

Reader's digest

FEBRUARY
2017

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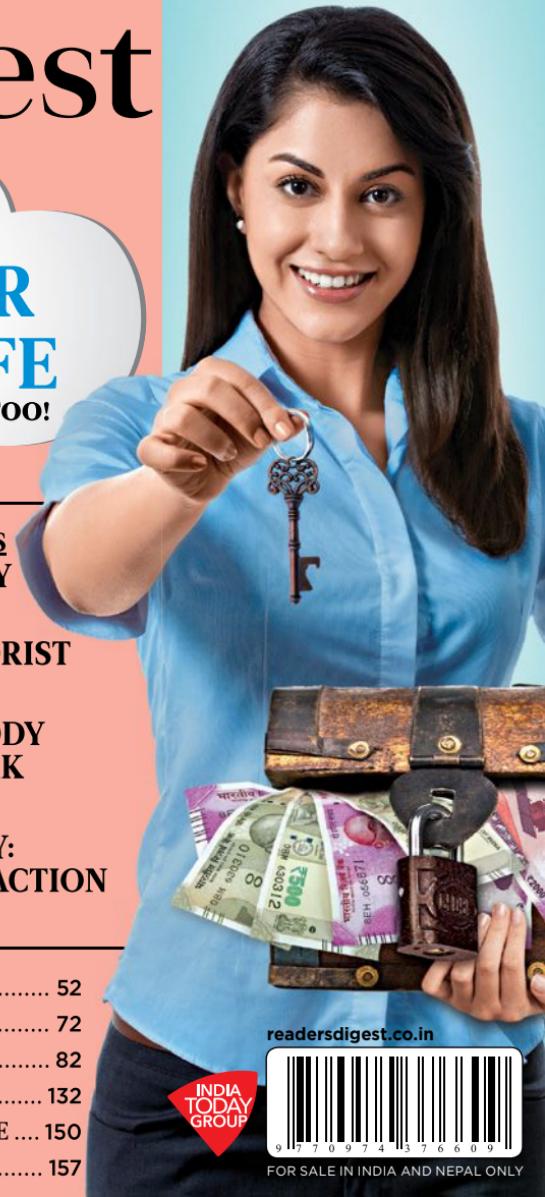
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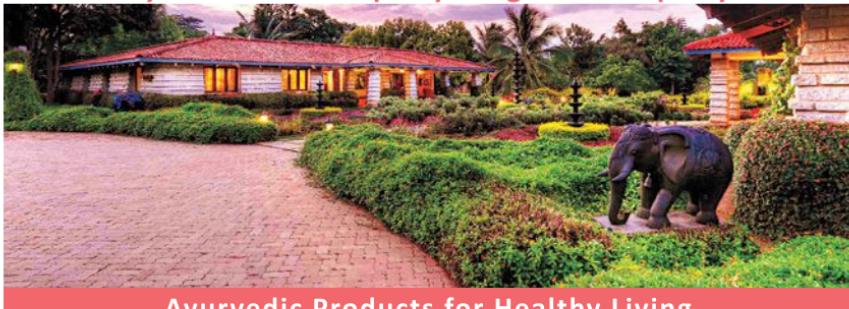


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Dear Reader

Money and Meaning



MY HUSBAND GOT THE NEWS AND CALLED:

"Rush to the nearest ATM, make sure you get the cash in 100s!" Driving back from work, I tried to understand demonetization in less than two minutes. There was a cloud of words—black money, old notes, new notes, withdrawal limit—over my head, as I stopped at an ATM not far from home. While swiping my card multiple times, I looked around and found a large queue had formed outside. That evening changed so much for India.



While the absurd rumours and news of people with sacks of money provoked black humour online and off, it was difficult to get past the deaths. The confusion, chaos and agony that followed left a large number of people shaken. Will our money be safe, was a question that hung in the air.

Reader's Digest reached out to the most reliable experts in the field for this month's cover story (p 56) on how to secure our assets and make them grow in a world full of uncertainties. Read it before you plan your next financial moves. While we secure our personal finances, it is impossible to ignore the shocking disparities in wealth and development that exist in this country. 'This Severe Inequality Hurts' (p 22) brings the perspective we need, as does 'Financial Advice For My New Son' (p 100)—glowing with wisdom and empathy.

We celebrate the month of love with 'Abani's Marriage' (p 132), a romantic short story from the 1950s, by the renowned Bengali novelist, Buddhadeva Bose. Understand the science of attraction in 'Is It Love Or Something Else?' (p 112) and 'Escape Together ...' (p 52) on a romantic vacation with your partner. The Kindness of Strangers (p 86), a celebration of universal love and empathy, will genuinely warm your heart.

The *Reader's Digest* team will take part in the Walk for Life, a fundraiser organized by the non-profit CanSupport on 5 February, in New Delhi. We will walk in solidarity with cancer survivors and in memory of those who have been lost to the disease. The details are on p 25. Do come along if you are in town, we would love to meet you there.

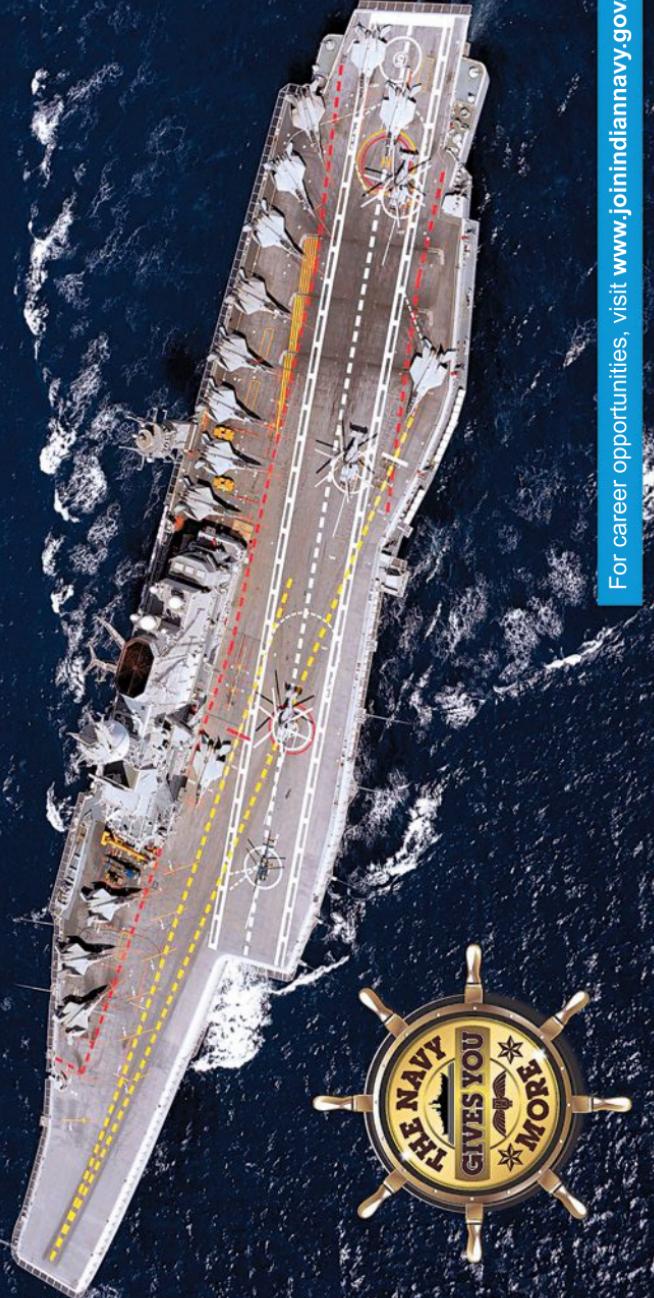
Peace and love to all!

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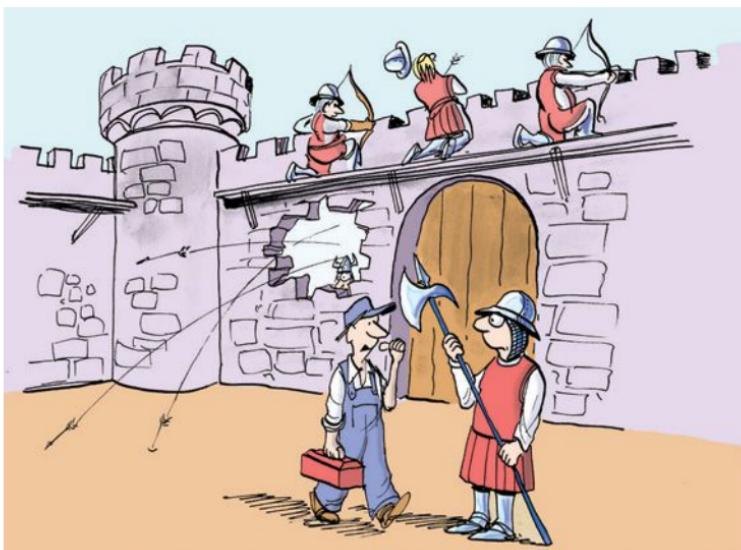
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Humour in Uniform



“Sure I can fix that hole ... or we could make it a door to the porch.”

MY SON, AN ENSIGN in the Navy, was in New York for a ceremony. As he left his hotel in his dress blues, he walked to the kerb and hailed a taxi. Just then, a woman tried to jump in. When she realized she'd cut him off, she stepped back and muttered, "I suppose even the doorman needs to take a cab once in a while."

ELAINE WHITEHOUSE

I WAS APPEARING for the naval entrance test. While solving a logarithmic problem, I asked the invigilator for the log table. He gave

me a disgusted look and yelled, "Table?! You have been provided with a bench to write the test on, and that is where you are supposed to write it!"

HIMANSHU SAWANT, Mumbai

THIS HEADLINE in *The Washington Post* is believable either way you read it: "Bear attacks ex-Marine, lives to tell about it."

THOMAS BATCHELOR

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FEEDBACK ON OUR DECEMBER ISSUE

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LOVE THY NEIGHBOUR

The cover story was an interesting read. My government job entails a transfer every four to five years. And so I landed in Port Blair in May 2004, with my family. In December that year, the islands were hit by a devastating tsunami. Until then our relations with our neighbour Dr Vidya Bhushan Pandey were strictly formal. No sooner had I overcome the traumatic news of my father's demise, Dr Pandey took charge to arrange an air ticket for me, along with financial help. Away from home, neighbours are family and must step in during a crisis, he said. By coming to my rescue he proved that he practised what he preached.

RAJESH SAHAY, New Delhi



BREAKING BARRIERS

'The Perfect Christmas Tree' reminds me of the joy I shared with my children every Christmas. Though Hindu, they grew up looking forward to Santa coming around with goodies and candies.

I played Santa, never letting them know about it. They still celebrate Christmas with the same fervour as Diwali or Holi. Religion is a great unifier if perceived right. If we start enjoying the customs of different religions, communal riots will end. We will only have a riot of festivities.

BHUSHAN CHANDER JINDAL,
Jamnagar, Gujarat

Bhushan Chander Jindal, gets this month's Best Letter prize of ₹1,000.—EDS

HAPPY HOMECOMING

While some developed nations have flatly refused to give asylum to the Syrian refugees and others have allowed restricted admission, it is heartening to hear how Canada has warmly welcomed them ('Refugees Welcome'). In my opinion, the best way for immigrants to reciprocate is to shun terror and bring up their children as loyal citizens of the country that has given them a new life.

THARCIUS S. FERNANDO, Chennai

NEITHER HERE NOR THERE

Patriotism is great when it inspires us to perform our duties better and enable our nation's progress. However, tainted with chauvinism, jingoism, hatred and suspicion, it can become a mindless emotion, stripping us of our humanity. 'The Dog of Titwal' exemplified this. A dog looking for food and love is needlessly tortured and killed by soldiers, convinced that he worked for the enemy.

SUNIL MATHUR, Allahabad

THE DO-GOODERS

It was inspiring to read about the intrepid do-gooders from Odisha and their WalkingBookFairs. It is also reassuring that in this hurried, cynical and violent world, there are still people with their hearts in the right place. As Ms Maneckjie, my literature teacher, told our class more than 45 years ago: "Reading is like dreaming with your eyes open."

RAJ SHEKHAR, Bengaluru

COLD COMFORT

As an ENT specialist, I see many patients with cold not responding to the usual treatments. The danger is of the cold morphing into something more sinister, like sinusitis or asthma. 'A Cold Is a Cold Is a Cold. Or Is It?' was useful, but the role of a strong immune system has been omitted. To strengthen your immunity, build small moves into your lifestyle. Start with exercise, gradually working up to 40 minutes, six days a week—nothing boosts your immune system better.

DR VIJAY KUMAR SINHA, New Delhi

INVEST IN PEOPLE

'The Real Investment' has captured the current mindset of millions. The attitude of wanting more can only lead to depression. In my experience, the practice of donating money for the greater good brings more joy than preserving it for oneself. Invest in relationships that stand the test of time, rather than material pursuits.

ARAVIND GUNDHALLI, Raichur, Karnataka

THINK THINGS THROUGH

Think, not twice, but multiple times, before making a decision [This Purification will be Painful]. This should be the mantra of good governance. Are there adequate measures to ensure money can be accessed easily? If I issue a cheque and it is not honoured, I can be prosecuted. But if I am refused for using a note that says "I promise to pay the bearer the sum of...", nobody is penalized. If the government cannot replace demonetized notes with new ones immediately, it should not have gone ahead with it. The author could have been stronger in his views.

JAGAN MOHANAN G., Chennai

PATIENCE IS KEY

As a paediatrician, the empathy in 'How to Talk to Your Doctor' caught my attention. I would like to add that patience seems to be waning every day. Do bear it in mind when talking to your doctor.

DR KAPIL ARORA, Gujarat

PEOPLE'S POPE

Pope Francis has been spreading humility and simplicity ('A Pope for All'). As the Cardinal of Argentina, he lived in a humble apartment and used public transport, while serving the poor. He has not changed the doctrines of Catholicism but made sure his ideals keep the Church in tune with the new millennium.

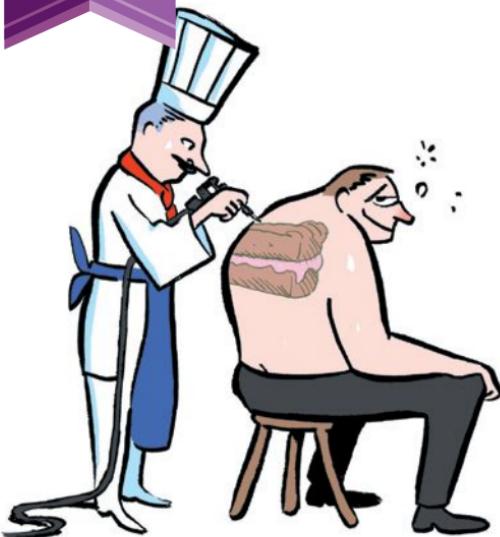
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Department of Wit

How to Pick a Tattoo

BY BOB ODENKIRK FROM THE
BOOK *A LOAD OF HOOEY*



BOB ODENKIRK
*is an actor, a writer,
a director and
a producer, best
known for his role
as Saul Goodman in
AMC's Breaking Bad
and Better Call Saul.*

FIRST, PAUSE! A tattoo, drawn in permanent ink, will stay on your body forever, so you need to make the RIGHT CHOICE. You need time to think about the possibilities, contemplate what has meaning for you and consider how the image will age with you. With this in mind, we have the three criteria you should follow for tattoo hunting:

1. Do not be in a hurry.
2. Do not be drunk.
3. Do not be drunk and in a hurry.

These are simple directives, but if you cannot follow them, we understand. It's very common for these simple rules to be discarded in the face of the

notion of getting a permanent tattoo permanently drilled into your skin forever and ever.

So you're set on it, are you? You are getting a tattoo, and you're drunk, and you have to do it right now? Fine. Glad I made that first list. Onward.

Step one: You need to make a list of things you love. These cannot be things you love today, or this week, or even this year. These must be things you've loved for a long, long time. Below is an example list. This is not necessarily the list you would make, but it's close enough so that you can use it, since you're drunk and in a hurry.

Example tattoo list:

1. Mum (yours)
2. Favourite movie (e.g., *The Big Lebowski*)
3. Favourite rock band (e.g., Rush)
4. Favourite album/year (e.g., 2112)
5. Celtic/yin-yang design
6. Something you like, have always liked and will always like (e.g., a piece of chocolate cake)

Let's look closer at your list.

First of all, 'Mum,' the classic, made popular by men who'd spent time in the trenches of World War I and its

sequel, World War II. These men made wise choices, getting tattoos that reminded them of their mothers—the only women who truly loved them. Keep in mind, this was the early part of last century, so these were stay-at-home mums. Nowadays, Mum has to work to keep

the family in two cars and wireless devices (and a house), so we justifiably feel far less affection for her. Scratch Mum off the list.

The second one—favourite movie. Here you might choose to get the name of the movie tattooed or the likeness of a character—like the popular character of

the Dude from *The Big Lebowski*. This will always remind you of a lazy stoner guy who made you smile whenever he was on the screen.

Here's the rub: If you get this tattoo, then people will always be playing this movie for you—at every birthday, at your bachelor or bachelorette party, on Mother's Day or Father's Day. No movie can withstand this kind of scrutiny; believe me. I know a guy with an image of *Napoleon Dynamite* on his forearm, and he's constantly asked if he "still loves that movie", to which he always grins and says, "Leave me alone."

This same logic can be applied to the next two tattoo possibilities on

your list: your favourite rock band and/or album. Your taste will change as you grow older. You may even stop listening to music completely as you turn 50 and become enamoured of talk radio and the rantings of your favourite pundit, or when your “favourite” band reunites for “one last tour” and you pay too much to see them and they just sound like garbage, and Neil Peart looks like the angry neighbour who called the cops on you when you were a teenager. I promise you will get sick of your favourite music, no matter how much you like it. However, you can always get a tattoo of “Weird Al” Yankovic, as he’s a “perennial”—and thanks to his ironic dimension, he remains relevant forever.

Do not get a Celtic symbol or a yin-yang design. Either will just become wallpaper. People won’t even ask you about it. What good is a tattoo if it evokes nothing from people around

you? It has to be a statement of some kind. You’re not *that* drunk, are you?

Finally, something you love, always have loved and always will love. A piece of chocolate cake. Is this a legit tattoo? I’ve never seen it done, but here’s what I know: Everyone likes chocolate, and everyone likes cake. People like chocolate cake even if they’ve *just finished eating* a piece of chocolate cake. Children like it, alienated teenagers like it, and old people love it. Wherever you are, people will see your tattoo and immediately feel connected to you!

Meanwhile, every time you look in the mirror and see it, you will ask yourself, “Why did I get this? Oh, right—I LOVE chocolate cake! I should get a piece right now! Thanks, tattoo!”

So it’s settled, then. You are getting a tattoo of either “Weird Al” Yankovic or the words A PIECE OF CHOCOLATE CAKE.

R

EXCERPTED FROM A LOAD OF HOOEY BY BOB ODENKIRK. COPYRIGHT © 2014 BY BOB ODENKIRK, MCSWEENEYS.NET.

* * *

FRESHLY MINTED DEFINITION

GHOST POST: A comment on a Facebook item (e.g. status, note, etc.) that was removed by the author due to A) misspelling, B) stupid remark, C) awkward input or D) other. The result is typically confusion and several wasted minutes on the part of the one who was commented on or anyone who posted previously.

SOURCE: urbandictionary.com

POWERING UP ...

Powering Up Simple Living, Safe Products, Comfortable Lifestyles!

The human world is reaching its zenith in evolution. Technology is evolving too with innovation entrenched in every aspect of our lives. While luxury products are at the peak of the consumer pyramid, there are interesting changes influencing its every layer.

At the onset of 2017, India is at the helm of transformation. New reforms and initiatives by the government are facilitating ease of business. Innovation is ingrained in products and technologies on the one hand, and in thought processes and consumer behaviour on the other. In such a competitive market, there's one name that still holds a special place in the hearts of millions of Indians.

Anchor by Panasonic's journey spans more than five decades and now continues its successful streak across the new Indian electrical landscape. The electrical industry is poised to grow rapidly due to the government's impetus to the overall infrastructural development.

The company has launched a basket of affordable products for everyday use. These

include an assortment of budget switches by Penta Modular, a new range of Panasonic LED products basing their premium on the quality of light; UNO Switchgear and Roma Plus premium modular switches. Roma, the company's flagship switch brand will soon unveil a new assortment of affordable home-lighting automation solutions.

The company is intent on achieving its objectives as per Panasonic's slogan 'A Better Life, A Better World', while catering to the needs of people across the world. Its initial endeavours are channelled towards manufacturing products in the Energy Conservation Business. Along with Panasonic LED, Wires and Cables, Switchgear and IAQ (Indoor Air Quality) segments are also extending their product assortment.

Anchor by Panasonic intends to be a top solutions provider in the Energy Generation, Conservation and Management space by Panasonic's foundation centenary year in 2018.

For more information log on to <http://www.anchor-world.com>





India is amongst the richest countries in the world, but also one of the poorest

This Severe Inequality Hurts

BY NISHA AGRAWAL



NISHA AGRAWAL
CEO, Oxfam
*India has been
working on
poverty,
inequality and
development
issues for over
three decades.*

IN INDIA IS SUDDENLY in the news for all the wrong reasons. It is now hitting the headlines as one of the most unequal countries in the world, whether one measures inequality on the basis of income or wealth.

So how unequal is India? As the economist Branko Milanovic says: "The question is simple, the answer is not." Based on the new India Human Development Survey (IHDS), which provides data on income inequality for the first time, India scores a level of income equality lower than Russia, the United States and China, and more egalitarian than only South Africa.

Inequality in Numbers According to a report by the Johannesburg-based New World Wealth, India is the second-most unequal country globally, with millionaires (including those that are NRIs) controlling 54 per cent of its wealth. With a total individual wealth of \$5,600 billion, it's among the 10 richest countries in the world—and yet the average Indian is relatively poor. Compare this with Japan, the most equal country in the world, where, according to the report, millionaires control only 22 per cent of total wealth.

In India, the richest 1 per cent own 58.4 per cent of the country's wealth, according to the latest data from Credit Suisse. The richest 10 per cent have 80.7 per cent. At the other end of the pyramid, the poorer half jostles for a mere 2.1 per cent of national wealth.

What's more, things are getting better for the rich. The Credit Suisse data shows that India's richest 1 per cent owned

just 36.8 per cent of the country's wealth in 2000, while the share of the top 10 per cent was 65.9 per cent. Since then, they have steadily increased their share of the pie.

This is far ahead of the United States, where the richest 1 per cent own 42.1 per cent of total wealth. But India's 'finest' still have a long way to go before they match Russia, where the top 1 per cent own a stupendous 74.5 per cent of the country's wealth.

Why Does it Matter? We, at Oxfam, believe that this sharp rise in inequality in India—and in many countries around the world—is damaging, and that countries need to make an effort to curb it. Rising inequality will lead to slower poverty reduction, undermine the sustainability of economic growth, compound the inequalities between men and women and drive inequalities in health, education and life chances. Over the years, the World Economic Forum's Global Risks Reports have consistently found "severe income disparity" to be one of the top global risks in the coming decade. A growing body of evidence has also demonstrated that economic inequality is associated with a range of health and social problems, such as mental illness and violent crime. This is true across both rich and poor countries. Inequality hurts everyone.

What Can India Do to Reduce Inequality? The continued rise of



economic inequality in India—and around the world—is not inevitable. It is the result of policy choices. Governments can start reducing inequality by rejecting market fundamentalism, opposing the special interests of powerful elite and changing the rules and systems that have led to where we are today. They need to implement reforms that redistribute money and power and level the playing field.

There are two main areas where policy changes could boost economic equality: taxation and social spending.

1. Progressive taxation, where corporations and the richest individuals pay more to the state in order to redistribute resources across society, is key. The role of taxation in reducing inequality has been clearly documented in the Organisation for Economic Co-operation and Development (OECD) and developing countries. Tax can play a progressive role, or a regressive one, depending on the policy choices of the government.

