etc. These words in turn mean:



- a gaggle of geese
- a device for measuring time
- what you can do with a mouse
- a baby chicken
- a device to prevent wheels from moving
- a surprise
- a small house
- a pile of cards
- a small piece of wood
- unable to move
- 2. This is an unusual paragraph. I'm curious how quickly you can find out what is so unusual about it. It looks so plain you would think nothing is wrong with it. In fact, nothing is wrong with it! It is unusual though. Study it, and think about it, but you still may not find anything odd. But if you work at it a bit, you might find out. Try to do so without any coaching!
- 3. What comes next in this sequence?

AAA B D EEEE FFF G HHH I J KKK

Answers

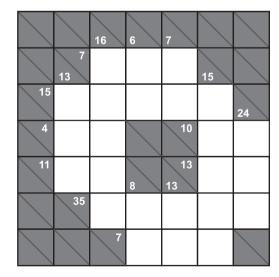
- **1**. Flock, clock, click, chick, chock, shock, shack, stack, stick, stuck.
- **2**. The letter 'e', which is the most common in the English language, does not appear once in the paragraph.
- **3**. LL. Each term uses the number of straight lines in each letter. An L has two straight lines; therefore, two Ls are shown.

SUDOKU FOR YOU

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

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

KOFFEE WITH KAKURO



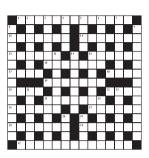
The object of a Kakuro is to insert digits from 1 to 9 into the white cells to total the clue associated with it. However, no digit can be duplicated in an entry. For example, to total 6, you could have 1 and 5, 2 and 4 but not 3 and 3. You may, however, use a number again in the same row or column.

EXCLUSIVE HARMONY CROSSWORD 25

ACROSS:

1 A Hair Restorer; 10 half-day; 11 It seems (Semi-set, its 7 letters rearranged); 11 read on; 15 Gandhi (charkha-spinning tradition); 16 road-hog; 17 Lele: (Nalini Jaywant Lele, a reference to Jaywant Lele, the ex-BCCI Secretary; 18 a dip; 19 big game; 20 seat (sharing); 22 ODES (O Des): O representing sighing for, while Des is the raag in question); 24

several (reveals, its 7 letters



rearranged); 26 ocular; 27 leggie; 30 clanger; 31 Sialkot (Kotla is, its 7 letters rearranged); 32 ball-tampering

DOWN:

2 Holdall (H/old/all: Hall accommodating old); 3 INDOOR: IN/DOOR(DARSHAN); 4 Riya (part of Supriya); 5 slip; 6 on swag; 7 emended: e/me/nded (ended embracing me); 8 The Rolls-Royce; 9 A Shilpa Shetty; 13 Golmaal; 14 a digger; 15 no wiser; 21 Anupama (Sharmila Tagore); 23 dogskin; 24 Saigal (Sai/gal: reference to the Sai-Subbulaxmi 'Apalam Chapalam' dance-pairing in Meena Kumari-Dilip Kumar's Azaad); 25 let air; 28 IRMA (name you glimpse in KIRMANI); 29 a sip

BRAIN GYM

Figure this

1.

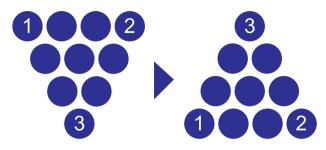




2.

3. West Indies: [WEST IN Ds].

4. Only three skittles have to move; they are labelled 1, 2 and 3. You can see their starting positions first and then where they end up in the triangle.



Tease time!

1. I would rather the crocodile attack the alligator! Read the sentence again to see the double meaning.

- 2. The match.
- 3. Wrong.
- 4. One, only I was going to St. Ives.