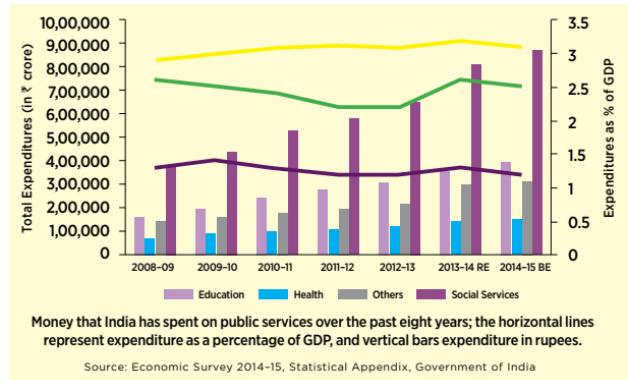
2. Social spending, on public services

such as education, health and social protection, is also important. Evidence from more than 150 countries—rich and poor, and spanning over 30 years—shows that overall, investment in public services and social protection can tackle inequality. Oxfam has for many years campaigned for free, universal public services.

Two key indicators are: How much has a government committed to spend on education, health and social protection? And how progressive are the spending levels? (See chart)

According to a recent Oxfam report, India performs relatively poorly on both counts. Its total tax effort, currently at 16.7 per cent of GDP, is low (about 53 per cent of its potential), and the tax structure is not very progressive since direct taxes account for only a third of total taxes. South Africa, by comparison, raises 27.44 per cent of GDP as taxes, 50 per cent of which are direct taxes.

When it comes to the second indicator (levels and progressivity of social-sector spending), India compares poorly. Only 3.1 per cent of GDP goes towards education and only 1.2 per cent towards health. South Africa spends nearly twice as much on education (6.1 per cent) and more



than thrice as much on health (4.3 per cent). While it's assessed as more unequal than India, South Africa rates much higher than India in its commitment to reducing inequality.

The Dream of Ending Poverty

Oxfam has calculated that if India stops inequality from rising further, it could end extreme poverty for 90 million people by 2019. If it goes further and reduces inequality by 36 per cent, it could virtually eliminate extreme poverty. India—along with all the other countries in the world—has committed to attaining the Sustainable Development Goals by 2030 and ending extreme poverty by that year.

But unless we make an effort to first contain and then reduce the rising levels of extreme inequality, the dream of ending extreme poverty for the 300 million Indians—a quarter of the population—who live below an extremely low poverty line, will remain a pipe dream.





SOME POSITIVE STORIES THAT CAME OUR WAY

Good News

BY GAGAN DHILLON

Green science

ENVIRONMENT Who would have thought it possible to create electricity from water without a fuss? Scientists at the National Physical Laboratory (NPL), New Delhi, did the impossible at room temperature by building a hydroelectric cell, a device that creates green energy. The team, led by Dr R. K. Kotnala, found a way to use water, magnesium ferrite pellet, zinc anode and silver cathode to break up water molecules into hydrogen and hydronium ions. The latter eventually generates an electric field. The energy from four hydroelectric cells can operate a small plastic fan or a 1W LED light. Now that's clean energy, minus greenhouse gas emissions!

Second chances

EDUCATION Equal opportunity, for real—that's the mantra for India's first school for the transgender community. The Sahaj Alternate Learning Centre in Kerala opened its doors on 30 December 2016 to school dropouts. The community faces a high dropout rate, and they are often forced to take up low-paying jobs to support themselves. This will

hopefully change. The school offers seats to 10 transgender students at a time, who are taught by volunteer teachers and social workers. The objective is better job opportunities and a chance at true social integration through education.

Close to heart

CHARITY Set up in 1996 by Harmala Gupta, a cancer survivor, CanSupport runs India's largest home-based palliative care programme in Delhi and the NCR (National Capital Region). The NGO offers care to around 1,500 patients at any given time. Besides offering high standards of care to underprivileged patients free of cost, the organization also trains caregivers, offers counselling and rehabilitation to families that are battling cancer. To join their fight you can donate at cansupport.org or volunteer your time. You can also join the *Reader's Digest* team on 5 February 2017 at Rajpath for the 10th Walk For Life event to show your support and spread awareness about cancer. Register online at walkforlifeindia.org.

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Sources: Environment: indiatoday.intoday.in, 20 October 2016; Education: Thomson Reuters Foundation, 30 November 2016



Shouldn't we also recognize a daughter's moral duty towards her parents?

The Case of the Divisive Divorce

BY CHITRA SUBRAMANYAM

*W*TROUBLE STARTED FOR

Narendra and his wife K. Meena barely a month into their marriage. About two years later, in November 1993, the couple had a child. However, tension mounted between the two, as Meena grew suspicious of her husband, often accusing him of having an extra-marital affair.

Meena wanted to move out of her in-laws' home with her husband, but Narendra, the sole earning member of the family, wasn't keen.

Things came to a head on 12 July 1995. Meena and Narendra quarrelled and she went into the bathroom, locked the door and poured kerosene over herself in an attempt to commit suicide. Narendra, his brother and



some neighbours broke the door and managed to stop Meena. She left her marital home that day.

Narendra subsequently filed for divorce on the grounds of cruelty as Meena often threatened to commit suicide, made allegations of an affair with a maid and desired to live independently.

Observing the facts of the case and considering evidence from both the parties, the family court in Bengaluru granted Narendra a divorce on 17 November 2001. Meena filed an appeal and the High Court of Karnataka in Bengaluru concluded that there "was no cruelty meted out" to Narendra, which would enable him to get a divorce under the provisions of

the Hindu Marriage Act, 1955. The high court seemed to find some justification in Meena's request to live separately and subsequently set aside the family court's judgement and divorce decree in March 2006. Narendra filed an appeal in the Supreme Court.

Do you agree with the grounds cited for granting the divorce? Do you think that it is unreasonable for a wife to expect to live independent of her in-laws without it constituting grounds for cruelty and divorce? You be the judge.



THE VERDICT

On 6 October 2016, a Supreme Court Bench comprising Anil R. Dave and L. Nageswara Rao considered the case. They noted that unlike the family court, the high court hadn't considered important the allegations of an extra-marital affair and those against Narendra's character. It also did not give importance to Meena's attempted suicide or her "constant persuasion" for separating from Narendra's family. They quashed the high court ruling and upheld the divorce decree passed by the family court in 2001, while agreeing with the allegations of cruelty.

In its judgement, the Bench noted that Meena's claims of an extra-marital affair had no basis. Further stating that there was no reason for the wife's suicide attempt, it said that in the event she had succeeded, the husband would have faced legal consequences that would have put him under tremendous stress. "It is needless to add that such threats or acts constitute cruelty," the Bench said.

While focusing on Meena's request to live separately from her in-laws, the Bench noted that Narendra provided financial support to his family. "It is not a common practice or desirable culture for a Hindu son in India to get separated from the parents upon getting married at the instance of the wife, especially when the son is the only earning member in the family. A son, brought up and given education by his parents, has a moral and legal obligation to take care and maintain the parents, when they become old and when they have either no income or have a meagre income," the judgement stated. "In normal circumstances, a wife is expected to be with the family of the husband after the marriage. She becomes integral to and forms part of the family of the husband and normally without any justifiable strong reason, she would never insist that her husband should get separated from the family and live only with her."

It further noted, "... it is a pious obligation of the son to maintain the parents. If a wife makes an attempt to deviate from the normal practice and normal custom of the society, she must have some justifiable reason for that and, in this case, we do not find any justifiable reason, except monetary consideration of the Respondent wife." **R**

If "... it is a pious obligation of the son to maintain the parents", what about the daughter's duties towards her parents? Sound off at editor.india@rd.com.



IT HAPPENS

Only in India

I thought it would be an upgrade with all new features, but it's the same nonsense with a bigger number at the end.

Madam,
you want a refund
on this phone,
or this year?

Samit Basu &
Raju Epuri



COPS FOUND themselves speechless when a little complainant walked into the Sanjeevareddy Nagar police station in Hyderabad demanding the arrest of his bossy grandmother. The five-year-old boy, who lived about 250 metres from the station, had had enough. She fought a lot, he said, and he didn't like her. Matters had come to a head when she refused to let him play longer hours! The matter was resolved only after intense tactical

discussions and, of course, chocolate.

Submitted by: LESTER SANTOS, Vasai (West).

Source: Mumbai Mirror

THE MADHYA PRADESH Paschim Kshetra Vidyal Vitaran Company had a problem. Their power lines ran across the three-acre plot of a vegetable farmer, who had refused to allow the company access to his land so that they could prune the trees. In doing so, he had managed to stall the

₹22-crore double circuit line electricity supply project that was slated to provide power to nearly half a dozen colonies on the Indore bypass.

So the company decided to hire two contract labourers. These men dangled 18 metres above ground and carefully edged along the high-tension power lines using an improvised pulley. This way they pruned trees on the plot for over three hours. And thus, the high-tension situation was diffused. *Submitted by: S. K. MANOCHA, Noida.*

Source: *The Times of India*

CLASSES WERE SUSPENDED for nearly a week in November at a school in Avadi, a Chennai suburb, after a primary school student felt the building shake. The Nazareth Matriculation School promptly evacuated the students, resuming classes shortly after, but not for long. The parents demanded a clearance certificate from the government, as they had not been informed of the incident. Meanwhile, the Nazareth Group of Institutions secretary A. N. Henry Maris told *The Times of India*, “It was a cloudy day. The student would have looked at the moving clouds through the canopy of a tree nearby and would have felt that the building was shaking. It is science. We all would have come across similar illusions.” Illusions or not, the newspaper noted how the said ‘tree’ was duly cut and removed from the campus.

Source: timesofindia.indiatimes.com

PERFECT PARKING



Submitted by RATNA KUSNUR, Mumbai

A MYSTERY that has haunted India's cash users all through last year: Who is Sonam Gupta? And why do we care if she was unfaithful? It all began in August 2016, when a ₹10 note started circulating with the words “Sonam Gupta bewafa hai”. A meme was born and then, just as quickly, forgotten, until demonetization. That's when a crisp ₹2,000 note started making the rounds with the very same message inscribed on it. The buzz began anew. Questions were asked, tweets went viral and sides were taken (some for and some against Sonam Gupta). She even made it to the third spot on Google India's 2016 list of trending personalities. Sonam Gupta has all the makings of an urban legend.

Source: *Scroll.in*

—COMPILED BY CHITRA SUBRAMANYAM

Reader's Digest will pay for contributions to this column. Post your suggestions with the source to the editorial address, or email: editor.india@rd.com.



Points to Ponder

I WANT TO TELL all the girls that never feel weak or helpless. If you feel strong within, no one in this world can stop you from achieving anything. You have to be strong in your mind.

GEETA PHOGAT,
wrestler, in *Filmfare*

IN MY OPINION living with depression takes a tremendous amount of balls. Not unlike a tour of Afghanistan (though the bombs and bullets, in this case, come from the inside). At times, being bipolar can be an all-consuming challenge, requiring a lot of stamina and even more courage, so if you're living with this illness and functioning at all, it's something to be proud of, not ashamed of. They should issue medals along with the steady stream of medication.

CARRIE FISHER,
actor, in her 2008 memoir, *Wishful Drinking*

DEMOCRACY, AS WE practise it, is unjust. We expose innocent people to high degrees of risk because we put their fate in the hands of ignorant, misinformed, irrational, biased and sometimes immoral decision-makers.

JASON BRENNAN,
political philosopher, in his book
Against Democracy

IT'S A DECENTRALIZED emergency. What we are going towards is a pyramidal decentralized mafia state, where local goons will belabour anyone whom they think is doing something wrong. The central people will look the other way. The central people will provide a rationale for the goondas at the local level. Like "gau rakshaks", like "love jihad"—this becomes the rationale for me to beat up anybody. It's not love for the cow but just an instrument for domination.

ARUN SHOURIE,
journalist and politician, in *thewire.in*

WE MUST NOT confuse dissent with disloyalty. We must remember always that accusation is not proof and that conviction depends upon evidence and due process of law. We will not walk in fear, one of another. We will not be driven by fear into an age of unreason, if we dig deep in our history and our doctrine, and remember that we are not descended from fearful men—not from men who feared to write, to speak, to associate and to defend the causes that were, for the moment, unpopular.

EDWARD R. MURROW,
American broadcaster, in his conclusion
of the 1954 *See it Now* episode titled
'A Report on Senator Joseph R. McCarthy'



The true test of my character is not when we are winning and all's good, but to hold on to my wits and keep the team together when we are losing, when the chips are down.

VIRAT KOHLI,
cricketer, in *Forbes India*

IN THIS WORLD more lives have been lost in religious wars than on political ideologies. More humans have killed each other because they thought their path is better than his, that he is an infidel, that he is a non-believer. More destruction, damage, bloodshed has taken place in this world on account of religious beliefs. What is my religion? How do I connect with my God? What kind of relationship [do] I share with my God? It is nobody else's business. You can choose your relationship with your God.

JUSTICE T. S. THAKUR
43rd Chief Justice of India, at a book release

STARS ARE ALMOST always people that want to make up for their own weaknesses by being loved by the public and I'm no exception to that.

GEORGE MICHAEL,
singer

I GET SURPRISED when I hear people start preparing for IIT in eighth grade. I hope they are really taking time to do things in a deeper way, understanding things deeper and learning by doing things. Setbacks actually don't matter ... It's important to keep your dreams and follow those. Most of how life plays out is up to you and not on what happens outside of you. Take the long view.

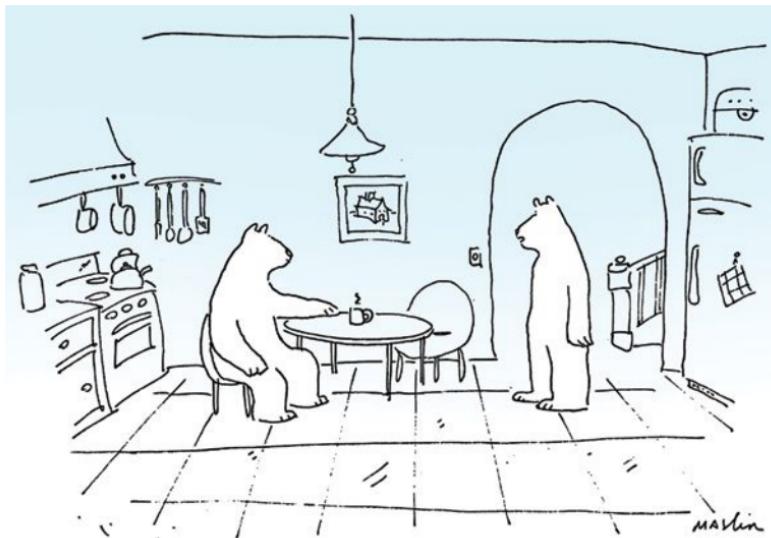
SUNDAR PICHAI,
CEO, *Google Inc.*, during an interaction with students on his return to IIT Kharagpur

HARDSHIP CAN turn out to be a great blessing, and disasters are sometimes remembered more fondly than weddings or tropical vacations. Humans don't mind duress; in fact, they thrive on it. What they mind is not feeling necessary.

SEBASTIAN JUNGER,
journalist and filmmaker, in his book *Tribe*



Life's Like That



"I find you up in the middle of the winter and you tell me nothing's wrong?"

AFTER THEIR WEDDING in 1945, my parents honeymooned at the royal palace in Indore. I grew up hearing Father's romantic recollections of the time spent there, including morning walks in the garden alongside peacocks and other pleasant memories.

Fifty years later, they revisited the palace, now a hotel. Reminded of the stories, I asked him if the peacocks were still there.

"Yes," he sulked. "Your mother and I were rudely awoken at the crack of

dawn by their awful screeching!"

SUJOY GUPTA, Kolkata

THE LINE at the motor vehicle bureau inched along for almost an hour until the man ahead of me finally got his licence. Studying his photo, he told the clerk, "I was standing in line so long, I ended up looking pretty grouchy in this picture."

"It's OK," the clerk reassured him. "That's how you're going to look when the cops pull you over."

Source: gcfl.net

JIMMY FALLON asked viewers about terrible first dates. Can you top these?

- "I thought he was into fitness because he had on an ankle weight. He was actually on parole, and it was an ankle monitor."
- "He still lived at home with his parents, so he had to sneak me in, and that was when I found out about the Ninja Turtle sheets."
- "I went out with a psychic who told me he'd once got beaten up by a gang of ghosts."
- "I thought it'd be cute to *Lady and the Tramp* some pasta. I got a whiff of pepper and sneezed pasta sauce all over him."

MY HUSBAND GAVE ME a beautiful anniversary card that had lovely art and heartfelt verses. Wiping away a tear, I said, "This is the sweetest card I've ever received."

"Really?" he said, grinning broadly. "What does it say?" **MARY WEBSTER**

AT DINNER, my six-year-old niece turned to her dad and said, "When I grow up, I'm gonna marry you."

I laughed until her mum said to her, "Don't make the same mistake I did."

ISAIAH INMAN

IN FIFTH GRADE, I had to do a report on Ben Franklin, and my parents interpreted it as me liking him, so my 11th birthday was Ben-Franklin-themed.

▼ @COREYSNEAROWSKI

I'VE SEEN SOME strange things written in toilets, but nothing as odd as the sign I encountered recently. It read: "Please flush the toilet when you are done. Failure to do so may cause a build-up that will throw the earth out of orbit and plunge us into the sun."

LEE HALL

I COULDN'T FIND my suitcase at the airport luggage area, so I headed to the baggage office to speak with a worker. She smiled and told me not to worry—they were trained professionals and I was in good hands. "Now," she asked me, "has your plane arrived yet?"

Source: rlinkworks.com

I WAS SITTING at a dining table with my husband and his work colleagues, celebrating their business success. The event had a Dean Martin look-alike singer, wearing a tuxedo and red rose in his pocket. During a song he made a beeline for me, and got down on one knee with the rose between his teeth. I had no idea what to do next—no one had offered me a rose like that! After a nudge from the woman sitting next to me, I leaned over and took it with my teeth. I'm not sure what was worse—the look of puzzlement on the singer's face or the howls of laughter from everyone at the table ... except my husband.

SUE SHAW

Reader's Digest will pay for your funny anecdote or photo in any of our jokes sections. Post it to the editorial address, or email: editor.india@rd.com



“I’d like to be reborn as ...”



... myself,

so I can seize the opportunities that I missed.

PREYANKA PASWAN, New Delhi



... Leonardo
da Vinci

—the original Renaissance man!

**RIBHU CHAWLA,
Bengaluru**

... a fly with its tail on fire,
to rise and gaze at the stars, to see in a short life what
most of us do not with our long years.

GISHNU HARIKUMAR PARVATHY, Thiruvananthapuram

... an extraterrestrial,
sentient, tree-like creature,
otherwise called
Groot.

**DEVI PRAVA MAHAPATRA,
Cuttack**



... a girl who supports good and
fights evil
in society.

PRAMESH KUMAR, via Instagram



... sexy

as Selena Gomez,

smart

as Edith Stern and

funny

as Tina Fey.

**PRASHANTI PANDIT,
Mumbai**



ART *of* LIVING



Why it pays to spend time alone

One Is the Loveliest Number

BY MEGAN JONES

ILLUSTRATION BY GRACE CHO

IN 2011, RESEARCHERS at Harvard University and the University of Virginia exposed study participants to a small, painful electric shock. They then handed over \$5 and asked each person how much of the \$5 they'd be willing to forfeit to avoid the unpleasant sensation. In the next step of the study, the participants sat, solo, in a room for 15 minutes. The only available stimulation was the option of shocking themselves by pushing a button.

Of those who had said they'd offer money to escape the zap, more than 60 per cent of the men and a quarter of the women voluntarily shocked themselves. Physical pain, it seemed, was preferable to spending a few minutes alone with their thoughts.

Solitude, clearly, isn't our most comfortable state. But based on recent research, we'd be wise to overcome anxiety around being by ourselves. While nobody's advocating becoming a hermit, there are benefits to spending at least some time alone.

We become better people

According to Eric Klinenberg, a sociology professor at New York University, having smartphones and social media accounts at our fingertips heighten our aversion to being on our own. Our fears of missing out are stoked by endless photos of friends doing exciting things. We constantly need to be entertained,

Klinenberg says, and as a result we've become alienated from what he calls "productive solitude".

Reflecting on our actions and thinking about future personal improvements are the cornerstones of productive solitude. Carving out time to do these things can help make us happier, stronger and more accountable. The process allows us to step back, then return to the world with more insight and energy.

"The only way we have a chance to make sense of our choices [through] solo reflection," Klinenberg says. "Unless you're completely content with who you are and the way you live, productive solitude is necessary."

We're kinder to strangers

In a 2012 study published in the *Journal of Experimental Social Psychology*, researchers completed a series of experiments to determine how being socially connected affects the way we relate to those outside of our close social groups.

In one experiment, researchers split participants into two groups. Members of the first were asked to arrive at the lab with a friend; those in the second were instructed to show up alone. Participants were divided into pairs (those who came alone were matched with strangers; the others were teamed with their friends), shown pictures and told that the images were of people

responsible for a terrorist attack. Subjects then answered a number of questions, some of which were intended to measure their willingness to mistreat others, e.g., "How important is it to treat these people humanely?" Participants who'd been accompanied by a pal were significantly more likely to endorse harm



HAVING TROUBLE DISCONNECTING?

Michael Harris, the Toronto-based author of *The End of Absence: Reclaiming What We've Lost in a World of Constant Connection*, says you can trick yourself into taking breaks from socializing.

Harris suggests going for a walk and leaving your mobile phone at home or taking a book to a restaurant and having dinner for one. While you might feel frustrated 20 minutes in, there's no renegeing: You've committed to time by yourself. Harris

believes we should balance solitude and socializing the same way we go about maintaining a healthy diet. "Social connection is not an evil thing any more than sugars and fats are," Harris says. "It's not about abstinence. It's about giving yourself multiple modes of being."

than those who'd shown up alone.

Researchers hypothesized that those who spend a lot of time with close friends may be less motivated to associate with others. It's counter-intuitive, but more time spent with acquaintances might lead us to be less empathetic towards strangers.

We miss out on less

For many, the idea of going to a concert or out to dinner alone sparks dread—what if others think we're social pariahs? But University of Maryland, USA, professor Rebecca Ratner believes that fear is causing us to forgo fun. "People have activities that they want to do—see a movie, or a show that's coming to town for one night only—but they lack friends to go with them, and so they miss out," she says.

What's more, her research has shown that doing an activity alone isn't any less enjoyable than taking a friend. In a study published in 2015, Ratner's team recruited participants from a student union and asked them to spend at least five minutes in a nearby art gallery. Some were sent in solo, others in pairs. Participants were surveyed beforehand and asked how much they anticipated enjoying the activity. Unsurprisingly, those attending alone believed they'd have less fun. Upon leaving the gallery, however, the two groups reported enjoying themselves equally.

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Go ahead, make every meal a treat!

Pleasure on My Plate

BY GARIMA GUPTA

CRAVING A CUPCAKE or biryani? Watching videos on Facebook's many, many food channels? Anticipating the smell of freshly brewed coffee as you walk into a café? The gratifications of food are many and aren't confined to the tongue. They involve multiple brain networks that entail a composite of 'liking' a food, 'wanting' it and a Pavlovian gustatory response to its presence. The neurotransmitter dopamine, the pleasure hormone, is activated during the 'wanting' phase in our brain, while opioids dominate during the 'liking' stage.

"How the food looks, the smells it emanates, its temperature, who has cooked it, the environment it is consumed in, along with its taste, all contribute to our experience," says Delhi-based nutritionist Lovneet Batra. She also emphasizes mindfulness as the key to making this pleasure a part of your life: "Make a decision without feeling guilty or punishing yourself. Pause, enjoy it,

rather than scarfing down two slices of pizza mindlessly in your car."

We look at the science behind these sensations and the indulgent flavours that you should definitely seek out.

Citrus

A glass of fresh orange juice in the morning signals the start of an energy-filled day. "Oranges and other citrus fruits are high in vitamin C and stress-relieving antioxidants," says Batra. Bring this vitality to the rest of your day with lemon-based salad dressings in your office lunch or bake a lemon tart for dessert and let the aroma waft through the house.

Ghee and butter

A few drops of ghee on a hot chapati or butter on hot toast are primal pleasures. "Pure fat contributes to satiety, which is essential for a gratifying meal. Taste also plays a role here since the Indian palate is used to ghee. It also improves brain

function and pregnant women are advised to include it in their diet," says Dharini Krishnan, a Chennai-based nutritionist. Butter also improves the 'mouth feel' of baked goods, imparting moisture and creaminess to their texture—another important aspect of our enjoyment.

Chocolate

"Most of us have happy memories of being rewarded with chocolate, especially in childhood," says Batra. Additionally, sugar and fat add to its satiety value, while flavonoids, a class of antioxidants, create feelings of wellness. Stir in a few spoonfuls into your morning smoothie, drizzle the sauce on to roasts and salads, or brew a cup of cocoa while binge-watching your favourite show or curling up with a book. To avoid sweets, have a small piece of dark chocolate post dinner.

Cinnamon

The spice conjures warmth, whether in a hot beverage or sprinkled over dessert. "Cinnamon is a very good glycaemic controller and increases insulin sensitivity, leading to optimum utilization of sugar in the bloodstream," says Batra. Use the whole spice to season your dishes (it's integral to the garam masala mix), in your hot drink of choice or as a powdered garnish on desserts or roasts, and let the warmth diffuse through all your senses.



Coffee

Some of us define heaven as waking up to the aroma of freshly brewed coffee in the morning. Batra identifies the strong aroma, the hot temperature of the brew and its unique mouthfeel as essential to our sense of pleasure. "Caffeine is a stimulant which wakes you up and makes you feel alert and energetic," she adds. Give in to the indulgence of a coffee cake, stir it into condensed milk and pour over ice the Vietnamese way. You could use the liqueur in seasonal cocktails or just explore the wide gamut of coffee-infused ice creams and desserts.

R



NEWS FROM THE

World of Medicine

A 'five-second rule' test

Scientists at Rutgers University tested the notion that food is safe to eat off the floor if picked up quickly. They dropped four foods (watermelon, bread, buttered bread and gummy candy) on to four surfaces (stainless steel, ceramic tile, wood and carpet) for different durations (less than a second, five seconds, 30 seconds and five minutes). Longer contact times did result in more contamination, but time wasn't the only factor. Tile and stainless steel spread germs more efficiently than carpet; wet food (watermelon) sucked up germs faster than dry. The upshot: In many circumstances, bacteria can transfer to your food in less than one second.

Breast cancer and IVF

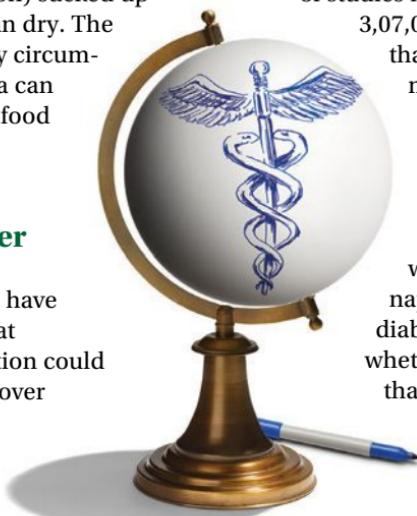
Medical experts have long worried that in vitro fertilization could harm a woman over time. That's because IVF treatments

require injections of estradiol and progesterone, and higher levels of those hormones may be associated with increased risk of breast cancer. But a Dutch study of more than 19,000 women who underwent IVF in the 1980s and early '90s has found that the group's breast cancer rate is no higher than that of the general population.

Naps and diabetes

Do you nap for more than an hour a day? You might want to get checked for diabetes. An analysis of studies involving more than

3,07,000 subjects has found that people who nap for more than 60 minutes a day have a 45 per cent greater risk of having type 2 diabetes compared with non-nappers. It's unclear whether excessive napping contributes to diabetes or, conversely, whether it's the diabetes that's making people sleepier—or if there's a third factor involved.



Metal in a bottle

Don't give in to a soft-drink craving. No, it isn't just about calories, but heavy metals like lead, cadmium and chromium. A study commissioned by the Drugs Technical Advisory Board (DTAB) and conducted by the All India Institute of Hygiene and Public Health, Kolkata, found alarming quantities of these heavy metals in PET (polyethylene terephthalate) bottles of five well-known soft-drink brands. It seems, as room temperature rose, so did the amount of chemicals that leached into the drinks. Heavy metals can be carcinogenic and are known to harm the brain, nervous system, kidneys and respiratory system.

Some ingredients in antibacterial soap banned

The Food and Drug Administration has ordered manufacturers to stop using triclosan, triclocarban and other cleansing agents commonly used in over-the-counter antibacterial soaps. Triclosan has been shown to alter hormones in animal studies, raising questions about how it might affect humans. Plus, it turns out that antibacterial soaps are likely no more effective than regular soaps when it comes to preventing illness. Your best bet to avoid germs is washing with good old soap and water. The new rule won't apply to hand sanitizers and wipes, which generally do not use these ingredients.

QUICK TAKE

A NEW ORGAN

With the reclassification of mesentery, the human body now has 79 organs. The organ attaches the intestines to the wall of the abdomen. Although Leonardo da Vinci first described the organ in 1508, it was largely ignored until recently. Researchers are still unclear about its function but hope that the discovery will lead to new understanding and treatment for abdominal diseases.

Prostate cancer breakthrough

A study in the international journal *Scientific Reports* offers a hopeful advancement in treatment for prostate cancer. Dr Rupinder Kanwar, her husband Professor Jagat Kanwar and two other researchers from Deakin University, Australia, found a way to combine doxorubicin (Dox), a chemotherapy drug, with bovine lactoferrin (bLf), a milk protein. This makes the treatment highly effective in combating chemo-resistant cancer cells and reducing the risk of cardiac arrest due to toxicity. Dox by itself is considered highly toxic to the brain, heart and kidneys. The next step is clinical trials. Here's keeping our fingers crossed!

R

—BY SAMANTHA RIDEOUT AND GAGAN DHILLON

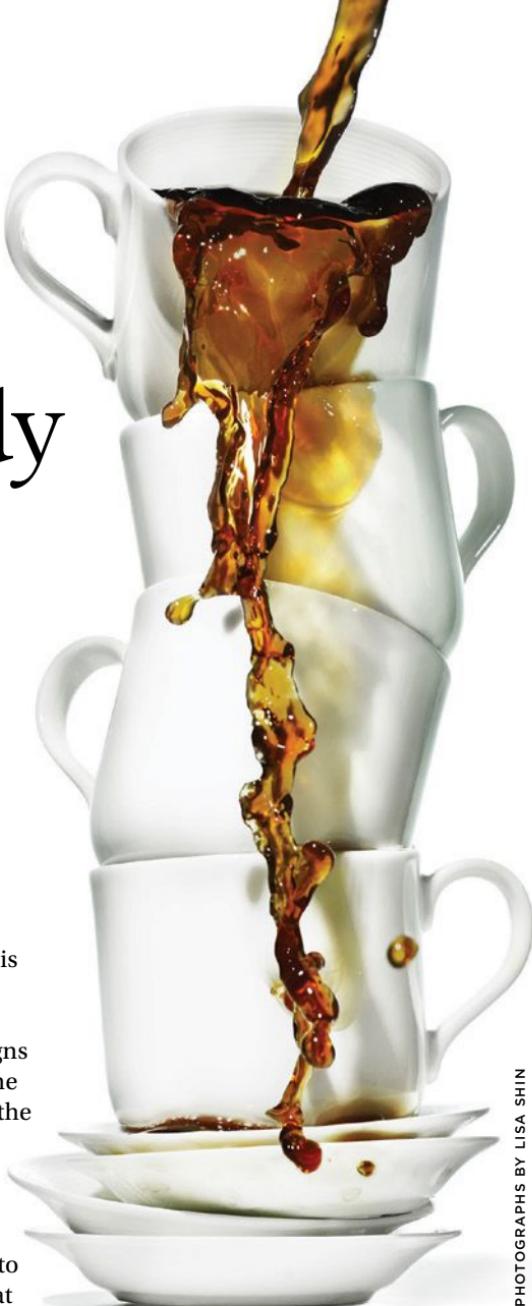
Silent Signs Your Body Craves a Diet Tweak

BY MARISSA LALIBERTE
WITH GAGAN DHILLON

Signs You're Getting Too Much ...

■ **COFFEE:** Getting a caffeine jolt is often easier than enjoying a solid night of sleep, but jitters, a racing heart and sleeplessness are all signs of too much caffeine. Plus, caffeine and catechols in java can irritate the stomach, leaving you with heartburn and bellyaches.

■ **CHEESE:** It is loaded with saturated fat—the ‘bad’ fat linked to forgetfulness. One study found that



PHOTOGRAPHS BY LISA SHIN

women over 65 who ate the most saturated fat had the worst memory over four years. It also takes a long time to digest, causing excess stomach acid to splash back into your oesophagus; keep track of your heartburn symptoms and cheese consumption to see if they're connected. For the creaminess you crave, replace some cheese with pureed chickpeas in recipes.

SUGAR: Excessive sugar spikes blood glucose, leaving you wiped out after it comes down; frequent spikes can up the risk of depression. Out of whack blood sugar can increase your risk of heart attacks and diabetes that's nearly reached epidemic proportions in India. Alarmingly, a 2016 *Lancet* study found that prevalence of diabetes has doubled among Indian men and had increased by 80 per cent among women. Check nutrition labels for sneaky sugar in foods like yogurt, salad dressing and cereal.

SALT: Too much salt can leave you foggy-brained. A Canadian study found that sedentary adults with high-sodium diets had a higher risk of cognitive decline. Cut down on salt by choosing fresh foods over packaged ones. Avoid pickles and fried snacks where possible. National Institute of Nutrition (NIN), Hyderabad, limits our salt consumption to 6 g per day (1 teaspoon roughly).

REFINED CARBS: According to a 2016 survey by Access to Nutrition Foundation (ATNF), around 20 per cent of children and adolescents in India are overweight. "In the long run, fried *maida* treats, sugary foods, white rice and other refined products can cause weight gain, constipation and spike blood sugar and triglyceride levels," warns Sheela Krishnaswamy, Bengaluru-based registered dietician. Fried Indian fast food is as bad as western fast food, if not worse, as they are higher in trans fats, the kind that choke the heart. A study funded by the Public Health Foundation of India revealed, for example, that a *besan barfi* has 22.96 per cent trans fats compared to 4.2 per cent in French fries.

Signs You're Getting Too Little ...

LEAN MEAT: Vegetarians and vegans beware: Swelling ankles and feet can indicate an extreme deficiency in protein, which helps keep salt and water from seeping into surrounding tissue. And too little vitamin B₁₂, found almost solely in animal products, can leave you exhausted and pale from anaemia. "To meet your daily protein requirement NIN recommends 300 ml dairy and 60 g of pulses for vegetarians. Meat eaters can do with 30 g of pulses and 50 g of meat or an egg along with 300 ml dairy," suggests Krishnaswamy.

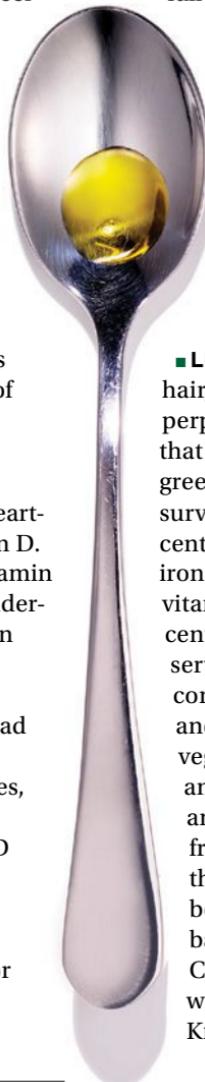
■ GOOD FATS: If you feel drained or constantly hungry, you may need more 'good' fats, like the mono-unsaturated fatty acids (MUFA) found in olive oil, which make you feel full longer. Can't focus?

Monounsaturated fats in walnuts and fish oil also boost production of acetylcholine, which helps you learn and remember information. Plus, fats hold in warmth and moisture, which is why constant chills and dry skin could mean your body needs more for insulation. Keep the good fats coming with a steady intake of nuts and seeds.

■ FISH: Fish is abundant in protein, vitamins, calcium, heart-friendly Omega-3 and vitamin D. (Your body usually makes vitamin D from the sunlight but considering our urban lifestyle that's in short supply.) The signs you don't have enough vitamin D aren't pretty: A sweaty forehead even without exercising or feeling overheated; achy bones, muscles and joints; and a cold you can't kick. Vitamin D provides vital boosts to your bone-building and immune system; if you don't eat fish, get vitamin D from egg yolk or mushrooms that are grown in sunlight.

■ LENTILS: Constipated? You might not be getting enough fibre, which regulates bowel movements. Jeans getting tighter? Fibre helps you feel full longer, which is key to staying slim. Researchers have also linked a low-fibre diet with diverticulitis, a condition that causes pain and irritation in the large intestine, leading to bloating, diarrhoea, vomiting and fever. Half a cup of lentils has nearly twice as much fibre as an apple.

■ LEAFY GREENS: Straw-like hair, a patchy complexion and perpetual fatigue are all signs that you need to add plenty of greens to your plate. The ATNF survey also found that 70 per cent of Indians surveyed are iron deficient, 65 per cent are vitamin A deficient and 45 per cent are zinc deficient. A healthy serving of spinach, mint, coriander leaves, curry leaves and other dark green leafy veggies (for iron), whole grains and nuts (for zinc), and orange and yellow vegetables and fruits (for vitamin A) have all these nutrients covered. "To boost the absorption of plant-based iron you need vitamin C. Just season your leafy salad with lemon juice," suggests Krishnaswamy. R





ALL IN

A Day's Work



"Yes, I've got something to write on. Go ahead and give me the recipe."

PAGING CUSTOMER SERVICE

- A woman comes into our sporting-goods store with her two kids and buys a canister of bear spray (pepper spray for bears) for a camping trip. She gets to the front door, then comes back to the register as an afterthought and asks if she's supposed to spray her kids from head to toe with it.
- A client walked into our hotel lobby and asked, "If I book a room, does it

include the bed?"

- I worked on a Christmas tree farm. One time a lady asked, "So what are these trees made out of?"
- At a fast food drive-through, a woman ordered two drinks, one small and one large. As I handed them to her, she asked, "Which one is the large?"

Source: reddit.com

Reader's Digest will pay for your funny anecdote or photo in any of our jokes sections. Post it to the editorial address, or email: editor.india@rd.com

Is It Germier To ...?

BY KELSEY KLOSS



... EAT FOOD THAT HAS FALLEN INTO THE SINK OR ON THE FLOOR?

Your kitchen sink is one of the germiest places in your home, with about 18,000 bacteria per square inch. In comparison, the kitchen floor in front of the sink has, on average, 830 bacteria per square inch.

ANSWER: *The sink*



... SKIP CLEANING YOUR MICROWAVE OR YOUR TOILET SEAT?

"Dirty microwaves do more damage by contaminating the food you are about to eat. The heating action of a microwave doesn't kill any germs on its surface as only the food item is heated, unlike an oven. Wipe the inside after every use to clean away any splatter," explains Dr Narendra Saini, member, Global Hygiene Council.

ANSWER: *Microwave*



... USE TOO LITTLE DETERGENT OR TOO MUCH?

Too many suds can trap dirt in the fabric or leave residue, allowing bacteria to build up. Too much soap can also promote mould and mildew growth in the machine. For the average load, you can get away with using just half the recommended amount of detergent.

ANSWER: *Too much*

FROM TOP: TILES: ANGEL TRAVERS; SINK: WDSTOCK; MICROWAVE: INDIAPICTURE; TOILET: C SQUARED STUDIOS
BOTTO: DETERGENT CUPS: WALTER B. MCKENZIE. (ALL FROM GETTY IMAGES)



... SHARE DEODORANT OR A BAR OF SOAP?

Researchers have discovered bacteria such as *E. coli* and *Staphylococcus aureus* on soap bars. The bars usually don't dry completely between uses, allowing bacteria, yeast and fungi to accumulate. While bacteria is unlikely to be transferred, skip sharing soap, to be safe. Borrowing deodorant spreads only skin cells and hair, and doesn't put you at risk for infection.

ANSWER: *Bar of soap*



... REUSE A BATH TOWEL OR A KITCHEN TOWEL?

Thick bath towels can trap bacteria, but kitchen towels carry nasty microbes. A 2014 Dettol Hygiene Home Truths Study found that only five per cent of kitchen towels in India had 'satisfactory' levels of bacteria. "Bacteria like *E. coli* and *Pseudomonas spp.* build up in wet conditions and spread every time you use a damp kitchen cloth," adds Saini. Use clean and dry towels only.

ANSWER: *Kitchen towel*



... HAVE A COCK-ROACH OR A FLY NEAR YOUR FOOD?

Houseflies are twice as filthy as cockroaches, according to an Orkin, USA-based entomologist. Both are germy bugs, but flies carry more disease-causing pathogens and spread them quickly by flying from surface to surface (rather than crawling). Flies reproduce in faecal matter, garbage and animal carcasses, and harbour bacteria in the hairs covering their bodies. OK, TMI. ANSWER: *Fly*



Welcome to the myriad facets of Indian traditions, culture and vibrant geographies. With Indian tourism branched into several forms, India has a chunk for every kind of traveler. INDIA TODAY TOURISM AWARDS asks India To vote for the 'Best Tourism Destinations'. We request India to announce their choices in a nationwide online poll on...

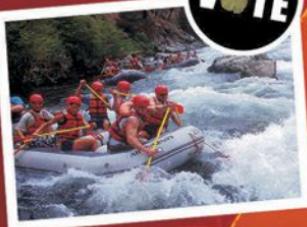
www.indiatoday.in

ADVENTURE DESTINATIONS



WHITE WATER RAFTING RISHIKESH, UTTARAKHAND

Rishikesh, the gateway to the Garhwal Himalayas offers great opportunities for white water rafting on the rapids of the Ganges.



HAVELock BEACH, ANDAMAN & NICOBAR ISLANDS

Havelock Island is a picturesque natural paradise with white sandy beaches, rich coral reefs and lush green forests makes it a hub for adventure water sports like scuba diving, skiing, sailing, para sailing, wind surfing and snorkelling.



▲ GORI CHEN PEAK, ARUNACHAL PRADESH

Gori Chen peak in Tawang district is the highest peak of Arunachal Pradesh. At 22,500 feet it poses a high challenge to trekkers.

"Security is mostly a superstition. It does not exist in nature, nor do the children of men as a whole experience it. Avoiding danger is no safer in the long run than outright exposure. Life is either a daring adventure, or nothing."

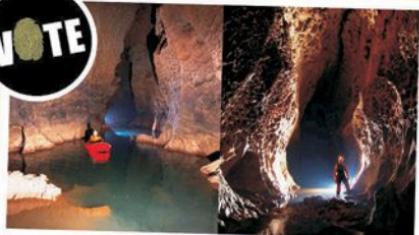


◀ **RANN UTSAV,
THE GREAT RANN OF KUTCH, GUJARAT**

The Rann Utsav held in one of the world's largest salt deserts gives a glimpse into ethnic arts, crafts, music and dance – a carnival that is more of an adventure experience, to be cherished for a lifetime.

RIVER RAFTING AND CAVING, MEGHALAYA ▶

Exploring the limestone caves in the Jaintia, Garo Hills and Khasi Hills districts of Meghalaya offers an out-of-the-world experience of stalactites, stalagmites to the adventure lover. Meghalaya is also home to water sports, river rafting on the Dawki and river canyoning at Sohra.



**RAFTING ON RIVER SIANG ▶
ARUNACHAL PRADESH**

For river sports enthusiasts the thrill of rafting on the Siang River in Arunachal Pradesh is a must have experience. .



◀ **KHANGCHENDZONGA NATIONAL PARK SIKKIM**

The Khangchendzonga (High Altitude) National Park, Sikkim is a UNESCO World Heritage site that has spectacular wilderness with Mt. Khangchendzonga towering over it, making it a popular destination for mountaineering, trekking and skiing in the eastern Himalayas.

HERITAGE DESTINATIONS

The following Heritage destinations are the bedrock of Indian Culture & Traditions and more than often they are ignored in lieu of glamorous alternatives. Take this chance to reminisce about the beacons of Indian heritage & Culture.

TAWANG MONASTERY ▶

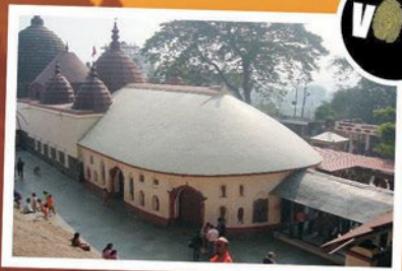
TAWANG, ARUNACHAL PRADESH

The Gaden Namgyal Lhatse, popularly known as Tawang Monastery is one of the largest Lamaseries of the Mahayana Sect in Asia. It houses the Thankas of Goddess Dri Devi (Palden Lhamo), the principle deity of the monastery. The monastery stands on the spur of a hill 10,000 feet above sea level.



▲ NEERMAHAL, MELAGHAR, TRIPURA

Neermahal is a former royal palace built by king Bir Bikram Kishore Debbarman of the erstwhile kingdom of Tripura. The palace is situated in the middle of Rudrasagar lake at Melaghar near Agartala



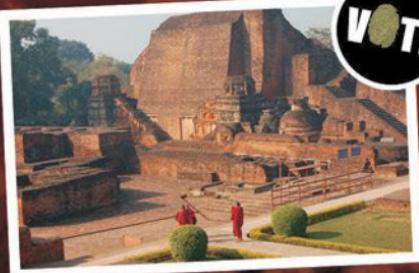
▲ KAMAKHYA TEMPLE, GUWAHATI, ASSAM

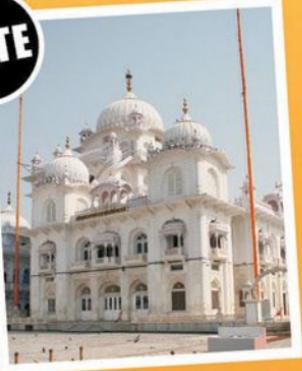
The Kamakhya Temple is a Hindu temple dedicated to the mother goddess Kamakhya. Situated on the Nilachal Hill near Guwahati city in Assam, it is an important pilgrimage destination for Hindus and especially for Tantric worshipers.



◀ NALANDA VISHWAVIDYALAY, NALANDA, BIHAR

Nalanda, founded in the 5th century AD, is the ruins of the world's most ancient university. Though the Buddha visited Nalanda several times during his lifetime it shot to fame after Hieun Tsang left detailed description of its excellence



**VOTE**

◀ TAKHT SHRI HARMINDER SAHIB JI, BIHAR

Guru Gobind Singh, the tenth Guru of the Sikhs, was born in 1660 in Patna. The Har Mandir Takht, one of the four sacred shrines of the Sikhs, stands at this holy site.

KOHIMA, NAGALAND ▶

Situated in the foothills of the Japfu range Kohima is the land of the Angami Naga tribe. During World War II in the Battle of Kohima the Allies were able to defeat the Japanese and stop their progress. The War Cemetery is maintained by the Commonwealth War Graves Commission.

**VOTE**

▲ PARASNATH TEMPLE, GIRIDIH, JHARKHAND

Situated on the highest hill in Jharkhand at an elevation of 4480 feet the Parasnath Temple is considered to be one of the most sanctified holy places of the Jains.