SOLUTIONS TO SUDOKU

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



SOLUTIONS TO KAKURO

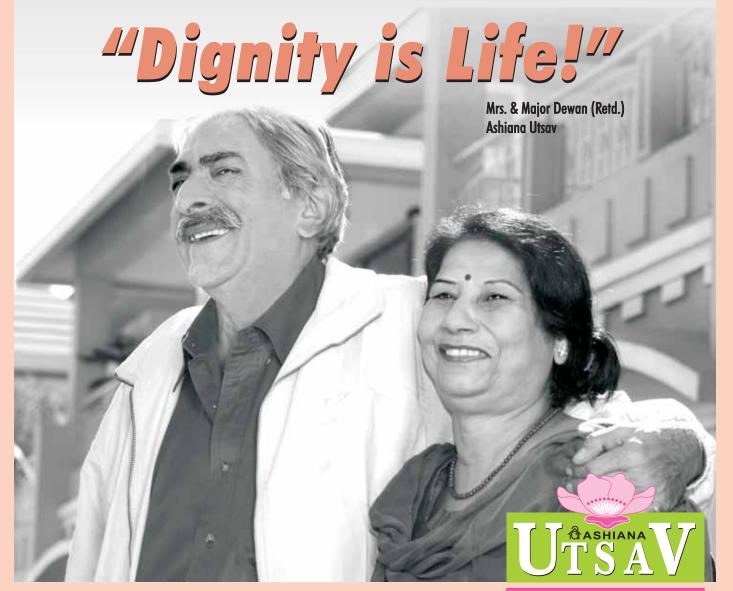
		16	6	7		
	7 13	1	4	2	15	
15	3	4	2	5	1	24
4	1	3		10	3	7
11	9	2	8	13 13	4	9
	35	6	7	9	5	8
		7	1	4	2	



TEXT: PAYAL KHURANA; PHOTO: RANJIT SINGH

"When I lived in Vancouver, my thoughts kept racing back to Punjab. In the areas of education and healthcare, the difference between the two places is so stark. I would spend hours thinking about how I could make a difference, especially to the lives of women in rural areas."

Budh Singh Dhahan lived in Canada, where he ran a realestate business, until 1979. As secretary of the Khalsa Diwan Society in Vancouver, he started two Punjabi schools and later edited weekly newspaper Western Khalsa Samachar. However, he continued to send monetary relief during natural disasters to India. When his five children finished school, he returned to India alone—his wife and children still live in Canada. In 1981, he founded Guru Nanak Mission Medical & Educational Trust in his village Dhahan Kaleran, 18 km from Phagwara in Punjab. *Initially, Dhahan invested Rs* 2.5 *lakh from his own pocket.* Over the years, he collected Rs 40 crore for various education and health projects through his trust offices in the US, UK and Canada. Today, the trust runs a hospital, two nursing schools, a drug de-addiction centre and a senior secondary school. A state-of-the-art trauma centre is under construction at Dhahan Kaleran. Now 82, Dhahan lives in a residential complex built for doctors and staff and works 16 hours a day.



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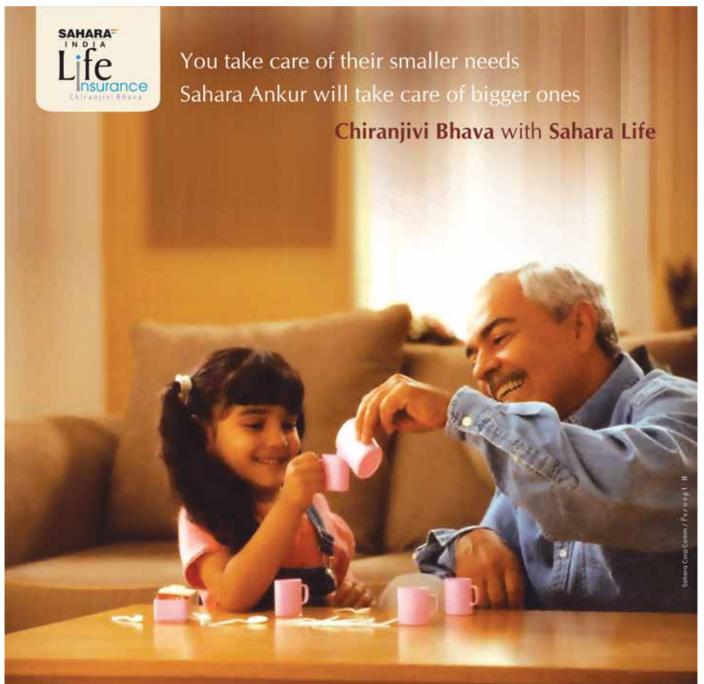
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