▼ CHARDHAM, NAMCHI, SIKKIM

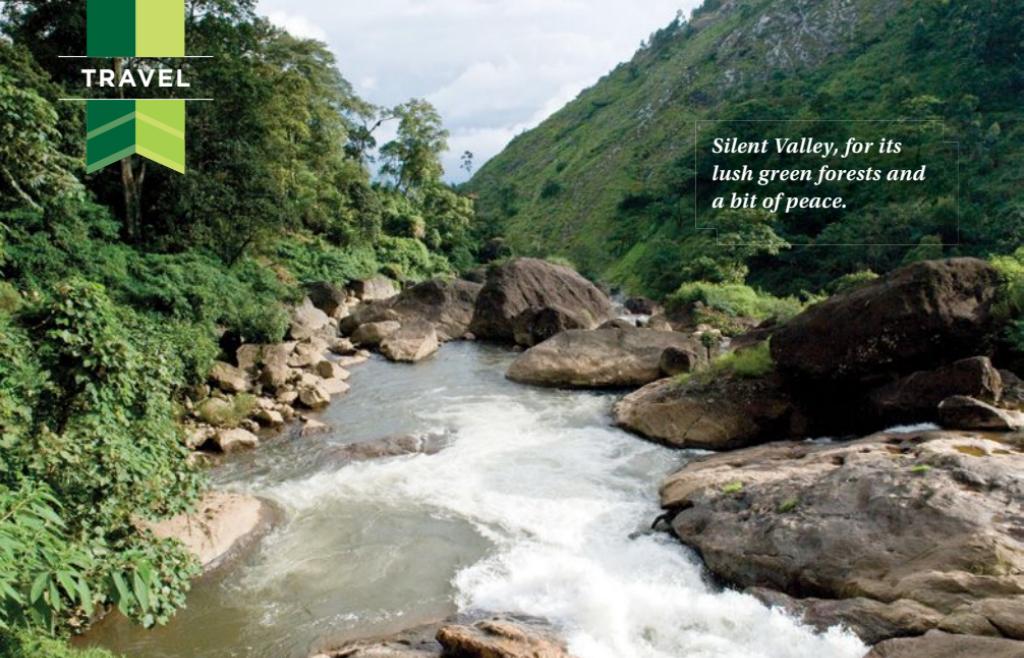
Char Dham is a pilgrimage cum cultural complex developed by the Sikkim Government to promote religious, eco and village tourism in the state. It houses an 87-ft statue of Lord Shiva and replicas of the four Dhaams of the country on the Solophok hilltop.

**VOTE**

To vote for your favorite tourism destination
Log on to www.indiatoday.in

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*Silent Valley, for its
lush green forests and
a bit of peace.*

Love is in the air this month. Explore a beautiful place as a couple to feel your intimacy

Escape Together ...

BY KALYANI PRASHER

Silent Valley, Kerala

The name itself is charming and its location, Kerala, a quintessential destination for romance, so this one is a total winner. Though it's called a national park, there is not much wildlife spotting in Silent Valley—you go there more for the peace and quiet, the birds and the stunning greenscape. Located in the Nilgiri Hills, the topography of this national park is like none other and resembles

a rainforest. It is home to some unique flora and fauna, apart from 16 endangered bird species. Verdant and beautiful, Silent Valley is the perfect place to take long walks together, stopping to identify a bird, spotting a wildflower, listening to animal calls and just slowing down the pace of life.

Fly to Coimbatore and drive four and a half hours to reach Silent Valley; try Tree Top Resort (treetopresort.in)

ALAMY

Madikeri, Karnataka

Smell the coffee, quite literally, in this picturesque coffee plantation town in Coorg district. This southern hill station will delight you with the special lush greenery that only the Western Ghats can offer, as you walk through plantation country and wake up early to enjoy misty mountain views. Take your morning coffee outdoors and listen to birdsong, the quiet hum of butterflies and the rustling breeze among tall trees. There's nothing more romantic than stillness and that is on offer aplenty at Madikeri. When you want to venture out, there are lovely drives dotted with viewpoints looking over the valleys as well as gushing waterfalls—perfect to explore together and take those 'couple selfies'!

Madikeri is about 145 km from Mangalore airport; you can choose a homestay from karnatakatourism.org/Homestay

Thengal Manor, Assam

Explore the Raj era at a tea plantation estate in Assam, as you discover the unexplored North East in the most romantic way possible. Stay in the heritage bungalows meant for plantation managers, sample the best teas and enjoy the local cuisine in the quiet, green environs of the vast gardens. There are plantation tours, fishing and cycling to heal your jaded nerves tormented by city life. This is a great place for walks and spending

quiet evenings, playing chess or carrom together!

*Half an hour from Jorhat airport; Heritage North East
(heritagetourismindia.com)*

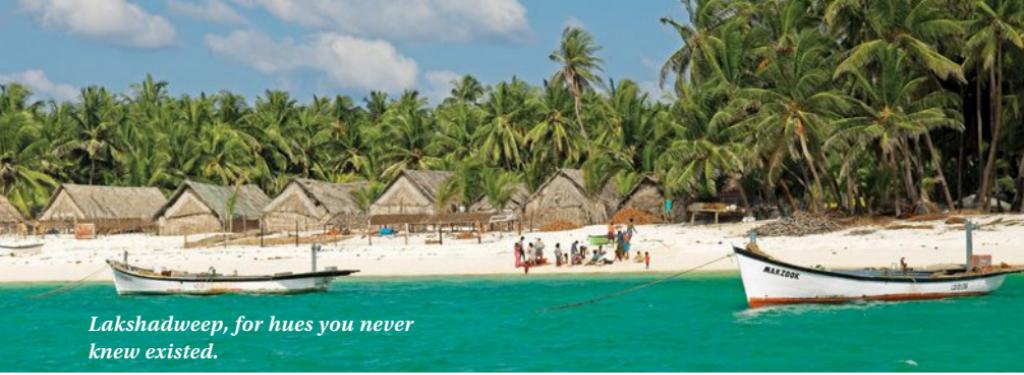
Ranthambore, Rajasthan

There's something about a national park that binds you like nothing else will. Silently huddled in an open jeep, highly aware of every movement and sound, expecting the king of the jungle to emerge suddenly... the very atmosphere of a jungle is charged with a special kind of thrill. Add to that the early morning chill and watching the sun rise through a canopy of Dhonk trees, and Ranthambore becomes a great spot to revive your romance. All the different zones of Ranthambore National Park are beautiful, but if you are short on time, ask to visit Zone 3, perhaps the most beautiful part of the park.

You can drive seven and a half hours from Delhi or three and a half hours

Ranthambore, for a special kind of thrill.





Lakshadweep, for hues you never knew existed.

from Jaipur; stay at RTDC Jhoomar Baori (rajasthanidirect.com/rtdc-hotel-castle-jhoomar-baori-sawai-madhopur)

Gethia, Uttarakhand

A little house in the mountains, crisp clear skies, cool breeze, sunny days, endless cups of *adrak chai* and, when night falls, a real wood fire in front of which you can enjoy freshly made pakoras. Heaven? Quite right. In a little hamlet in Uttarakhand, an hour from touristy Nainital, is this lesser-known village where the only thing to do is luxuriate at the boutique hotel Two Chimneys, named after the chimneys in the old home. It has just 11 rooms, and February is off-season for the mountains so you might just be on your own! Potter about the gardens, terraces, lookout points of the hotel, eat home-cooked meals together and sit in the sun taking in the amazing mountain views. If it gets too quiet, drive down to Nainital or up to Mukteshwar. *It's about an hour from Kathgodam station; Two Chimneys (twochimneysgethia.com)*

Agatti, Lakshadweep

It's all of 7.6 km and everywhere you look you will see a new shade of blue—hues you never knew existed in shades prettier than the other. Not many visit Lakshadweep now, thanks to recent rules leading to the shutting down of hotels that have made many of the islands inaccessible for tourists. So, when you visit Agatti, you are likely to be among a handful of people exploring the unexplored. Use the opportunity of being near the crystal clear waters to try out adventure sports such as snorkeling, deep sea diving or kayaking for a thrilling encounter with the Indian Ocean. In between, laze among the swaying palms, in a hammock with a book, while sipping tall cool drinks. Evenings are for stargazing or going for long romantic walks by the beautiful ocean.

You can fly or take the ship from Kochi. You will need an entry permit for Lakshadweep, which your hotel can arrange; Agatti Island Resort (agattiislandresorts.com)

R

ALAMY



Laugh Lines

MY FUNNY VALENTINE

I love Valentine's Day. When you're a kid, everyone gets a valentine. It's like, "To Tim: Nice pants! Love, Scott."

MIKE BIRBIGLIA

If you have a good date, it's nice to text afterwards to say thanks. But if the person was totally lame, it's fun to text "unsubscribe".

✓ @CAPRICECRANE

I can't wait to get married and communicate my disdain solely through aggressive dish-washing.

✓ @CHARSTARLENE

What I find most disturbing about Valentine's Day is—Look, I get that you have to have a holiday of love, but in the height of flu season, it makes no sense.

Comedian LEWIS BLACK



Being a good husband is like being a stand-up comic. You need ten years before you can call yourself a beginner.

JERRY SEINFELD

Nothing takes the taste out of peanut butter quite like unrequited love.

CHARLIE BROWN

How To Keep Your Money Safe

8 ways to protect your wealth and grow it

BY MAMTA SHARMA



May you live in interesting times' is rumoured to be a Chinese curse. Whether or not it is, no one would disagree we live in such times. Consider the events that lead us to 2017—Britain voting to leave the European Union, Donald Trump taking over as President of the United States, repeated terrorist attacks across the world and, at home, demonetization and a slowing economy. All this leaves us with a gnawing sense of uncertainty. What next, we think with trepidation. And, is my money safe?

Should you clutch your treasure chest waiting for the tide to turn, then? "Risk and returns are two sides of the same coin," says Gaurav Mashruwala, Mumbai-based certified financial planner and author of *Yogic Wealth*. "Inflation, taxes, government policies, geo-political situations and economic cycles affect all investments. The day you part with your money, you have taken a risk. This does not mean you should not invest. In fact, not investing is a risk in itself. But an understanding of risk will help you protect your wealth and generate higher returns," he says.

So, take heart, dig in your heels and heed the advice of these financial planners. Here are eight ways to protect your wealth and grow it.

Don't Just Let It Sit There

When I started working I let my salary accumulate in my account, confident that it was a smart move. I was

22 and with no real expenses or financial obligations. I watched my bank balance grow and earn 4 per cent interest annually. Then, I learnt that my savings were losing value to inflation—at around 8 per cent. I was missing out on the opportunity of earning better returns by investing wisely. In fact, the bank was making money off me! "While it is good to inculcate the habit of saving at the beginning of your career, saving alone is not enough," says Dhirendra Kumar, founder and CEO, of the New Delhi-based Value Research. "It is what you do with your savings that will help you stay ahead."

Stay Ahead of Inflation

You must save as much as you can, but inflation, which results in a sustained increase in the price of goods and services, will make any money you save today less valuable over a period of time. Imagine what things will cost when you are retired, 20 or 35 years from now (or what they were 20 years ago). Most people put their money in 'safe' bank fixed deposits (FDs). Yet, the 6 or 7 per cent interest you get from an FD will not help your wealth grow. Post demonetization, the banks are flush with money and reducing FD interest rates. So what do we do? One good thing about the financial world is that when one window closes another opens. Kumar suggests looking at debt mutual funds that invest in bonds or dynamic bond funds for short-term

goals, "where your returns increase inversely as interest rates fall".

Interest rates have been falling for borrowers throughout 2016, even before November, and that is expected to continue. Last year, the best of such debt mutual funds returned over 17 per cent, according to Value Research. While that may not happen every year, the average returns of such funds over a long-term period of five years are around 12 per cent. Remember, FD interest is taxable. You can, however, save a lot of tax (or pay none at all) with debt mutual funds held for three years or longer, as you can adjust your gains against inflation, with a simple calculation known as 'indexation.' If, for any reason, your gains did not keep up with inflation, you are allowed to carry forward such differences as capital loss against capital gains you might make on other investments, like shares or property you may have sold. Your tax consultant can help you unravel this further.

Remain Debt-Free

Debt is not a bad thing, if used correctly. Almost the entire business world survives on debt. Banks run because they borrow money from you at 4 or 8 per cent (from savings accounts and FD). They then lend money to companies, and to you, at maybe 11–14 per cent, depending on the kind of loan it is. Distinguish between good and bad debt. So, an education or home

loan is good, but credit card debt or a personal loan (to buy something you could live without) is expensive.

Bengaluru-based certified financial planner Dilshad Billimoria says newly graduated 20-somethings should focus on clearing their education loans and avoid lavish expenditure. That's what we did after taking an education loan for my brother's masters in the US. After his graduation, his earnings were aligned to the goal of paying off the education loan. Last October, he paid back the loan, before the five-year repayment tenure. This helped save on the 14 per cent interest he was paying, and the experience taught us the importance of working towards a financial goal.

'Share' Calculated Risk

What about the stock market? It is a scary proposition, especially when there are so many stories of people incurring huge losses. Gurgaon-based management consultant Nitin Upreti, who is turning 30 this year, made heavy losses in derivatives—high-risk stock or commodities trading, especially for newbie or amateur traders—that wiped off five years worth of his savings in a day.

But now, fixed-income returns are just as risky, says Dhirendra Kumar. "There is a certain legacy associated with fixed-income generating assets, as the earlier generation believes in it. But with changing policies, as

the government tightens its grip on the finance and tax systems, people depending solely on fixed-income returns are going to be in deep trouble. Our personal inflation is not going to come down," he says.

So, it's always good to buy into good stocks when the markets are down, at a time when nobody is buying and everybody's selling. Hold on to them and see their value rise when the markets move up again. "If you're not sure of what stocks to buy or do not have the time to study individual companies, invest in long-term equity mutual funds (MFs)," says Mumbai-based Debasish Basu, chartered accountant and editor of *Moneylife*. "It is unfair to expect every individual to be interested in finance and know what to do with his money. What is lacking is a principled approach from market players where one would be told what would happen to his money if he invests in a particular product—what the risks and returns are," Basu says. "People burn their fingers by investing in products they do not understand. They are often lured into these by those who earn commission selling them. The bad impression lingers and people become averse to market-linked products and continue to opt for those that give low, yet guaranteed returns."

Talk to those who invest for the long term in the stock market and you'll get a bright picture. The risk is high if you buy the best of companies only to hold them for a few weeks or months. But

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that risk reduces over a few market cycles over many years. "Overall, the Indian stock markets have returned a good 10-11 per cent compounded annually over a 10-year period, despite the ups and downs," Basu says. If you are unsure, he suggests investing in index funds that replicate the performance of a market index, as they give better returns than FDs.

You could also opt for a systematic investment plan (SIP) where you invest a fixed amount of money every month regardless of market fluctuations. You can sign up with an MF and make the purchases automatic. You may also stop when you like. This can be a disciplined approach for busy people, as you invest before spending every month—definitely a wiser alternative.

However, be warned. People who lose money in stocks are usually those who buy high and sell low. So, if I bought stocks of, say, the technology giant Infosys for ₹1,260 in June last year but sold it now for ₹970, the price for it in January, I'm the loser. If I did not sell, the loss is notional and I have the option of buying it at a discount while looking at better days ahead. Yet, in 1993, anyone who bought just 100 shares of the then little-known Infosys at ₹95 per share, as they first hit the market, would have—thanks mainly to generous bonus shares issued by the company from time to time—stocks worth almost ₹2.5 crores. These investors would also have earned millions of rupees as dividends (₹6.46 lakhs in

2016 alone)! Long-term investing in a good company can pay that well.

Likewise, think long term with mutual fund SIPs. If you stop investing monthly when the market is down, you could lose money however, your gains get compounded if you continue investing. Chandigarh-based Gur-simran Brar started investing in SIPs in 2007 when he was just 19, putting away ₹1,000 every month. He had some money saved up while he was studying law and working part-time. "The 2008 recession actually worked for me. I was able to buy more units of the fund as the net asset value had dropped significantly," says Brar, now a legal counsel at the Asian Football Confederation, Kuala Lumpur.

Don't invest all your money in equity; if you are young, it helps to invest a larger percentage of your savings there, as you can give it more decades to grow. Kumar's advice is to be a little adventurous if you are in your 20s, 30s or even 40s and have years before you retire. "Take some risks and opt for more volatile investment that will potentially give you more returns in the long term," he says. However, if you are retiring in the next few years, depending on your circumstances, invest in a conservative manner, he adds.

Plan Your Goals

Always look at big-ticket expenses (child's education or marriage, retirement) that you could incur over the

years. Keep aside money for contingencies and have a plan for a fixed monthly income after retirement (through pension, post office or mutual funds monthly income plans, senior citizen savings schemes, FDs and bonds).

"People often think they'll clear their loans by digging into their retirement corpus, but that's a bad idea," warns Mashruwala. "It is best to clear your loans while working, but leave the corpus untouched so that it lasts and grows. Ideally, it should be invested in products that generate inflation-beating returns."

The 2016 Global Benefits Attitudes Survey by global advisory, broking and solutions company Willis Towers Watson suggests that 56 per cent Indian employees anticipate their retirement will be less comfortable than their parents' generation. Almost 54 per cent worry about their future financial state. Prudent planning will keep fears at bay and the key is to set your goals and have strategies to achieve them.

Brar did start investing young, but did not have a plan in place when he and his wife were expecting their first baby last year. The 29-year-old was flabbergasted to see a hospital bill of ₹2.73 lakh, and it did not even cover the cost of medication and vaccinations.

It is best to talk to new parents and look at hospitals to see the expenses you'll need to plan for, before the baby arrives, suggests Prerana Salaskar Apte, partner at The Tipping Point, an investment advisory firm based in Mum-

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bai. Also plan for the baby's first year. These short-term requirements, Apte says, should include hospitalizations, sonographies, vaccines for the first five years and other costs.

"Since this is a short-term goal, the best option would be to start saving in recurring deposits. Look at long-term

investments to plan a better future for the child," she says. Public Provident Fund (PPF) or the Sukanya Samridhi Scheme for a girl child are low-risk options worth considering. They come with a lock-in period of 15 years with an interest of about 8 per cent compounded annually. Brar recently

Hack-Proof Your Money

By Gagan Dhillon

Last year, a security breach compromised 3.2 million debit cards. With India headed towards a cashless economy, there is a need for caution. Rahul Tyagi, vice president, Lucideus, an IT Risk Assessment and Digital Security Services provider, shares six tips on keeping your money safe online.

■ Pad up your password

Use all the tricks—capital letters, special characters and numbers—but with a twist. Tyagi says, "Instead of coming up with a strong password, think of 'passphrases'. Such as, 'I got my first job at 22!' So your password would be the first letter of each word, i.e. Igmfja22!" Passphrases are safer and appear random to algorithms that are used for hacking. Never reuse passwords. Reusing a strong one on an unsecure site can compromise all your other accounts accessible by the password. Also, keep a strong lock code or pattern on your phone in case of theft.

■ Brush up the basics

While making a payment online, check the link of the website. A

secure gateway will read '[https](https://)' where the 's' stands for secure. ~~Https~~ in red with a strikethrough means that the security certificates for the website have expired and the site is no longer secure. Always try to use your personal computer secured by a strong antivirus, for all financial transactions. Of course, always log out of your account. And never save your card information or passwords on a public computer. While logging in, look for a small a box that says 'Remember Me' or 'Keep Me Signed In' and ensure that you don't tick it. Be wary of links urging downloads from email accounts that you don't recognize.

■ Divide it up

If possible, keep a separate account with a limited amount of money for online transactions. You could also consider using a credit card over a debit card for this purpose as the former has stronger anti-fraud provisions. Bear in mind that a secure website always asks for the CVV number that's on the reverse of your card. So, never share images or photocopies of both sides of

invested in an LIC policy that will not only give good returns when his daughter turns 25, but also offer him life cover during this period. "I realize that if I want to give my baby the best, I will have to start keeping aside money now," he says.

Dhirendra Kumar suggests having

a systematic disinvestment plan as well. "Say, you have an SIP for your child's education. Start disinvesting three years before you actually need the money. Remember, if you do not withdraw money at the right time you may not have it when you need it the most," he says.

your credit or debit cards. "When using e-wallets, minimize your risk by transferring a limited amount of money as and when you need it. So even if you lose your phone, you don't have ₹10,000 sitting in your Paytm account," Tyagi says.

■ **Keep your eyes peeled**

Always check your accounts for unusual transactions. If something's amiss, the sooner you catch it, the faster you can take action. In the case of the debit cards that were compromised because of hacked ATMs, the banks were liable for the loss, as long as the customer informed the bank about suspicious activity within three working days.

Tyagi also warns against simply handing over one's card while paying restaurant bills. He suggests, "Always ask the server to bring the device to your table. There is a possibility that while you are not watching your card is swiped on a 'skimmer'. This device looks similar to the swipe machine but is smaller in size and records all your card information like name, number and expiry date."

■ **Ride armoured digital horses**

Download apps from the official stores—Android Play Store and Apple App Store. "Often malicious links for apps are circulated online

or on WhatsApp. Android phones are especially susceptible to malware that come with APK files from unknown sources. If you download these apps not only is the app layer compromised, so is all the data on your phone," says Tyagi. Also, prefer downloading applications from reputed developers and genuine downloading platforms. He adds that due to strong RBI regulations, government approved e-wallet apps like UPI (Unified Payments Interface) and BHIM (Bharat Interface for Money) are quite well protected as they follow a three-layer authentication mechanism.

■ **Follow the bandwagon**

All the big players in the online shopping space such as Amazon or Flipkart have updated Payment Card Industry Data Security Standard (PCI DSS) certificates. This ensures that your financial data is indeed in safe hands. "But there are new websites that open for a short while, offering big discounts. These don't have PCI DSS certification. They can use your financial data as they like. These are usually registered abroad so we don't have legal jurisdiction to take action in case of misuse," says Tyagi.

Mumbai-based Udayan Jain, 49, who works as a business head at an Indian corporate, planned something similar for his three daughters. He started putting away money for their education, starting with his eldest daughter after she turned three. He started with LIC plans, gradually moving to SIPs. "The investment helped and I will be able to pay the first instalment of my daughter's MBA fee without feeling the pinch," he says. He also has dedicated investments for their weddings and his retirement. Like most salaried individuals, he feels investing in a second home is a good idea. "After taking care of my responsibilities, I will have my provident fund, gratuity and superannuation savings to fall back on," he says, adding that renting out a house will help him gain a steady monthly income post retirement, especially since real estate prices appreciate in the long run. For now, he plans to wait a couple of years to allow the market to stabilize post demonetization before he invests in a second property.

Mashruwala has a different take on depending on rental income for day-to-day expenses. He says, "Usually people look at the rental returns and compare them with the purchase price of the property. But this is not prudent. Ideally, you should look at the market value of the property and only then look at the returns. In all probability, if you sold the property and put that money in an FD or even in a bank account, you would get more returns than

what you would from rent."

Investing in real estate is not a bad thing, he says, as its value increases in the long run. But it is best to be careful, as liquidity is low and maintenance cumbersome. It is easy to get cheated with fake or vague documents that are difficult to verify, so it's best to seek the help of a property lawyer.

Insurance Isn't Investment

"Most people think insurance is investment, but this is a misconception," says D. M. Venkateswaran, Chennai-based certified personal finance advisor. "While it is important to take insurance that covers health, disability, accident, life and property, you should only buy the cover you really need." You may not need life cover if you do not have dependents, but if you do, it is best to opt for the cheapest—term life insurance. In case of an unfortunate incident, the sum assured will be paid to the beneficiary and will protect the family against financial loss. Its premium is low and it's important to have a term plan if you are the sole breadwinner, more so if you have a running loan.

Jain opted for a health policy as well, despite his employer providing him with medical insurance. The personal policy is for him and his wife in their old age after his retirement. "Healthcare expenses are skyrocketing and the costs involved in treating an illness can drain all your hard-earned



money," he explains.

A word of caution: Beware of insurance advisors and agents more concerned with commissions, who can trick you into taking plans that are good for them rather than you.

Spread the Risk

Don't put all your eggs in one basket. Research carefully and diversify your investments, placing pre-decided amounts in different asset classes: equity, mutual funds, bonds, FDs and property. Not all of them are likely to lose value at the same time, as you will be distributing the risks in a calculated manner. If you are investing in equity, the trick is to build a portfolio of stocks from at least six to 10 different sectors, as all of them will not crash at the same time. Do not invest in the same kind of mutual funds either. "Your portfolio

should not have heavy investments in one particular asset class or sector," says Mashruwala. Rebalancing and realigning your portfolio at definite intervals, according to your goals and risk appetite, is Billimoria's advice.

"The moment you are a tax payer, investing regularly is crucial. The idea is to reduce your tax slab," Kumar says. So his advice is to invest in tax-saving funds such as Equity Linked Saving Schemes (ELSS) that offer better liquidity with a lock-in period of three years, as against the safer PPF, which locks your money for 15 years. Both offer the same tax benefits, but even the worst performing ELSS funds should give you twice the returns as compared to a PPF. Nitin Upreti first puts aside money to save taxes. "Once this is in place, I proportionately invest my savings in real estate, long-term equity, mutual funds and medium- to high-risk bonds," he says.

If you are investing in stocks, Kumar recommends studying the company first to see if they have been able to grow it, make money and if the sales have been rising. As a new investor, opt for balanced funds that invest 70 per cent in equity and 30 per cent in debt. They offer a certain kind of stability and will never crumble completely. Divide the financial investments into different groups depending on the time frame over which you need the money. But, Kumar says, always set aside an emergency fund. A part of it can be

kept at home and the rest in a savings account so it can be easily withdrawn if needed.

Upreti's loss in derivatives trading made him wiser. So when he earned a bonus at work three years ago, he used it as down payment on land. He took a home loan for the rest of the amount needed. "I like to be in control of my investments," he says, "and now I invest my money only in the financial products I understand."

Spend Wisely

For many people, overspending is a bad habit. They buy things they can do without, often with credit cards so that they can delay payment and pay interest at over 3 per cent per month or over 40 per cent a year! Some own multiple credit cards. Always remember the words of the world's best-known investor,

Warren Buffett: "If you buy things you don't need, soon you will have to sell things you need."

There are innumerable examples of people ending up with no savings or selling even inherited property or assets in order to survive. Financial experts will tell you that the small stuff adds up and acts like a leak. Says *Moneylife*'s Basu, "While people are earning more, they are saving less and splurging more. Most of them do not estimate the huge requirement of money after they have crossed 60." But as lifespans lengthen, the need for money between the ages 70 and 85 increases because of medical expenses, he points out. At this time, people need house help and insurance doesn't cover everything. The costs involved in maintaining an older person, who is not fit, he says, is higher than the expenses of an average person. "It is much like a second round of major monthly expenditure. This is not budgeted. A vast majority of people don't do such basic calculations," he says.

So, before you buy anything ask yourself: Am I buying this because I want it or do I really need it? Can I live without it? And, can I really afford it?

As Kumar says: Whatever you decide to invest in, do it regularly. Do not watch your investment too often. Do not speculate. And most importantly, stay invested for the long term. Your money will not only be safe, it will grow many times over. R



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Life's Three Truths

They all became apparent when
I got a cancer diagnosis

BY JULIA BAIRD
FROM THE NEW YORK TIMES

I OFTEN WONDERED what it would be like to have cancer. To discover you're carrying something that is eating you away, growing in an ugly mass in or around your bones or organs. To be blithely stepping through life, unaware that your insides are betraying you.

I didn't expect to find out, though, at least not for decades. I have always been healthy and strong; I regularly do hot yoga and swim two kilometres in a bay near my home in Sydney, all while caring for my two little kids, hosting a TV show and writing.

But now I know: It felt as if I was carrying a baby. Tumours that silently grew inside me suddenly ballooned one weekend, pushing my belly into an arc.

It was so odd; in the months beforehand I had felt bloated, and my clothes had grown snug. I was exhausted but my doctor put it down to my workload.

Then, one Saturday in June, I was struck with agonizing pain and ended up in the hospital.

When I walked it felt eerily similar to being pregnant—organs cramped, squashed against one another. When



I wasn't concentrating, I was sure I'd feel a kick and my hands would creep to my belly. Then I would remember.

It was not a baby. It was a basketball-sized mass between my belly button and my spine. Soon I was almost waddling with it. A dark, murderous infant.

I wasn't sure if I wanted to be operated on or exorcised.

The suspected diagnosis was bad; advanced ovarian cancer. "I have to be frank with you, Julia," my surgeon said when I asked if it might be benign. "All the signs are that this is very serious." I spent two weeks waiting for surgery, not knowing if I'd live to the end of the year.

Your world narrows to a slit when facing a diagnosis like that; suddenly very little matters. I told my family and some close friends, then went into lockdown.

In the early hours I woke gripped with terror and contemplated death before I rose to get my son and daughter ready for school. I was buttering sandwiches for their lunches when my surgeon called to tell me it looked as though it had spread to my liver. I bit my lip, sliced the sandwiches and held my children's hands tightly as we walked to school.

In the days before the operation, I turned off my phone and computer.

I prayed so hard I grew unnaturally calm. I felt like a flower shutting in on itself, bracing, preparing for the night.

It's a peculiar, lonely kind of impotence, a cancer diagnosis. If you ran a thousand miles or aced a billion exams, nothing could reverse or erase it. There was only surgery.

The operation lasted five hours.

The mass was fully removed, but it was unexpectedly complicated. I was in intensive care for eight days, in a tangle of wires, beeping machines, with drains in my lungs and liver. I was so drugged I hallucinated—a reggae musician sat mute on my bed, my older brother had three heads and it rained

periodically around my bed.

I grew intensely attached to the nurses, grateful for their kindness, and lay wondering if there was a more important job.

I also grew attached to my surgeons, who were pleased to discover that the tumours—one on each ovary—were not malignant; I didn't have ovarian cancer, but I did have another, rare form of cancer, which can recur but is non-aggressive and has a much higher survival rate.

I am slowly growing stronger. I am walking upright again and waking without scalding pain. I am now allowed to drive, and am preparing

“
*If felt like a
 flower shutting
 in on itself,
 bracing,
 preparing for
 the night.*

to return to work. My prognosis is good, but I will need to live with the fear of return.

This week, my blood tests came back clear of cancer. But my scar runs the length of my torso; I feel permanently altered. It will feel strange returning to normal life.

When I came out of the hospital, everyone suddenly seemed consumed with foolish worries. I frowned at the complaints posted on social media—people who had the flu, were annoyed by politicians, or burdened by work—and wanted to scream: BUT YOU ARE ALIVE!!!! Alive! Each day is a glory, especially if upright and able to move with ease, without pain. I'm still grappling with what all of this means. But in this short time, three age-old truths became even more apparent to me.

First, stillness and faith can give you extraordinary strength. Commotion drains. The “brave” warrior talk that often surrounds cancer rang false to me. I didn't want war, tumult or battle. Instead, I just prayed to God. And I think what I found is much like what Greek philosophers called ataraxy, a suspended calm in which you find surprising strength.

Second, you may find yourself trying to comfort panicked people around you. But those who rally and come to mop your brow when you look like a ghost, try to make you laugh, distract you with silly stories, cook for you—or even fly for 20 hours just to hug you—are companions of the highest order. Your family is everything.

Third, we should not have to retreat to the woods like Henry David Thoreau to “live deliberately”. It would be impossible and frankly exhausting to live each day as if it were your last. But there's something about writing a will that has small children as beneficiaries that makes the world stop.

My doctor asked me a few days ago how I became so calm before the surgery. I told her: I prayed, I locked out negativity and drama and drew my family and tribe—big-hearted, pragmatic people—near. I tried to live deliberately. “Can I just say,” she said, “you should do that for the rest of your life.”

Julia Baird has returned to swimming and working on her TV show. Victoria: The Queen, her biography of Queen Victoria is now available. R

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FILM CRITICISM IN BRIEF

In his book *Leonard Maltin's Movie Guide*, the critic offered a one-word review of the 1948 movie *Isn't It Romantic?* “No.”

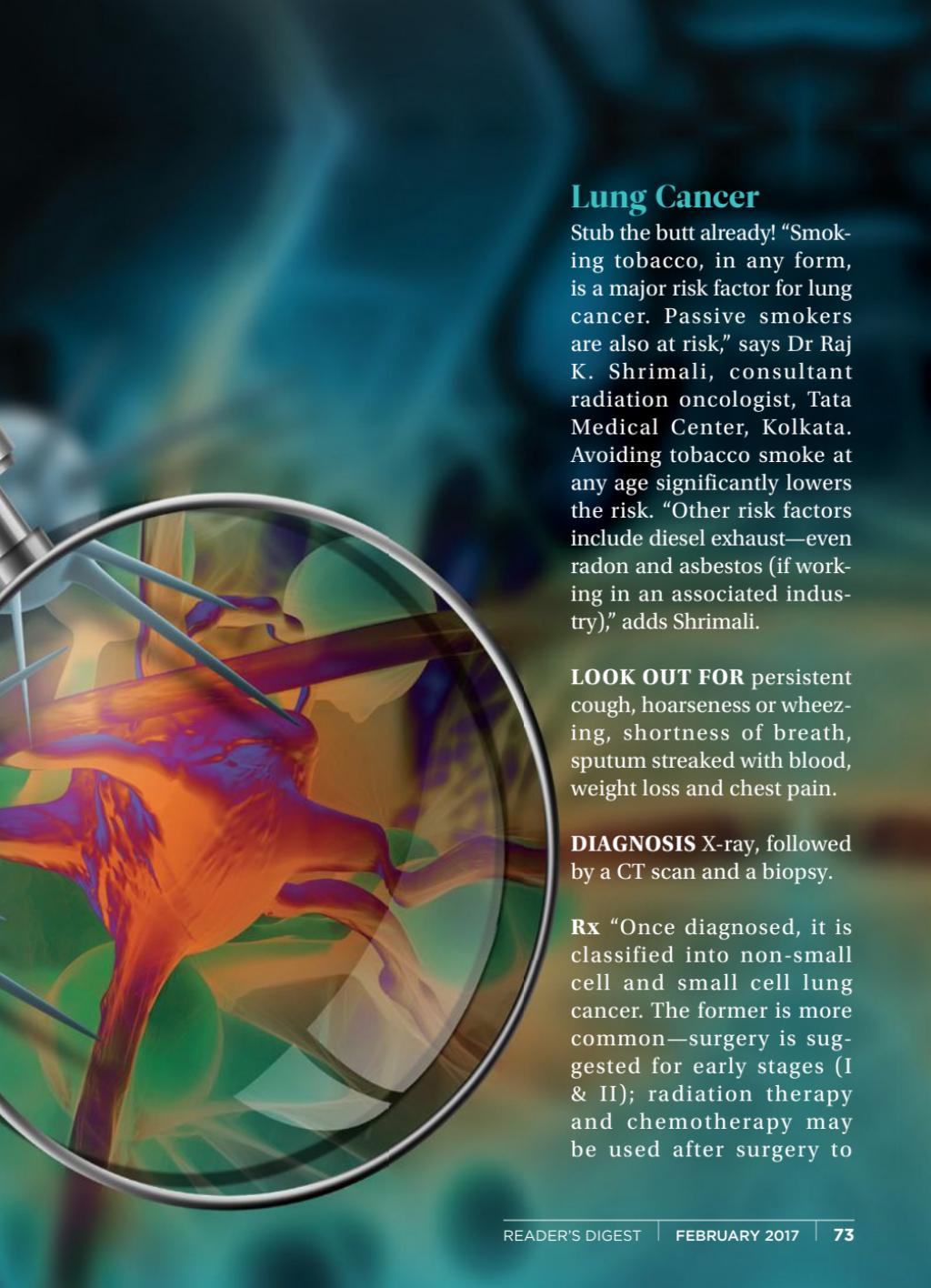
4 February is World Cancer Day. Here, top experts provide a fool-proof plan to stay protected

Never Get Cancer

BY KATHAKOLI DASGUPTA

Cancer is caused when cells multiply and spiral way beyond control, spurred by a mutation (defect) in the genes. It can be inherited or triggered by physical factors (hormones or inflammation, for example), or even environmental influences such as harmful chemicals. However, experts say that only a small percentage of cancer is inherited. More often than not, the interplay between our lifestyle choices and environmental factors determine our risk of cancer.

Being well-informed and attuned to your body and the whys and wherefores of cancer can help you prevent it summarily. We have here critical information and insights about top cancers in Indian metros. Update yourself and build a defence plan with life-saving advice from experts.



Lung Cancer

Stub the butt already! "Smoking tobacco, in any form, is a major risk factor for lung cancer. Passive smokers are also at risk," says Dr Raj K. Shrimali, consultant radiation oncologist, Tata Medical Center, Kolkata. Avoiding tobacco smoke at any age significantly lowers the risk. "Other risk factors include diesel exhaust—even radon and asbestos (if working in an associated industry)," adds Shrimali.

LOOK OUT FOR persistent cough, hoarseness or wheezing, shortness of breath, sputum streaked with blood, weight loss and chest pain.

DIAGNOSIS X-ray, followed by a CT scan and a biopsy.

Rx "Once diagnosed, it is classified into non-small cell and small cell lung cancer. The former is more common—surgery is suggested for early stages (I & II); radiation therapy and chemotherapy may be used after surgery to

kill micrometastatic cells. These are also typically the first-line treatments, for advanced tumours when surgery isn't feasible," says Dr Ullas Batra, a consultant medical oncologist at Delhi's Rajiv Gandhi Cancer Institute and Research Centre.

Targeted therapy with drugs such as erlotinib and crizotinib (for EGFR mutation) and gefitinib (for ALK+ mutation), usually used in stage IV, can work remarkably well in some patients. "Small cell lung cancer spreads rapidly. Chemotherapy is the mainstay of treatment. However, in patients with limited stage disease, radiation therapy must be added to chemotherapy early for better control (most cases) or cure (14 per cent cases)," adds Shrimali.

GOOD TO KNOW The symptoms of lung cancer and TB being similar, a large number of patients are put on antitubercular treatment for six to nine months, by which time the cancer has usually advanced, says Shrimali. Do get a second opinion, especially if you smoke.

Mouth Cancer

"Tobacco (both chewed and smoked), betel nut (paan masala) and alcohol are the top risk factors for this aggressive, but avoidable, cancer. Tobacco and alcohol are synergistic and potentiate each other's actions," says Dr Deepak Sarin, head and neck onco

STATS AT A GLANCE

The latest 2012–2014 report from the nationwide cancer registry programme by the Indian Council of Medical Research (ICMR) states:

- New cases of cancer to rise to 17.3 lakh by 2020 from 14.5 lakh in 2016.
- Breast cancer is the overall leading cancer in India with an estimated 1.5 lakh new cases in 2016.
- Lung cancer, cutting across sexes, is the second most common with approximately 1.14 lakh cases in the last year.
- Lung, mouth, tongue and prostate are estimated to be leading new cancer sites among men while breast, cervix and ovary are the new top cancers among women.

surgeon at Medanta-The Medicity, Gurgaon. Some mouth cancers, however, have no identified causes.

LOOK OUT FOR difficulty and pain in swallowing, pain in the mouth or pain/lump in the neck. "Since there is no effective screening programme to catch it early, watch out for tell-tale signs like a mouth-ulcer that doesn't heal in over three weeks or a white/red patch inside the mouth or lips, especially if you use tobacco or drink heavily," says Dr Moni Abraham

Kuriakose, professor and director, surgical oncology, Mazumdar Shaw Cancer Centre, Narayana Health City, Bengaluru.

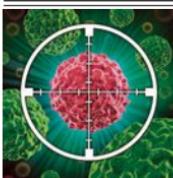
DIAGNOSIS Outpatient biopsy

RX "Surgery is the primary treatment modality. Radiation therapy and chemotherapy are adjuncts," adds Kuriakose.

GOOD TO KNOW Swallowing and speech therapy along with psychological counselling may be needed to help overcome post-surgery challenges, says Sarin.

LOOK OUT FOR low urinary tract symptoms (LUTS). "In early stages patients may not show symptoms. But as the cancer progresses, patients may display LUTS: increased frequency, urgency, pain, poor stream, terminal dribbling and incomplete voiding. In very advanced stages, it can cause back pain and weakness in the lower limbs," says Dr Abhay Kumar, consultant urologist and uro-oncologist at Narayana Superspeciality Hospital, Kolkata.

DIAGNOSIS Clinical examination via the PSA test, an MRI and biopsy. "Once diagnosed, patients are classified into



WATCH OUT FOR TELL-TALE SIGNS OF MOUTH CANCER AS THERE IS NO EFFECTIVE SCREENING PROGRAMME.

Prostate Cancer

It develops in the prostate, a gland of the male reproductive system. Experts attribute the steady rise in cases of prostate cancer in the past decade to the availability and awareness about the PSA (prostate-specific antigen) test. Risk increases with age, typically striking after age 60, as does family history, according to Dr Sudhir Rawal, medical director and chief of surgical gynae uro-oncology at Rajiv Gandhi Cancer Institute and Research Centre.

high-, intermediate- and low-risk groups. Treatment is chosen based on age and risk category," says Rawal.

RX An 80-year-old low-risk patient may not be advised follow-ups with the doctor, as his chance of dying from prostate cancer is negligible. Typically, surgery (removal of the prostate) or radiation therapy with hormone treatment is used for low- and intermediate-risk scenarios. A combination of surgery, radiation and hormone therapy is

used for metastatic and high-risk disease; hormone therapy and/or chemotherapy is used according to primary burden and response/resistance to the hormone therapy.

GOOD TO KNOW When it comes to family history, the closeness of the relation (father, brother), the age at which the relative was diagnosed with

prostate cancer and the number of family members diagnosed together determine the risk, explains Rawal.

Breast Cancer

The incidence of breast cancer is on the rise. However, it is one of the curable cancers if detected early. Detected and treated in Stage I, the survival rate is over 90 per cent.

BREAKTHROUGHS TO DEFEAT CANCER

Cancer research made more progress in the last year. Here, some of the big ones to watch out for.

Ocean-floor cure

Scientists at the Weizmann Institute of Science in Israel, in collaboration with Steba Biotech, have developed a new treatment, 'vascular-targeted photodynamic therapy' (VTP) using a light-sensitive drug WST11, derived from the ocean bacteria. Men with low-risk prostate cancer (early and localized) could benefit from this drug. When injected into the bloodstream and activated with laser, it destroys tumour tissue, while leaving the healthy tissue unharmed. Research published in *The Lancet Oncology* found that

two years after the treatment, 49 per cent of 413 patients with low-risk prostate cancer went into complete remission compared with 13.5 per cent in the control group who were given no treatment.

Lifesaving DNA tests

DNA tests (treatment based on targeted gene sequencing or using the patient's whole genetic profile) can shrink tumours at six times the rates of conventional medicine. This is the first major study that examined the advantages from treatments based on genetic profiling. Experts think that treatment on the basis

of DNA tests could become the norm in the next five years.

Just a blood test

Last year, Australian and French scientists got closer than ever before to creating a blood test for breast cancer detection. They discovered that the presence of isotopes carbon-13 and nitrogen-15 in certain proportions in a tissue sample can reveal whether the tissue is cancerous or not. It may still be several years away from being used in hospitals, but the test can help with ongoing monitoring as well as detect breast cancer.

The cancer is categorized depending on the tumour size, grade (how fast the tumour is likely to grow) and stage (how far the tumour has spread). You can screen for breast cancer yourself by doing a breast self-examination (BSE) regularly after age 20. Mammography is advised for screening after ages 40 or 50, depending on risk factors.

LOOK OUT FOR any changes such as redness, discharge and feel for lumps. Follow BSE with an evaluation by a gynae every few years up to age 50. If you have a family history of breast cancer, you may need frequent monitoring.

DIAGNOSIS Doctor-performed physical examination to look for any abnormality, followed by ultrasound, mammography and/or MRI. FNAC (fine-needle aspiration cytology, a diagnostic procedure) is used to confirm malignancy.

"All breast cancers are not the same. There are about 20 different types, each of which behaves differently. So receptor tests (such as oestrogen receptor assay test, progesterone receptor assay test, HER2 assay test) are also done as part of the diagnostic process to ascertain the type of cancer and choose the most effective medication," explains Rosina Ahmed, senior consultant, breast onco surgery at Tata Medical Center, Kolkata.

Rx "Based on the results, surgery and/or radiation therapy is used in combination with chemotherapy, hormone therapy and/or targeted therapy," says Dr Ramesh Sarin, senior consultant, surgical oncology, Indraprastha Apollo Hospital, New Delhi.

GOOD TO KNOW "The earliest symptom of breast cancer is most commonly a painless lump, not breast pain," cautions Ahmed. "The latter is almost always physiological and innocuous."

Cervical Cancer

It is caused by persistent infection with high-risk types of the human papillomavirus (HPV), which can be transmitted during sex and is compounded by other factors such as poor genital hygiene (among both women and their spouses). Known risk factors include first sexual encounter at a young age (<18 years); multiple pregnancies; having multiple sexual partners; smoking (it can damage cervical cells, making them vulnerable); the HIV infection and sexually transmitted infections.

LOOK OUT FOR pain or bleeding during or after intercourse, unusual and persistent vaginal discharge, unexpected spotting or bleeding. There may be no obvious symptoms in its earliest stages.

DIAGNOSIS Screening tests include Pap smear, HPV DNA test and VIA. Confirmation is done through colposcopy and biopsy.

Rx Precancerous lesions can be treated by simple OPD procedures like cryotherapy, cold coagulation and LEEP. Cancer in the early stages is treated using surgery or radiation. In advanced stages, radiation with or without chemotherapy or advanced chemotherapy is used.

GOOD TO KNOW "Pap smear or a liquid-based Pap test can catch pre-cancerous lesions. Since pre-cancerous stage of cervical cancer

Rajiv Gandhi Cancer Institute & Research Centre, New Delhi. "HPV vaccine protects against HPV types 16 and 18, responsible for over 80 per cent cervical cancer cases in India," says Dr Neerja Bhatla, professor, department of obstetrics and gynaecology, AIIMS, New Delhi, and chairperson, committee for gynaecologic oncology, International Federation of Gynecology and Obstetrics (FIGO). It is recommended for young girls (aged 10 to 14 years, especially before initiation of sexual activity). At this age, two doses at 0 and six months are sufficient. "Don't skip your Pap smear even if you have taken the vaccine as it doesn't protect against all strains of the virus," she adds.



INHALING SECOND-HAND SMOKE UPS THE RISK OF LUNG CANCER IN NON-SMOKERS BY 20-30%.

could last up to 15 or even 20 years, these simple tests can save lives. Ideally, screening should start at the age of 21 (depending upon sexual activity). An HPV test is recommended in combination with a Pap test from the age of 30 years. Screening should be repeated every one to two years. However, if three consecutive smears are negative, the interval between the screenings can be increased to five years," says Dr Rupinder Sekhon, senior consultant, gynae-oncology,

“

Ovarian Cancer

The ovaries are small organs tucked deep inside the pelvis and inaccessible to physical inspection. This is one reason why ovarian cancer is detected at an advanced stage when chances of survival are poor.

LOOK OUT FOR abdominal distension and pain, urinary frequency, post-menopausal bleeding, loss of appetite, non-specific gastrointestinal symptoms like frequent bouts of indigestion.

DIAGNOSIS Pelvic examination, transvaginal sonography and a blood test for CA-125 level for women with a strong family history.

"This translates to two or more ovarian cancers in first-degree relatives; 1 ovarian and 1 breast cancer (at age <50) in first-degree relatives; 1 ovarian and 2 breast cancers (at age <60) in first-degree relatives; 1 ovarian and 3 colorectal cancers (at least 1 at age <50) in first-degree relatives; documented mutation of a BRCA1 or BRCA2 gene. Women of this profile have at least a 10 per cent lifetime risk of developing ovarian cancer," says Dr Rajendra Kerkar, professor and head, department of gynaecological oncology, Tata Memorial Hospital, Mumbai.

Rx Treatment of ovarian cancer is multidisciplinary and includes both surgery and chemotherapy. Radiotherapy is generally not used in the majority of cases and is reserved only for a few highly selected cases.

GOOD TO KNOW "In about 10 per cent of ovarian cancer cases a genetic mutation called BRCA1 and BRCA2 is responsible," says Dr Shalini Rajaram, director and professor at UCMS and GTB Hospital, Delhi.

Genetic tests are recommended in appropriate cases as they provide information useful for the further management of the

patient and also for assessment of cancer risk in family members like children and siblings. Other risk factors include age (being above 60 or younger in the case of some Indian women), early onset of periods, late menopause, not having children or having been treated for infertility.

Your Defence Plan

Recent research led by a team at Stony Brook University, US, and published in the journal *Nature* found that environmental factors and behaviour account for 70–90 per cent of cancer cases. Here are healthy habits that can keep you safe.

■ Ban tobacco in all forms.

According to the WHO, it is the single greatest avoidable risk factor for cancer mortality worldwide. Say no to tobacco in all forms including e-cigarettes. "While the data to establish the link between e-cigarettes and smoking is insufficient, studies show that toxic and carcinogenic components are just about half the level below conventional smoking, based on duration and intensity of vaping," says Dr Manu Raj Mathur, associate professor and senior research scientist at Public Health Foundation of India, New Delhi. Passive smoking is dangerous too. "Non-smokers who live with a smoker and inhale second-hand smoke increase their risk of lung cancer by 20–30 per cent," Mathur adds.

■ Drink moderately; choose red wine over others.

Alcohol contains nitrosamine—a carcinogen that ups the risk of cancers of the oropharynx, oesophagus, stomach, colorectum, liver and urinary bladder, says Dr S. H. Advani, senior consultant, medical oncology, Fortis Hospitals, Mumbai.

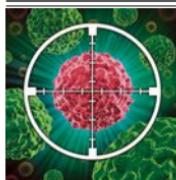
■ Load up on fresh fruits and vegetables.

"Fruits and vegetables are rich in cancer-fighting antioxidants. They are also loaded with fibre, which helps to pass toxins out of your system through your stool," says Advani. In fact, a diet low in fruits and

Society recommends at least 30 minutes a day of dedicated exercise above and beyond the usual activities of daily life five or more days a week to reduce cancer risk. Aim to keep your BMI between 18.5 to 25 kg/m².

■ Breastfeed for safety.

Breastfeeding can provide some protection against uterine, cervical, ovarian and breast cancer. In fact, a 2015 study published in the US-based *Journal of the National Cancer Institute* stated that women who breastfed their babies had a 30 per cent lower risk of recurrence and those who breastfed for at least six months or more conferred a



**REGULAR EXERCISE CAN
PROTECT AGAINST CANCER BY
BALANCING HORMONES.**

vegetables is linked with a higher incidence of colon cancer. Get five servings a day to stop cancer. Switch to organic produce to dodge harmful chemicals and pesticides.

■ Stay physically active.

Regular exercise has a positive effect on hormones. Balanced hormone levels help protect against cancer. Besides, staying physically active will help you lose weight. Being overweight is a big risk factor for several cancers. The American Cancer

slightly larger reduction in risk. "Having children before the age of 30 can also reduce your risk of getting breast cancer," adds Dr Ramesh Sarin.

■ Don't forget water.

Drinking plenty of water may reduce the risk of bladder cancer by diluting the concentration of cancer-causing toxins in urine and helping to flush them out quickly. Drink at least eight cups (about two litres) of liquid a day, suggests the American Cancer Society. R

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Laughter

THE BEST MEDICINE



A KANGAROO kept getting out of his enclosure at the zoo. Knowing that he could hop high, the zookeepers put up a 10-foot fence. Didn't matter—he was out the next morning, hopping about. So a 20-foot fence was put up. Again, he got out. When the fence was 40 feet high, a camel in the next enclosure asked the kangaroo, "How high do you think they'll go?" The kangaroo said,

"A thousand feet, unless somebody locks the gate at night."

From gcfl.net

ONE GOOD THING about a five-year-old is they are always just a Krazy Straw and some chocolate milk away from the best day ever.

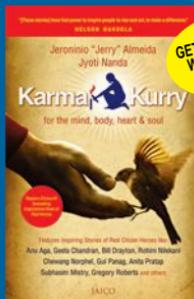
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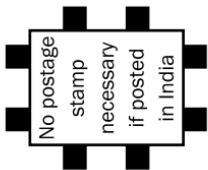
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turtles. "Hardback?" she asked.

"Yes," I said. "And little heads."

Comedian MARK SIMMONS

LAST OCTOBER, the Rolling Stones, Paul McCartney, Bob Dylan and other rock stars appeared at the music festival Desert Trip, where the average age of the rockers was 72. In honour of 'Oldchella,' here are 'new' songs by ageing musicians:

- The Rolling Stones: 'Gimme Sweater'
- Carly Simon: 'You're So Veiny'
- Led Zeppelin: 'Stairlift to Heaven'

■ U2: 'I Still Haven't Remembered What I'm Looking For'

■ Willie Nelson: 'On the John Again'

■ The Who: 'Bingo Wizard'

■ Rod Stewart: 'Do You Think I'm Sixty?'

Source: humorlabs.net

BILLION-DOLLAR IDEA: An app that sends you a text when the light turns green.

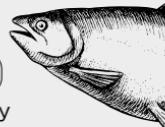
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IS IT A SHAKESPEAREAN INSULT

OR A WEIRD REGIONAL MEAL?



The Bard's slurs are delicious treats. In fact, many sound vaguely edible—if you have an adventurous palate and a strong stomach. The following are either invectives from Will or actual meals from around the world. Can you tell which is which?

- Stinkheads
- Stuffed cloak-bag of guts
- Wasp crackers
- Bunch-back'd toad
- Witchetty grub
- Embossed carbuncle
- Mopane worms
- Roasted Manningtree ox with the pudding in his belly

Answers:

Stinkheads—The fermented heads of king salmon, buried underground for a few weeks and eaten as a pungent, putty-like mush (Alaska)

Stuffed cloak-bag of guts—Appeared in *Henry IV, Part 1*

Wasp crackers—A biscuit filled with wasps (Japan)

Bunch-back'd toad—Appeared in *Richard III*

Witchetty grub—The large larvae of several moths (Australia)

Embossed carbuncle—Appeared in *King Lear*

Mopane worms—Big, fat, juicy worms that are said to be full of protein (South Africa)

Roasted Manningtree ox with the pudding in his belly—Also appeared in *Henry IV, Part 1*. (Clearly His Majesty was having a bad day.)



A retired Air Force officer remembers a kind-hearted gesture with gratitude

THE NEWSPAPER BOY

BY MUNIRUDDIN SYED

ILLUSTRATIONS BY ANIRBAN GHOSH

BEFORE I COULD TURN 10, I had lost my parents. My (four) brothers and (two) sisters left Hyderabad after being adopted by relatives, but I insisted on staying back as I wanted to continue with my education there. I lived alone in a room that a family member had allowed me to use rent-free: I got this privilege as I was a good student. And to support myself and my education, I had taken to delivering newspapers.

I would be up every morning by 5 a.m. and walk five kilometres from Kachiguda, where I lived, to the newspaper office in Troop's Bazaar. By 6 a.m., I would collect 50 copies of *Manzil* (Urdu Daily)—the bundle must have weighed over five kilos. My beat spanned three kilometres, from Moazzam Jahi Market to Basheer Bagh.

After distributing the copies, I would rush home—another three kilometres away—cook my measly breakfast, eat quickly and be off to the Kachiguda High School. I was in Class VII and even though I had weekly holidays, there was no break from this work.

One wintry Friday morning in 1945, I got home after my deliveries to find a boy of my age at my doorstep. He introduced himself as Afzal and said his father wanted to see me. When I asked him why, Afzal said, "He will tell you."

I did not like his evasive answer. Exhausted after walking around for over 11 kilometres, I was looking forward to breakfast and some rest. This was a treat as it was a Friday. (Before Independence, Fridays were a weekly off in the Nizam's state).



I assumed his father wished to subscribe to the newspaper, so I followed him to his place nearby.

A woman in her 40s opened the door. I later learnt she was Afzal's mother Naseem Bano. She looked me over quite intently, then asked me to sit, patted my back and went inside. She reappeared carrying a large tray full of tea and snacks. By now, Afzal's father had joined us. I had noticed the nameplate outside the house: "ABDUL KADER - Electrical Foreman, Lalaguda Workshops, Nizam's State Railway". Afzal was their only son and a student in my school.

Afzal's mother, Naseem pulled up her chair next to mine and gently asked, "Tell me about your routine, right from the time you wake up in the morning." I wasn't quite sure why she wanted to know this, but I told her about my morning job in a few words. As I spoke to her, I noticed Mr Kader filling up my plate with fruit salad. I protested, but he carried on.

It was a sumptuous breakfast, one that brought back memories of happy days spent with my parents and siblings. Later, as I was about to leave after thanking them, Mr Kader asked me to wait and stepped inside the house. Meanwhile, his wife, Naseem, asked me, "How many miles do you walk every day?" I had deliberately omitted the details, but now replied, "A little more than six." (The metric system was introduced nearly 10 years after Independence.)

My reply shocked her. At that moment, I saw Mr Kader emerge again, wheeling a new bicycle. It was a Hercules, an imported brand, quite expensive in pre-Independence India.

"This is for you!" he said.

"But I have no money to pay for it," I cried.

AFZAL'S MOTHER PUT her arm around my shoulders, gave a gentle squeeze and said, "Who is asking you to pay for it, my son?"

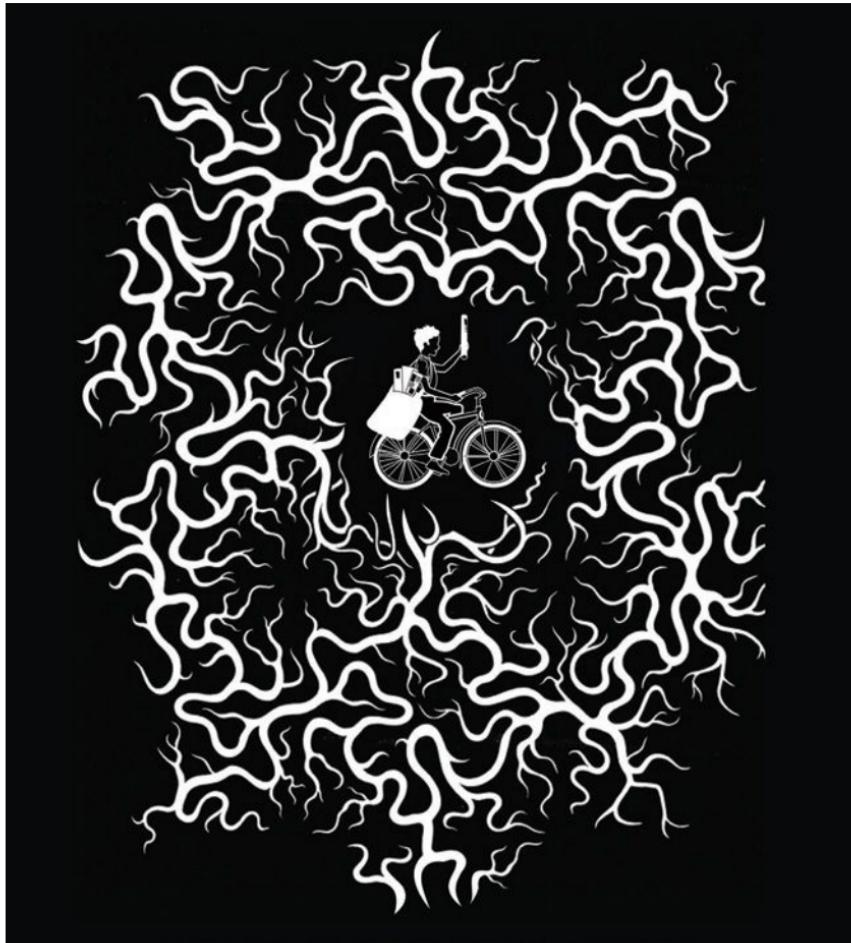
It took a few seconds for the endearment to sink in. It felt warm, like home, as if my mother were there for me. I didn't even realize when my eyes had welled up, and tears were rolling down my face. She wiped my tears and held me closer.

Mr Kader said, "Your newspaper editor is a friend of mine. He gave me your address, so I knew you lived close by. Then Afzal told us more about you."

Confused, I asked Afzal how he knew so much about me. His reply surprised me. "Everybody, not just in school but the whole of Kachiguda, does!" he said.

So it was possible for people to be curious about someone's plight, yet remain indifferent: This was a revelation to me at that age. But then there were people like Afzal's parents too. I bowed, gratefully, shook hands with Afzal and left. This time I did not have to walk—I had the bicycle.

The bicycle saved my life for many years thereafter. What's more, this incident taught me an important lesson



that has stayed with me all my life: Help should always be need-based. Never try to feed a person who is dying of thirst.

The author joined the Indian Air Force in June 1951 and retired as Flight Lieutenant, VSM. Abdul Kader retired

from the Nizam's State Railways (NSR) sometime in the winter of 1951, and the couple left for their hometown near Bezwada (later renamed Vijaywada). Incidentally, the Lalaguda workshops (near Secunderabad Junction) are still operational.

Lost and Found

A little girl was safely delivered by a kindly stranger

BY NIRUPAMA NAresh

IT WAS JUST ANOTHER day at school. The year was 1978 and I was a five-year-old kindergartener in a school in Mumbai's Santacruz area.

Our recess was often chaotic with fifty noisy kids running around and teachers obviously had their hands full. That day, I noticed a small gate, unattended and open. I don't know what I was thinking, but I slipped out quietly with my small school bag and water bottle, unbeknown to the harried assistants and teachers. I was going home! Our house was just 25 minutes away. I followed the road that my grandfather and I

took every day while coming back from school. Unfortunately, that day it was barricaded. Confused, I took the next lane. I walked and walked without anything familiar in sight. I was beginning to get frightened. I had reached a large slum beyond which lay the sea. Unsure by now about my bearings, I was terrified.

I STARTED BAWLING with the intense, heartfelt misery only children can feel. I was in front of a building—a

woman came out and tried to calm me down. She gently asked me where I lived. I didn't know the name of the road, but I remembered the name of our building. I also knew a big park nearby that my mother took me to often. I mentioned it to her. I was not afraid any more: I thought she was kind of nice. The lady took me by the hand and we started walking to the park.

Once there, I noticed with sudden joy that we were almost home! I ran to our gate and we rang the doorbell to our flat.

My mother opened the door and was taken aback to see me with a stranger. Meanwhile, my father had gone to pick me up

from school that day. Not finding me there, he panicked and rushed home. But there I was in my mother's arms. My mother wanted to thank the kind lady and offer her some tea, but she was nowhere to be seen. While we were excitedly discussing the events of that day, she had slipped away.

My father, who had walked all the way back, finds it odd that he did not see her on the way. My parents remain ever grateful to the stranger who handed their daughter back to them. **R**

***My mother
opened the door
and was taken
aback to see me
with a stranger.***



Shocking Notes

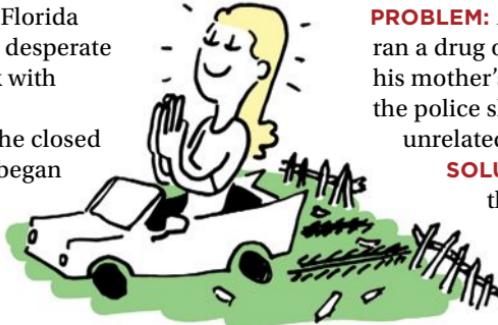
SOLUTIONS GONE WRONG

PROBLEM: A Florida woman had a desperate need to speak with her creator.

SOLUTION: She closed her eyes and began to pray.

NOT EVEN CLOSE: She happened to be driving at the time and sent her car careening through a yard and into a house. No one was hurt.

Source: nwdailynews.com



PROBLEM: After a night of drinking, a Japanese government official just wanted to go home, but a six-foot wall stood in his way.

SOLUTION: He climbed over it.

NOT EVEN CLOSE: The wall was the outside of a prison, and he was tackled by guards.

Source: Mainichi

PROBLEM: A tourist at Yellowstone wanted a photo that would be the highlight of her trip.

SOLUTION: She took a selfie with a bison.

NOT EVEN CLOSE: The camera-shy bison head-butted the woman, sending her into the air and to the park's clinic with minor injuries.

Source: cnn.com

PROBLEM: A British man ran a drug operation out of his mother's home. Then the police showed up for an unrelated reason.

SOLUTION: After the police left, the spooked man chucked the drugs out the window.

NOT EVEN CLOSE: The police hadn't driven away yet when the drugs landed right by their car.

Source: manchestereveningnews.co.uk

PROBLEM: A thief wanted to rob a Chicago bar before it opened.

SOLUTION: He removed the lock from the front door and pulled.

NOT EVEN CLOSE: He pulled and pulled and finally left, having never opened the door—or noticed the sign that read *Push*.

Source: CBS Chicago

PROBLEM: Australian thieves wanted gasoline.

SOLUTION: They siphoned gas from a parked tour bus.

NOT EVEN CLOSE: They tapped the sewage tank instead and ran off with a mouthful of ... well, not gas.

Source: mirror.co.uk



The Shymanskis had taught their five-year-old daughter, Lexi, what to do in case of an emergency, knowing it could save her life. They didn't know it would save her mother and baby brother too

The Littlest Hero

BY OMAR MOUALLEM

ILLUSTRATION BY YUTA ONODA



ANGELA SHYMANSKI WAS making great time. It was 8:30 a.m. and the kids were fed. The eight-seat Honda Pilot SUV was fuelled and packed with all the necessities for a road trip: a pop-up tent, toys and snacks for five-year-old Lexi and for 10-week-old Peter, a pink blanket and seven days' worth of clothes—all of which had been worn. No matter, thought Angela. It was 26°C in central Alberta—the hottest 8 June on record—so her infant would better endure the eight hours home to Prince George, British Columbia, Canada, in diapers only.

The 28-year-old had driven these nearly 800 kilometres alone before. She had college friends scattered across Alberta, an older sister in Calgary and a sister-in-law in Sylvan Lake. Her husband of eight years, Travis, an instrumentation mechanic at an oil refinery, couldn't come on the week-long holiday, but Angela, a swimming and first aid instructor, was eager to show off Peter to her friends.

IT WAS AN important trip for Lexi, too. The morning they had left Prince George—1 June 2015—marked the beginning of the 100-day countdown to kindergarten. Angela was keen to fill the vacation with fun; by week's end, Lexi had seen gorillas at the Calgary Zoo, picnicked with cousins, gotten dizzy on amusement park rides and made sandcastles at the beach.

As she was driving along the Icefields Parkway, Angela accidentally

missed her first turnoff and, rather than loop back, decided to continue west on a slightly longer, but more scenic route through the Rockies. The lost time would have been negligible were it not for a 30-minute stretch of road construction. The constant stops and starts had begun to bother Peter, who was now shrieking in the back-facing car seat next to Lexi's. This called for a nursery rhyme, Angela thought. She inserted a CD and hoped for the best.

"Zoom, zoom, zoom. We're going to the moon. Zoom, zoom, zoom. We're going to the moon."

In no time, both children were slumped in their car seats.

Once she was out of the construction zone, Angela accelerated to just below the 100-kilometre-an-hour speed limit. The hum of the road and the warmth of the sun, combined with the lulling music, soon began to have a relaxing effect, so Angela opened the window, hoping the blast of wind would keep her alert. She began searching for a rest stop.

"Zoom, zoom, zoom."

Angela's eyes closed for just a few seconds.

EXACTLY ONE YEAR earlier, Lexi was receiving the most important lesson of her young life.

The Shymanskis, like many Jehovah's Witnesses, observe family worship night. One evening a week, they set everything else aside to

bond over Bible readings and life lessons. On this particular night, the Shymanskis were preparing Lexi for a future emergency—a cousin of Travis's had lost his home in a flood, and they wanted to be ready for such a scenario. Together, the young family filled a duffel bag with water bottles, canned food, a first aid kit, some cash, CPR masks, spare clothes and toys, and tucked it in a closet by the front door.

Then they showed Lexi the smoke alarms: If they start beeping, said her parents, hurry to the driveway. Don't go searching for anything or anyone—just get help and don't look back. To demonstrate, the three walked barefoot to the nearest neighbour's place, half a kilometre away, as Travis and Angela felt that calling 911 wouldn't be practical for a child with limited vocabulary and geographical sense.

Lexi absorbed every instruction. This became apparent months later, when a smoke alarm went off during dinner prep. Before Angela could reset it, Lexi was running to the driveway. She never looked back.

THE FIRST THOUGHT that crossed Lexi's mind: Who turned off the power? Seconds ago, it was a sunny day. Now it was dark out, her neck hurt, the car horn was blaring and Peter was wailing. Lexi reached in his direction but hit a force field—her tent had flopped forward and popped open. The girl fished around the thin canvas and felt her baby brother's hand.

Lexi stretched for the door handle, but it was out of reach, hiding under a big white pillow—one of the side airbags that now obscured all the windows. She pushed on the pins of her five-point harness, something Mummy and Daddy always did for her. Once they were unclipped, Lexi managed to wriggle out of the straps to exit the car, but when she pulled the handle, the door was stuck. Turning on her side, Lexi kicked at the door until it flopped

“
LEXI SPOTTED
HER MOTHER IN THE
FRONT SEAT.
“WAKE UP, MUM!” SHE
SCREAMED. “PLEASE
WAKE UP!”
“

open and the car filled with sunlight.

That's when Lexi spotted her mother in the front seat, sleeping on an even bigger pillow. "Wake up, Mum!" she screamed. "Please wake up!" Angela didn't respond.

Though it hurt to turn her head, Lexi looked over the side of the SUV and stared down a steep hill—it was just like the indoor rock-climbing gym she liked to visit, but with boulders the size of beanbag chairs, trees and no ropes. The only thing keeping her family from rolling down the incline was the large evergreen

with which the vehicle had collided.

That would be the only time Lexi looked down, or back.

Her flip-flops had flown off in the accident, but Lexi felt no pain as she crawled over glass, rocks, branches and pine needles and up the embankment to the highway her mother had driven off. It was just as she'd practised.

“

**THE CHILD POINTED
INTO THE DITCH, TO
A CRUSHED SUV.
WITHOUT HESITATING,
JEREMIAH TORE
DOWN THE INCLINE.**

THE JIRIKS WERE about halfway through their journey when they pulled over for a roadside picnic. They weren't in any rush, having decided to take the scenic route through Jasper National Park, tacking two more hours on to their drive from Wasilla, Alaska, where they lived, to Minnesota, where Loni and Jeremiah had met and started their family. When their bellies were full and their bodies were rested, the couple, their three children, aged seven to 18, and their two dogs climbed back into the silver minivan for the final stretch.

No sooner had Jeremiah steered on

to the highway when Loni yelled "Stop!" She pointed some 15 metres ahead, to a tiny blonde child in shorts and a tank top climbing out of the ditch. Jumping up and down and waving her arms at traffic, the barefooted girl seemed to have materialized out of nowhere. Jeremiah flicked on his four-way flashers and pulled over.

"Help!" Lexi cried out as she ran towards them. "My mum needs help!"

Jeremiah panned the tree-line road. There was no one around. "Where's your mama?" he asked Lexi. The child pointed into the ditch, to a crushed SUV. Without hesitating, Jeremiah—an avid hiker who makes his living installing power lines at high altitudes—tore down the incline in his sandals.

Lexi tried to follow, but Loni convinced her to stay back. The girl's neck was red and bruised, and she complained that she couldn't move it. The woman summoned Isaak, her oldest child, to assist, but told her daughters KayDea and Analiseah to stay behind—she didn't want them witnessing a potential tragedy.

ANGELA SHYMANSKI WAS beginning to regain consciousness when Jeremiah came hurtling down the hill. She looked over at the stranger, her face scraped and swollen. "I'm so stupid," she told him. "I should've pulled over sooner." He could barely hear her words over the blaring of the car horn; the sound of the baby crying didn't even register until Angela mentioned Peter.

The seat the infant was attached to had gotten unhinged and had flipped forward, leaving Peter upside down in his harness, with little room between the back of the steel-framed seat and the floor. Jeremiah unlatched the half-naked baby, wrapped him in his blanket and climbed up to Loni, grabbing at the evergreen's branches with his free hand.

His wife had been trying to reach 911 but couldn't get clear reception at the foot of the Rocky Mountains. She gave up and started flagging down passing cars; five zipped past before a Jeep Cherokee finally pulled over.

The driver, Lise Lord, was en route to Calgary with her business partner, Rick Nowicki, for a meeting. Long before Nowicki had turned to financial coaching, the 50-year-old had been a firefighter/emergency medical technician. Although more than a decade had passed since he'd been involved in a wreck like this one, he knew that whoever was still inside that SUV had to be stabilized.

Nowicki was preparing to make his way into the ditch when Jeremiah reappeared with something wrapped in pink—a baby girl, he said to Loni, passing off the child before returning to Angela with the former firefighter in tow.

"That's my brother!" corrected Lexi, who, following a once-over from Nowicki, was lying on Isaak's sweater while the teen held an icy bottle of water to her neck. Loni rocked the



Lexi Shymanski (top) being airlifted from Jasper; her brother, Peter, after his life-saving brain surgery in Edmonton.

COURTESY THE SHYMANSKI FAMILY

baby in her arms. About twice a minute, Peter would stop wailing, stare into the sky with a frozen expression, then shriek again. Loni, a special education teacher for 16 years, had seen this happen with her students and recognized it as seizures.



The Shymanski family at home in Prince George, British Columbia, shortly after the accident.

Down the embankment, Angela was now sitting sideways, trying to open the driver's side door. She kept referring to herself as a bad mother. "Let's not talk like that," said Nowicki. "This could happen to anyone." Anxious to comfort her, he opened the door, pushed aside the airbag and showed Angela her children. There, at the edge of the road, was Peter in Loni's arms and Lexi safely in the care of Isaak and Lise.

Once Angela had calmed down somewhat, Nowicki began going over the injury-assessment checklist. The seat belt had bruised her chest; more alarmingly, the woman was complaining of severe pain in her lower back. "Can you move your hands? Can you squeeze your fingers? Wiggle your toes," said Nowicki. Everything seemed to be working, but he still wouldn't allow her to leave without a stretcher.

Instead, he asked Angela for her husband's phone number—he would give it to the first responders Loni had called using a satellite radio from a passing forestry worker. While he wrote the digits on the dusty, cracked windshield with his finger, Jeremiah, worried the smoking vehicle would catch fire, was fishing under the bumper for the battery cords. He wrapped his hand around the hot wires and tore at them until the horn finally cut out. The three of them then waited quietly for 20 minutes, with only the sound of birds chirping, until ambulance sirens broke the silence. The rescuers—paramedics and RCMP [Royal Canadian Mounted Police]—needed ropes to get up and down the embankment that Lexi had climbed alone in her bare feet.

TRAVIS SHYMANSKI HAD just finished lunch at his desk in Prince George when Angela called, mumbling something about an accident and about the kids being okay. In less than an hour, the 29-year-old was on a plane to Edmonton's University of Alberta Hospital, where his wife had been flown by helicopter. After going into shock at Seton General Hospital in Jasper, Angela had been resuscitated by doctors. She was now conscious, but she'd suffered a dozen injuries to her head, lungs, liver and back.

Twenty-four hours after the accident, on 9 June, the situation looked slightly better for Angela. She had

permanent nerve damage in her left leg, seemed to be suffering from some amnesia and was told she'd likely never again swim vigorously, do gymnastics or run competitively—but she might be able to walk. Peter, on the other hand, was struggling to keep his formula down after being discharged. Doctors readmitted him and did a CT scan to check for brain damage. (The baby had intracranial swelling and bleeding, but after a few days of worry, it was determined he would be fine.)

Lexi, who refused to leave her father's side, had little more than a few scratches and bumps on her hands and feet. However, Travis was worried about psychological strain and didn't want his daughter spending more time in the trauma ward than necessary, so he sent her away with his sister, then left to pick up lunch for Angela and himself.

His phone rang as he crossed the street outside the hospital. "Is this Travis?" asked a gravelly voiced man. It was Rick Nowicki, who had memorized the number Angela had called out to him.

Nowicki lived in the town of Hinton, 300 kilometres outside of Edmonton,

and was in the city for an appointment. He was calling to see how the family was doing—and to ask if he could bring flowers for Angela and a teddy bear for the child who had saved her mother and baby brother.

Lexi's role in her family's survival was news to Travis. His sister and Angela had told him what they'd heard from Lexi—that his daughter had escaped from the car and gotten help—but he didn't know the details of her courage. "She's a remarkable little girl," Nowicki told him.

IN NOVEMBER 2015—while Angela, who could move with a walker, was awaiting disc-replacement surgery in Germany—the Royal Canadian Humane Association invited the Shymanski family back to Edmonton. The charity wanted to award Lexi a Bronze Medal for Bravery.

At the awards ceremony, a reporter asked the child about her plans for the medal. She replied that she wanted to take it to school for show and tell. However, once she arrived home in Prince George, Lexi changed her mind. She decided to bring baby Peter to show and tell instead. R



POP QUIZ

Why do you look surprised in all your selfies? Didn't you know
you were taking the picture?

@TURTLEDUMPLIN

Financial Advice FOR *My New Son*

BY MORGAN HOUSEL
FROM THE MOTLEY FOOL

MY WIFE AND I recently welcomed a son into the world. It's the coolest experience anyone could ask for.

His only interest right now is keeping us awake 24/7. But one day—a long time from now—he'll need to learn something about finance. When he does, here's my advice.

1 You might think you want an expensive car, a fancy watch and a huge house. But I'm telling you, you don't. What you want is respect and admiration from other people. You

think having expensive stuff will bring it. It almost never does—especially from the people you want to respect and admire you.

When you see someone driving a nice car, you probably don't think, "Wow, that person is cool." Instead, you think, "Wow, if I had that car people would think I'm cool." Do you see the irony? No one cares about the guy in the car. Have fun; buy some nice stuff. But realize that what people are really after is respect, and humility will ultimately gain you more of it than vanity.

ALAMY



2 It's normal to assume that all financial success and failure is earned. It mostly is, but only up to a point—and a lower point than many think. People's lives are a reflection of the experiences they've had and the people they've met, a lot of which are driven by luck, accident and chance.

Some people are born into families that encourage education; others are against it. Some are born into flourishing economies encouraging entrepreneurship; others are born into war and destitution. I want you to be successful, and I want you to earn it. But realize that not all success is due to hard work, and not all poverty is due to laziness. Keep this in mind when judging people, including yourself.

3 This may sound harsh, but I hope you're poor at some point. Not struggling, and not unhappy, of course. But there's no way to learn the value of money without feeling the power of its scarcity. It teaches you the difference between necessary and desirable.

It'll force you to budget. It'll make you learn to enjoy what you have, fix what's broken and shop for a bargain. These are essential survival skills. Learn to be poor with dignity and you'll handle the inevitable ups and downs of financial life with ease.

4 If you're like most people, you'll spend most of your adult life thinking, "Once I've saved/earned \$X, everything will be great." Then you'll



hit \$X, move the goalposts and resume chasing your tail. It's a miserable cycle to be in. Save your money and strive to get ahead.

But realize your ability to adjust to new circumstances is more powerful than you think, and your goals should be about more than money.

5 Don't stay in a job you hate because you unwittingly made a career choice when you were 18 years old. Almost no one knows what they want to do at that age. Many don't know what they want to do until they're twice that age.

6 Change your mind when you need to. I've noticed a tendency for people to think they've mastered investing when they're young. They start investing at age 18, and think

they have it all figured out by age 19. They never do. Confidence rises faster than ability, especially in young men.

Learn the skill of changing your mind, discarding old beliefs and replacing them with new truths. It's hard, but necessary. Don't feel bad about it. The ability to change your mind when you're wrong is a sign of intelligence.

7 The best thing money buys is control over your time. It gives you options and frees you from relying on someone else's priorities. One day you'll realize this freedom is one of the things that makes you truly happy.

8 The road to financial regret is paved with debt. Also, commissioned salesmen. But mostly debt. It's amazing what percentage of financial problems are caused by borrowing. Debt is a claim on your future, which you'll always miss, in order to gain something today, which you'll quickly get used to.

You'll likely use some debt, like a mortgage. That's OK. But be careful. Most debt is the equivalent of a drug: A quick (and expensive) hit of pleasure that wears off, only to drag you down for years to come, limiting

your options while weighed down by the baggage of your past.

9 Your savings rate has only a little to do with how much you earn and a lot to do with how much you spend. I know a dentist who lives pay cheque to pay cheque, always on the sliver's edge of financial ruin. I know another who never earned more than \$50,000 and saved a fortune. The difference is entirely due to their spending.

How much you make doesn't determine how much you have. And how much you have doesn't determine how much you need.

Don't become a money hoarder or a miser. But realize that learning to live with less is the easiest and most efficient way to gain control of your financial future.

10 Don't listen to me if you disagree with what I've written. Everyone's different. The world you grow up in will have different values and opportunities than the one I did. More importantly, you'll learn best when you disagree with someone and then are forced to learn it yourself. (On the other hand, always listen to your mother.)

Now, please let me sleep. R



WORDS TO THE WISE

It is when we are most lost that we sometimes find our truest friends.

SOURCE: WALT DISNEY'S SNOW WHITE AND THE SEVEN DWARFS



A French journalist posed online as a young woman interested in ISIS. What she wanted was a story. What she got was the fright of her life

Romancing THE **TERRORIST**

BY ANNA ERELLE*

FROM THE BOOK *IN THE SKIN OF A JIHADIST*

SALAAM ALAIKUM, SISTER. I see you watched my video. It's gone viral—crazy! Are you Muslim?" It was 10 o'clock on a Friday night in April 2014. I was sitting on my sofa in my one-bedroom Parisian apartment when a terrorist based in Syria contacted me on Facebook. I'd been studying European jihadists in the Islamic State and was interested in understanding what it was that made someone give up everything and brave death for this cause.

Like many journalists, I had a fictional Facebook account I'd created to keep an eye on current events. My profile picture was a cartoon image of Princess Jasmine from the Disney movie *Aladdin*. I claimed to be in Toulouse, a city in south-western France. My name on this account was Mélodie. Mélodie's age: 20.

*This is a pseudonym.

During my research, I came across many propaganda films on YouTube filled with images of torture and charred bodies laid out in the sun. The juvenile laughter accompanying these horrific scenes made the videos all the more unbearable.

That Friday night, I came across a video of a French jihadist who looked to be about 35. The video showed him taking inventory of the items inside his SUV. The man in the video wore mili-

"Don't you have better things to do? LOL."

In my message, I told him I'd converted to Islam but didn't offer any details. I deliberately included spelling mistakes and used a teen's vocabulary. I waited for his reply, a knot in my stomach: I couldn't believe this was happening.

"Of course I have a lot of things to do! But here it's 11 o'clock at night and the fighters are finished for the day.



"Before you go to sleep, answer me something: Can I be your boyfriend?"

tary fatigues and Ray-Bans and called himself Abu Bilel. He claimed to be in Syria. The scene around him, a true no man's land, didn't contradict him. In the back of his car, his bulletproof vest sat beside a machine gun. I would later discover that Abu Bilel had spent the past 15 years waging jihad all over the world as a confidante of Abu Bakr al-Baghdadi, the leader of ISIS.

Soon after I shared this video, my computer alerted me to three messages sent to "Mélodie's" private inbox ... all from Abu Bilel. "Are you thinking about coming to Syria?" he asked in one of them.

"Walaikum salaam. I didn't think a jihadist would talk to me," I replied.

We should talk over Skype."

Skype was out of the question! I ignored his proposal and suggested we talk another time. Abu Bilel understood; he'd make himself available for Mélodie tomorrow whenever she wanted.

"You converted, so you should get ready for your Hegira [holy migration]. I'll take care of you, Mélodie."

He didn't know anything about this girl, and he was already asking her to join him in the bloodiest country on earth.

THE NEXT TIME we spoke, Bilel asked, "Do you have a boyfriend?"

"No, I don't," I said, speaking as

Mélodie. "I don't feel comfortable talking about this with a man. It's haram [forbidden]. My mother will be home from work soon. I have to hide my Koran and go to bed."

"Soon you won't have to hide anything, Insha'Allah [God willing]! I want to help you lead the life awaiting you here. Before you go to sleep, answer me something: Can I be your boyfriend?"

I logged off Facebook. We'd exchanged 120 messages in the space of two hours.

That Monday, I rushed to the magazine where I freelance. My editor agreed this was a unique opportunity, but he reminded me of the dangers. Urging caution, he assigned me a photographer, André. I would agree to Bilel's request to meet over Skype, and André would take pictures.

To become Mélodie, I needed to look 10 years younger and find a veil. Another editor lent me a hijab [veil] and a djellaba [long black dress]. I was glad to wear them. The idea of a terrorist becoming familiar with my face didn't thrill me, especially not when the man in question could return to France, his home country, at any moment.

André arrived at my apartment that night around six o'clock. We had an hour to prepare before Bilel "got home from fighting" and contacted Mélodie. I pulled on Mélodie's floor-length black djellaba over my jeans and sweater. I removed my rings and covered

the small tattoo on my wrist with foundation, assuming Bilel wouldn't appreciate such frivolousness.

It was time. I sat cross-legged on my sofa. André positioned himself in a blind spot behind the sofa. The Islamic State is brimming with counter-espionage experts and hackers. It was safer if Bilel didn't know my phone number, so Mélodie had her own. I'd also created a Skype account in her name.

The Skype ringtone sounded like a church bell. I took a moment to breathe, then clicked the button, and there he was. Bilel's eyes smouldered as he gazed at the young Mélodie, as if trying to cast a spell. Bilel was Skyping from his car. He looked clean and well-groomed after his day on the front.

"Salaam alaikum, my sister," he said.

I smiled. "It's crazy to be talking to a mujahid [Islamic fundamentalist guerrilla] in Syria. It's like you have easier access to the internet than I do in Toulouse!"

"Syria is amazing. We have everything here. Masha'Allah [God has willed it], you have to believe me: It's paradise! A lot of women fantasize about us; we're Allah's warriors."

"But every day people die in your paradise ..."

"That's true, and every day I fight to stop the killing. Here the enemy is the devil. You have no idea. Tell me, do you wear your hijab every day?"

Mélodie recited what I'd heard from girls I'd met during my career who

had secretly converted to Islam. “I dress normally in the morning. I say goodbye to my mum, and when I’m outside the house, I put on my djellaba and my veil.”

“I’m proud of you. You have a beautiful soul. And you’re very pretty on the outside too.” Bilel peered lecherously at Mélodie. Suddenly, men’s thick voices broke the mournful silence.

“Don’t say anything!” Bilel ordered. “I don’t want anyone to see or hear you! You’re my jewel.”

I listened to the conversation and could distinguish the voices of two other men. They greeted Bilel in Arabic, then switched to French. They laughed a lot, congratulating themselves for having “slaughtered them.”

The dried blood I saw on the concrete was evidence of the attack. ISIS’s black flags with white insignia floated in the distance. The other men seemed to treat Bilel with respect. Their way of politely addressing him suggested my contact was higher in the ranks than they were. A minute later, he said goodbye to his fellow fighters and spoke into the phone.

“Oh, you’re still there! And just as beautiful—”
“Who were they?”

“Fighters who came to say hello. Anyway, you’re not interested in all that. Tell me about you! What guided you to Allah’s path?”

I began to stammer—I hadn’t had time to invent a “real” life for Mélodie. “One of my cousins was Muslim, and I was fascinated by the inner peace that his religion gave him. He guided me to

Islam,” I said.

“Does he know that you want to come to al-Sham?”

Bilel assumed that everything had been decided—Mélodie would soon arrive in Syria.

“I’m not sure that I want to go—”

“Listen, Mélodie. You’ll be well taken care of here. You’ll be important. And if you agree to marry me, I’ll treat you like a queen.”

Marry him?! I logged off Skype as a kind of survival reflex. Pulling the hijab down to my neck, I turned toward André, who looked as dumbfounded as I was.

How was I to respond to Bilel’s proposal? André suggested explaining that since Mélodie wasn’t married, she didn’t want to arrive in Syria alone. If she decided to go at all.

Bilel called back.

“My friend Yasmine is Muslim,” I said, changing the subject. “I could invite her to come with me, but she’s only 15.”

*André feared
that the longer
we let Mélodie
exist, the more
I was at risk.
I agreed.*

"Here, women are supposed to get married when they turn 14. If Yasmine comes, I'll find her a good man."

Yasmine didn't exist, but I wondered how many real Yasmines were being lured at that very moment by men like Bilel.

"Bilel, I have to hang up. My mum is getting home."

"I'll be here tomorrow after the fighting, as usual, at seven. Insha'Allah... Good night, my baby."

My baby?

As soon as Abu Bilel announced his plan to marry Mélodie, her list of virtual friends grew. Girls began asking Mélodie for advice on the safest route to Syria. Some of the questions were both technical and strange: "Should I bring a lot of sanitary pads or can I find them there?"; "If I arrive in Syria without a husband, it's probably not a good idea to draw attention to myself by bringing thong underwear; my future husband might think I'm immodest. But will I be able to find them there?" I was bewildered by the mundane fixations of these girls who were signing up for death. How was I supposed to answer their questions?

I wasted a lot of time playing along with Bilel's game of seduction in order to gain his trust. No one, not even André, could comprehend the level of controlled schizophrenia that this exercise demanded. No matter what he said, Bilel was terrifying.

"Oh, there are you are, my wife!" he said one night. "Good news. I spoke

with the qadi [judge] in Raqqa [ISIS's stronghold in Syria]. He's looking forward to marrying us."

Stunned, I didn't know what to say. "What are weddings like there?"

"Actually, we're already married."

"Excuse me?"

"I thought I'd already spoken enough about the idea of marriage with you. I asked you to marry me a while ago, and I talked about it with the judge, who drew up the papers. We're officially married, my wife! Masha'Allah. You're really mine now."

IT HAD BEEN nearly a month. André feared that the longer we let Mélodie exist, the more I was at risk. I agreed with him. Together with my editors, I planned the investigation's end. I had told Bilel that Yasmine and I would meet him in Syria. He instructed me to go to Amsterdam and then on to Istanbul. Once I was there, he would send further instructions. "You're my jewel, and Raqqa is your palace. You'll be treated like a princess," he assured me.

It was true. I was really going to Istanbul, but André—not Yasmine—would accompany me. The plan was simple: Bilel had told me an older woman known as Mother would meet us there. André would surreptitiously capture Mother on film for the article. While she looked for Yasmine and Mélodie, André and I would continue on to Kilis, a city near the Syrian border. Turkey controlled it, and it would be safer than other places.

The story would end there, with a photograph of Mélodie looking out at the Syrian border from behind. The journalist would stop at the doors to hell, and Mélodie would step through them. We were finally wrapping this up. At least that's what I thought.

A few days later, I was in a tiny hotel room in Amsterdam when Bilel Skyped.

"Salaam alaikum, my darling; are you really in Amsterdam? I can't believe it. You'll be here soon. I'm the happiest man on earth. I love you, my wife."

I'd never seen him look so happy. Bilel was alone in an internet café. He'd just finished "work".

"Tell me about your trip. How did you pay for the tickets?"

"I stole my mum's debit card."

"You're so strong, my wife! If you still have the debit card, feel free to buy me some stuff."

What do you get for a man who talks about beheading people in one breath and how much he loves you in the next?

"What do you want?"

"Well, cologne! I love Égoïste by

Chanel or something nice from Dior."

"OK, baby. Can we talk about tomorrow? What is going to happen after we meet Mother?"

"Actually, nobody will be there to meet you."

"But that wasn't the plan, Bilel," I said, my voice genuinely frayed with anxiety. "You were adamant—as was I—that a woman come to meet us. You told me we would be safe."

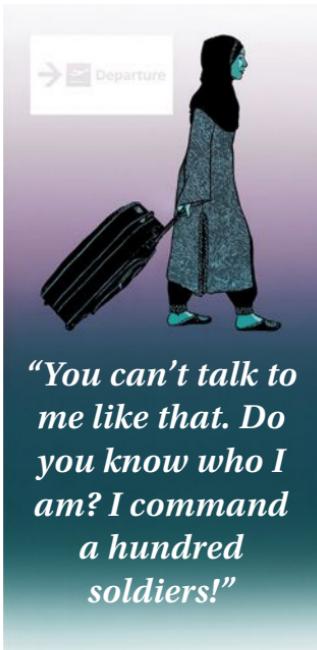
"Listen to me," he said, his tone hardening. "You're going to shut up for a minute and let me speak. When you arrive at the airport in Istanbul, buy two one-way tickets for Urfa."

Urfa? Urfa was infiltrated by the Islamic State. Going there was suicide.

"All I ask is that you respect what you've promised me."

"You can't talk to me like that! I'm the one who gives orders around here, not you. From now on, you're going to shut up. Don't you know who I am? I command a hundred soldiers every day. I haven't even told you a quarter of the truth!"

When the conversation ended, I



"You can't talk to me like that. Do you know who I am? I command a hundred soldiers!"

FROM THE BOOK *DANS LA PEAU D'UNE DJIHADISTE* BY ANNA ERELLE. © 2015 BY ÉDITIONS ROBERT LAFFONT, S.A., PARIS.
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tore off the hijab. Everything was falling apart. I phoned my editor in chief, who gave me orders to wrap up this story. To put things in perspective, she reminded me that two French journalists sent to the Urfa region had just been freed after 10 months of captivity at the hands of ISIS. The next morning, we flew home.

Mélodie sent Bilel a Skype message from the airport informing him that a "strange" man had questioned the girls. Yasmine and Mélodie felt they were being watched, and they decided to return to France until better circumstances presented themselves.

BACK HOME, my editors were realizing just how much information I had: Bilel had revealed many details about the structure of ISIS and the way new recruits were treated. I began writing.

A week later, the magazine published my article under a pseudonym. Out of fear that the terrorists could trace me, I moved out of my apartment and twice changed my phone number.

I stopped counting the number of statements I've given to various branches of the police when it reached 254. An anti-terrorist judge

also asked to hear my testimony after my real identity started appearing in a number of their files. According to those files, Bilel has three wives, ages 20, 28 and 39. They're all with him in Syria. He is the father of at least three boys under the age of 13. The two eldest are already fighting on the front in Syria.

I never had direct contact with Bilel again. But recently, a journalist friend called to tell me he'd learnt there was a fatwa against me.

I found a video on the web that showed me wearing Mélodie's veil on my couch. It was taken, I imagine, by Bilel. There's no audio, but it does include cartoon characters of a devil and bilingual, French and Arabic, subtitles. I've seen the video only once, but I remember every word:

"My brothers from around the world, I issue a fatwa against this impure person who has scorned the Almighty. If you see her anywhere on Earth, follow Islamic law and kill her. Make sure she suffers a long and painful death. Whoever mocks Islam will pay for it in blood. She's more impure than a dog. Rape, stone and finish her. Insha'Allah."

I don't think I'll watch it again. R



THOUGHT FOR THE DAY

If you have good thoughts, they will shine out of your face
like sunbeams and you will always look lovely.

ROALD DAHL, *THE TWITS*

Research into how we choose our
mate reveals some surprises

Is it Love or Something Else?

BY LISA FIELDS

YOU MAY NOT realize it, but when you gaze into your partner's eyes, there's a good chance that you're looking at a modified reflection of yourself. Researchers have found that people choose mates who tend to be of similar size, shape and ethnicity as themselves ... and they may even have facial features in common.

Take Lot Geels of Amsterdam and her American husband Brock

Mosovsky, for example. "We both have blond hair and blue eyes," says Lot. "Neither of us is very tall. We're both built athletically and we're both mainly of European descent."

Even if you don't look like your spouse, you likely share non-physical characteristics, according to a growing field of research, like education level, socio-economic standing, religion, personality traits, even core values.

Lot and Brock fall into this category,

ILLUSTRATION BY MARTA ANTELO



as well. "We both have PhDs and work in research," she says. "We both love an active lifestyle, mainly rock climbing and skiing/snowboarding. Our world views are pretty similar, and we're both hard-working, social and friendly people."

Researchers have been studying the phenomenon of people with similarities pairing up—known as positive assortative mating—for decades. If you're sure that "opposites attract", you may be surprised by research findings, which prove that like attracts like. However, if you believe that "birds of a feather flock together", you probably understand why people overwhelmingly seek life partners who remind them, on some comforting level, of themselves.

"There's an element of predictability when you date somebody of a similar background," says Ty Tashiro, author of *The Science of Happily Ever After*. "They're less threatening, less scary. They'll be more of a familiar person from the start. Familiarity is something we find attractive."

For most people, positive assortative mating takes place unconsciously (unless you actively seek someone from the same ethnic background or religion). Here's how it plays out in real life:

The people in your neighbourhood

The simplest reason why you may marry someone like yourself hinges

on convenience and geography. "It's more likely to meet someone from your own social circles because they go to the same church or school or university or live in the same area," says Abdel Abdellaoui, a genetics researcher at VU University Amsterdam.

Abdellaoui found that in the Netherlands, people who live in the northern part of the country are genetically distinguishable from people in the southern part of the country because people tend to marry their neighbours. "Many of the genetic similarities can be explained by people with similar ancestries having children," Abdellaoui says. "Our studies look at whether people assortatively mate or not, and they do, clearly. The majority of the spouse pairs resemble each other more than you would expect by chance."

Of course, you may not always live in the neighbourhood where you're raised. If you attend university, you move on to a campus where you're surrounded by your intellectual and socio-economic equals. Once you start working, you may relocate to a city where it's easier to find a job in your field, then spend the majority of your waking hours interacting with business associates with the same education level and similar socio-economic standing.

If you're an attorney, you're much more likely to fall in love with an attorney or another professional you

meet through colleagues or friends. You've still found a partner through positive assortative mating, but your similarities are less physically obvious. "Higher-educated spouses have children that have a little more genetic variation than those with lower education because they migrate less," Abdellaoui says.

What's up, good lookin'?

If you've ever done a double-take because you've seen a beautiful woman walking hand-in-hand with a really unattractive man, you won't be surprised to learn that research confirms that this doesn't happen often: Most people assortatively mate for levels of attractiveness.

"The most attractive people will pair up with the most attractive, and the medium attractiveness people will pair up and the lowest attractiveness people match up," Tashiro says. "You can get mismatches, of course, usually due to socio-economic differences. In general, you get attractive people with attractive people." This doesn't mean that unattractive people don't find attractive people appealing. Rather, Tashiro explains, "people are self-aware of their standing in the world of attractiveness and realize that their best chance of reciprocated attraction is with those at roughly the same level."

"There's a thing called fidelity insurance," says John Speakman, a professor at the University of

Aberdeen's Institute of Biological and Environmental Sciences, UK. "What that suggests is that we choose partners that are around our level of physical attractiveness because we're trying to ensure our partner doesn't cheat on us."

Weighing your options

Fidelity insurance and assortative mating may also influence choices regarding potential mates' body types. Speakman's research has shown that

—————“—————
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—————”—————

obese people tend to be married to other obese people. "If you ask people of a range of body weights what they find attractive, they all choose slim people," Speakman says. "But obese people may not see slim people as a good choice for a lifetime partner."

Because this is a relatively new field of study, it's unknown whether married obese couples were obese when they met. Researchers speculate that some couples grow obese together, due to shared diet and exercise habits. For the same reasons,

researchers think that slender partners stay fit because of shared healthy habits.

"People end up with partners who are similar to them in terms of attractiveness, but part of that effect is due to how people change each other over time," says Paul Eastwick, an assistant professor at the Attraction and Relationships Research Lab at the University of Texas at Austin, USA.

The long and short of it

Assortative mating doesn't stop with weight. Tall people tend to pair up. So do short ones. "In the 1950s and 1960s, researchers measured couples for things like wrist circumference,



A MAN WHO'S TALLER
THAN 90 PER CENT
OF MEN WILL LIKELY
MARRY A WOMAN
WHO'S TALLER THAN
90 PER CENT OF WOMEN.

head size, leg length, foot size," says Anthony Little, lecturer at the University of Stirling, UK. "What they found is you get small but positive correlations for a lot of these body measurements. In some ways, that isn't surprising. Tall people pair up with tall people, heavier people pair up with heavier people."

Because men are taller than women, couples match by height ratios, not exact measurements. A man who's taller than 90 per cent of other men will likely marry a woman who's taller than roughly 90 per cent of other women. "It's really rare to see a tall woman with a short man," Speakman says, "unless the man has phenomenal resources to offset his height, like Tom Cruise."

The man in the mirror

Many people select partners who look like them in some way, whether it's the same hair colour and complexion or a similar shape to the cheekbones or jawline. "It's all about visual exposure," Little says. "The more we see something, the more we like it. We may like people who look like us because we are very familiar with our own features."

Some research suggests that people are reassured by others who look like themselves. "There is some evidence that we are more likely to trust a novel face if that face is morphed slightly to look like our own face," Eastwick says.

Valuing values

Many spouses share qualities like approachability, generosity and kindness. "Several studies conducted in different countries have shown that spouses have similar values of altruistic traits," says Arnaud Tognetti, a researcher at the Institute for Advanced Study in Toulouse, France.

Some studies have found that the more time spouses spend together, the more likely they are to have similar levels of generosity and cooperation. But Tognetti, in a recent study, found that some couples share similar levels of generosity and cooperation from the start of their relationships, which may help them seem more appealing to each other.

"Cooperative behaviours may be a signal of the propensity to engage in other altruistic actions, such as childcare and provisioning," Tognetti says. "By choosing a cooperative partner, people could select a mother/father who will invest a lot of energy, time and resources to take care of their children. Because parental investment (from both parents) is a crucial resource, reproduction with a cooperative mate who invests in offspring is likely to be beneficial."

Setting the mood

People also assortatively mate for personality traits. "We found the best evidence that couples are alike for extroversion: being sociable, friendly and approachable," Little says. "We also found positive correlations between couples for confidence, conscientiousness and having a broad range of interests."

The reverse is also true: Some studies have found that couples assortatively mate for conditions like depression, anxiety and ADHD. "The more severe the symptoms

are, the stronger the assortative mating," Abdellaoui says. "We're not sure yet why. Perhaps they have a stronger bond because they've shared similar stressful experiences."

The happiness factor

If you share many similarities with your partner, rejoice: Some research has shown that the more you have in common, the more likely you are to stay together. "In a cross-sample of the population, relationship length was positively correlated with similarity," Little says. "There is research suggesting that couples are less likely to stick together if they are dissimilar. People who stay together are the most similar."

Lot Geels has found that the traits and qualities that she and her husband share have helped them to forge a deep bond. "I think that definitely makes things easier," she says. "We don't disagree on important things in life."

There's no recipe to ensure a blissful union yet: Researchers haven't found that the presence or absence of any specific characteristics improves relationship quality. "We are not even close to being able to predict the success of your relationship," Abdellaoui says. "I would not dare to advise someone on partner choice on what we know, especially genetics-wise. Just follow your heart." R

Take to the floor with us!

Shall We Dance?

BY CORNELIA KUMFERT

LOVE, PASSION, GRIEF—few other dances express as many emotions as the *tango*. It first became respectable in Paris at the start of the 20th century and was soon taking the rest of the world by storm—including Argentina, the country it originated from, where it had long been looked down on because of its association with the poorest areas of Buenos Aires.

PHOTO: © GABRIEL ROSSI/LATINCONTENT/GETTY IMAGES





► **THE RIO CARNIVAL** without samba dancers? Unthinkable! And yet, this quintessentially Brazilian dance doesn't even originate in Brazil. According to one theory, the rhythmical *samba* has its roots in the African 'semba', a belly-bumping dance that was brought to Brazil by slaves taken there from their homeland.

YOU'RE LIKELY TO HEAR English

▼ Morris dancers before you see them. The large pads adorned with tiny bells that they wear strapped to their shins noisily proclaim their arrival. The origins of *Morris* dancing are uncertain. However, some people claim that even the druids used to perform the Morris dance inside their stone circles.

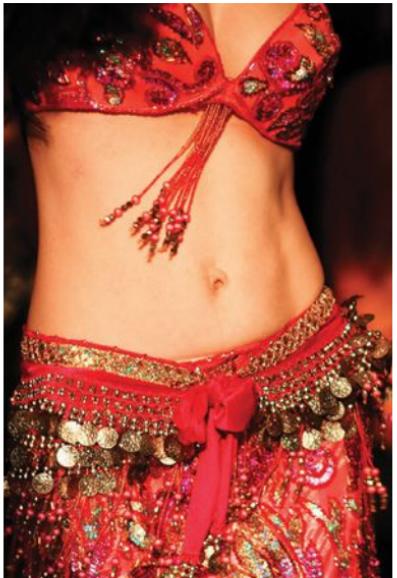


PHOTOS: © GETTY IMAGES; (MORRIS DANCE) © ALAMY STOCK PHOTO



▲ **KING LOUIS XIV** of France was a passionate dancer who founded the world's first ballet school in 1661. The Académie Royale de Danse was the birthplace of classical *ballet*. The Sun King appointed the celebrated dancer Pierre Beauchamps as its first director. During his tenure, Beauchamps invented ballet's five basic foot positions that are still taught today.

◀◀ **KUNG FU, GYMNASTIC FLOOR** exercises and elements of Brazilian martial art dancing—*breakdancing* has something of everything. Originating on the streets of New York in the early 1970s, today this erstwhile street dance has long since made it on to the big stage. Dancers from all over the globe compete against each other to a hip-hop beat at the annual world championships.



▲ **RAQS SHARQI** means 'the dance of the East'. Better known as *belly dancing*, it is one of the oldest dances in the world. However, the spread of Christianity and Islam led to the virtual disappearance of this highly sensual dance style from public life. It was not until the 1893 World's Fair that belly dancing became a global sensation, thanks to the performance of a Syrian dancer.

► **SNOW-WHITE GOWNS** for the ladies, black tails for the gentlemen—anyone wishing to make their debut at the Vienna Opera Ball will need to adhere to a strict dress code. The reward for the lucky debutants and debutantes chosen to form part of the "young ladies and gentlemen's committee" is the chance to open the Austrian capital's premier ball by dancing—what else?—a Viennese waltz.



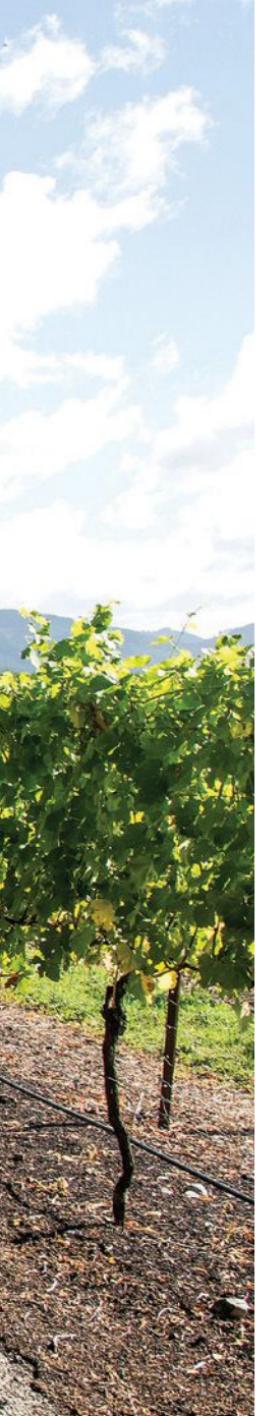


▲ **DANCERS RHYTHMICALLY STRIKING** their thighs, calves and the soles of their shoes—the *Schuhplattler* may seem random, but it follows a complex sequence of steps requiring excellent balance and intense concentration. This folk dance is particularly popular in Bavaria, South Tyrol and Austria. Legend has it that the dance imitates the courtship display of the capercaillie, a member of the grouse family.

◀ **FLAMENCO** is a mixture of song, dance and guitar. For years, this Spanish, or more accurately Andalusian, dance was reserved for women. The *bailaora* performs her dance merely as an accompaniment to the often melancholic music. Heavily influenced by the Romani people, *flamenco* can be described as the art of the oppressed. **R**



A paved path, flat terrain and sunshine—it can't get any better than this. Above, Glen Allen on day one.



Two days among the vines
and tasting rooms of New Zealand's
premier wine region

Rolling Along on the Wine Trail

BY JANIE ALLEN

BY MID-MORNING light breezes have swept away the dawn overcast, leaving only wispy clouds. It's February—high summer in New Zealand—and the scent of flowering lavender is in the air. My husband and I are in the Marlborough wine region, located at the top of the South Island, and we're about to start two days of cycling in the vineyards.

"Ready?" says Jo Hill, handing us a map to nearby cellar doors (as tasting rooms are called here). About 40 of Marlborough's 140 or so wineries are open to the public—many are in easy cycling range—but Jo suggests we visit at most five a day. "By the fifth winery, your taste buds are

shot," she explains.

Jo, and her husband, Steve, own Wine Tours by Bike in Renwick. The village is in the broad Wairau Valley, home to many family-owned and some corporate wineries, such as Cloudy Bay. Last December, at home in New York, we emailed Jo about renting bikes, leaving the route planning in her capable hands.

Her map lays out a 20-kilometre circuit for the day. I hope I'm up to it—it's been a while since I spent that much time on a bicycle. Our route, she says now, avoids most highways and hills, but adds as we leave, "There's just one wee hill."

Glen and I push off to a wobbly start on the crunchy gravel driveway and turn our sturdy three-speed bikes on to a quiet country road, already among grape vines.

TODAY, THE MARLBOROUGH wine region, made up of the Wairau Valley, Southern Valleys and Awatere subregions, is known around the world for its sauvignon blanc—savvy, as the locals call it. But it wasn't always so. This was farming country in 1973, when Frank Yukich of Montana Winery in Auckland bought land south of Renwick and planted vines. Among the grape varieties he tested was sauvignon blanc. Marlborough's sunny days and cool nights created a surprisingly pungent wine, tangy and aromatic, soon to fulfill Yukich's prediction, "Wines from here

will become world famous."

In 1979, the year Yukich released his first sauvignon blanc vintage, a young Irishman working in the liquor business in Christchurch, Ernie Hunter, also planted sauvignon blanc in the region. In 1986, he entered his wine in *The Sunday Times* Vintage Festival in London, England—and won both the gold medal and the popular vote. It stunned the wine world.

"New Zealand sauvignon blanc was so different it surprised everyone," says Jane Hunter, an internationally respected vintner who has managed Hunter's winery since her husband's death at age 38 in 1987. "It was our oak-aged sauvignon blanc," she adds. "Back then we didn't do the work we do now in the vineyards, and the sauvignon blanc was really grassy—



PHOTOS, THIS PAGE AND PREVIOUS SPREAD, BY JANIE ALLEN



Above: The Garden Café at Hunter's winery is set among two hectares of native plants. Opposite page: Blue-cheese soufflé and rocket salad at Wairau River Wines restaurant.

quite greenish and very overpowering." Ageing it in oak barrels created a more mellow and elegant wine, she explained. Hunter's Wines won the competition three years in a row.

The trophies were game changing for New Zealand wines. "There had been nothing new in the world of wine for centuries," says Tessa Nicholson, a reputed New Zealand wine writer and editor. "Now it's a worldwide phenomenon. It has gone from nothing to more than 23,000 hectares and NZ\$1.2 billion in wine exports."

"IS THIS THE WEE HILL Jo warned us about?" I wonder aloud, as a half-hour later I am pedalling hard to get up the short but steep hill to Seresin Estate.

But it's worth it. At the top is a horse-drawn wagon, and Melissa Rae, who is originally from Lapland,

Finland, but has worked at Seresin for 10 years, invites us on board. She takes us to a lookout over the sunny valley. Six or so kilometres to the north, the Richmond mountain range is banked with rainclouds. These mountains and others to the south moderate Marlborough's weather, making it the sunniest region in New Zealand—the Maoris named it "the place with the hole in the clouds".

Melissa tells us Seresin's vineyards are among a handful in Marlborough to be certified biodynamic. It is more restrictive than organic, she explains. "If we take anything from the land we put it back, that's the principle." To qualify, vineyards must be farmed in a way that promotes soil health. Everything from mulch and fertilizers to sprays are made on the estate.

At the small cellar door, manager

Fran Broad has lined up four wines on the antique wood counter for us to taste. She pours the sauvignon blanc, which slides over our palates with a tangy crispness and touch of sweetness—delicious. The chardonnay, riesling and pinot noir—the latter a Marlborough up-and-comer—are also exceptional. Olive oil and honey are made on the estate, too. Fran opens a bottle of olive oil infused with lemon for us to sniff.

We are at the bottom of the hill before Glen realizes that he didn't pay for the bottle of oil he came away with. He turns his bike back up the steep slope. He returns laughing. Fran gave him the oil. "She says I earned it!"

Fifteen minutes later we veer on to a picturesque lane and cross a stream edged with old willow trees to arrive at Bladen Wines' cellar door, a sheltered stand on an expansive lawn. Picnic tables and lounge chairs under silver birch trees look inviting. Owners Dave and Christine Macdonald arrived in Marlborough in 1989, part of a wave of small wineries that started up after Ernie Hunter's success.

Christine, a cheerful brunette in her 50s, poured us an off-dry gewürztraminer, sweeter than the savvies and creamy on the palate. "We're quite chuffed with this gewürz," Christine says with a smile, adding that *Cuisine*, one of New Zealand's top food magazines, rated it second among 33 New Zealand gewürztraminer wines.

She and Dave were in their 20s,

living in Wellington and working in jobs a world away from wine when they "got caught up in the fire that was happening here," she says.

"We bought this bit of land—pure paddock—off a farmer. It was stony and dry," Christine continues. Their eight hectares hadn't been cultivated in years. They commuted from Wellington to Marlborough on weekends for three years, planting pinot gris, semillon and gewürztraminer grapes. "The varieties we liked to drink," she says. They later added riesling and sauvignon blanc.

They banded together in a trading company with other small wineries and went to international fairs to promote Marlborough wines. "That was the best thing that happened for all of us," she added. "This industry has been amazing, watching it grow the way it has," she says.

So far everyone we'd met had proven Steve Hill right when he had told us, "The beauty of this region is everyone's small enough that they're interested in meeting people and passionate about what they do!"

BY THE TIME we leave Bladen, it is midday, and we head north to Rapaura Road, known as the "Golden Mile" for the dozen-plus wineries on it. We work up an appetite cycling the two or so kilometres to our next stop, Wairau River Wines, and it has a restaurant.

Passing through the winery's large and modern cellar door, we enter a



The Wairau Valley in autumn, set against the Wither Hills to the south

busy dining room with a contemporary casual vibe that looks more Manhattan than rural New Zealand. We're shown to a table on a covered patio overlooking a lush, manicured lawn.

The menu has crowd-pleasing appeal—curry, pizza and burgers—all with a gourmet flair. We order the house speciality, a double-baked blue-cheese soufflé, with rocket, pear and walnut salad, and, of course, a glass of pinot gris. The soufflé was light and luscious and the wine a perfect pairing. We linger over a second glass.

The winery's owners, Phil and Chris Rose, farmed lucerne and alfalfa on the family farm here in the 1970s, says marketing executive Gemma Lyons. It took a court battle for the Roses to get permission from the county council to plant grapes. Farmers objected to the change in use of the land, the forestry industry feared they wouldn't be able

to use sprays if grapes were growing nearby, and church groups objected to alcohol.

Would the county have relented sooner, we wonder, had they known that land planted in vines here would be valued today at NZ\$250,000 a hectare, we wonder.

We visited two more wineries that afternoon, ending the day at Te Whare Ra (Maori for “house in the sun”). Anna Flowerday, 42, a tall, thin brunette with a quick way of speaking, greeted us at the small cellar door.

She and her husband, Jason, 38, both from winemaking families, bought the 14-hectare wine estate 12 years ago. Since then they've had two sets of twins, now 12 and 9. “We're pretty good with multitasking around here,” she says with a smile.

Some of the riesling, chardonnay and gewürztraminer vines planted

at Te Whare Ra go back to 1979, she says. "Marlborough makes great sauvignon, but it equally makes great aromatic whites of other kinds." Anna and Jason planted sauvignon blanc, pinots and shiraz. "I'm quite proud of this pinot," she says, pouring tastings of the organic red.

Te Whare Ra was named 'Winery of the Year' for 2014 by Raymond Chan Wine Reviews. A New Zealander with more than two decades of wine judging, retailing and writing experience, Chan called Te Whare Ra the "modern and young face of wine-growing in New Zealand", and cited its wines and respect for the environment.

"That's what gets me out of bed in the morning," says Anna. "I want to be the best. If people have only got one day and can only see five wineries, I want to be on that list."

AFTER A DAY of touring cellar doors, it was a delight to enter Arbour, an independent restaurant where we would enjoy the finest meal of our trip. Located in a low-slung modern building tucked between vineyards, the dining room had a high ceiling and a décor in shades of grey, green and silver—a cool, crisp ambience warmed by the smiles of the polite serving staff.

We ordered the four-course prix fixe menu, named 'Just Feed Me'. It was chef's choice. Our server asked only if we had any food allergies or dislikes.

The feast included a combina-

tion of vegetables and sauces with local Ora King salmon and Cloudy Bay clams, pork neck medallions and beef sirloin, served with wine, of course! First a glass of delightful sauvignon blanc, next a fine pinot noir.

Chocolate mousse with a blueberry-raspberry coulis and a glass of imported port was a divine finish.

OUR SECOND DAY was to be more relaxed and slower-paced than the first.

IF YOU GO

STAY Bell Tower on Dog Point B&B,

Blenheim, \$450*, www.thebelltower.co.nz; Steve and Jo Hill's **Hillsfield House B&B**, Renwick, \$225, www.hillsfield.co.nz; **171 on High Motel**, Blenheim, walk to town, \$150, [www.171onhighmotel.co.nz](http://171onhighmotel.co.nz)

DINING **Arbour**, 36 Godfrey Road, Blenheim, three-course 'Just Feed Me' starts at \$73, mains from \$35, stellar wine list, www.arbour.co.nz; **Herzog Bistro**: mains from \$28. **Herzog Restaurant**: tasting menu from \$89, www.herzog.co.nz; **Wairau River Wines Restaurant**, mains from \$20, www.wairauriverwines.com

CYCLING AND WINE TASTING Wine

Tours by Bike. 33 Bicks Road, Renwick. Five-hour rental, \$45, www.winetoursbybike.co.nz. There are 20 cellar doors within 5 km of the shop; wineries may charge a small tasting fee.

*All prices in NZ dollars

Jo gave us a new map that took us back to the Golden Mile to visit a couple of wineries, then to lunch at the bistro at Hans Herzog Estate.

We dined on fresh skate and lamb on a sun-dappled terrace under the plane trees—I felt transported to Provence. Therese Herzog, in her 50s, with a smile for everyone and an ebullient laugh, runs the winery bistro and restaurant. Before they moved to Marlborough, she and Hans had owned a successful winery and Michelin-starred restaurant outside Winterthur, Switzerland, near Zurich.

For several years they had divided their time between the two countries. “But after two vintages, Hans said, ‘Why do we make wines in Switzerland? This vineyard is performing better than I ever imagined,’” Therese tells us.

The couple moved to New Zealand in 1999, and started the restaurant soon after arriving. Their chef, Louis Schindler, immigrated with them. “Who else would I have?” she says. “This is how we show our wines because our wines are food wines—they’re serious wines.”

After lunch, we cycled three kilometres to Nautilus Estate, where assistant

winemaker Tim Ritchie gave us a tour of the tank room, a warehouse-sized space filled with huge shiny tanks and stacks of much smaller French oak barrels, now awaiting the upcoming harvest’s pinot noir. After fermentation in stainless steel tanks, pinot is held in the barrels for 11 months.

Tim opened the tap on a 30,000-litre stainless steel tank and filled a small glass with white wine for us to taste. It wasn’t quite ready but its promise was there.

Then it was a short ride to our last stop, the pretty gardens and cellar of Framingham Wines. Every wine we had tasted over our two days had been exceptional. At Framingham, manager Maureen Hamilton surprised us with a 10-year-old riesling that was unexpectedly dry and flavourful, a perfect way to end our tour.

On the way back to the bike shop, Glen and I savoured the beautiful countryside, where all was quiet, all was still. It was as if the vintners—and the grapes themselves, hanging heavy on the vines—were collectively holding their breath before the next 24/7 harvest frenzy, less than a month away.

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*NZ\$1 was ₹48.8 at the time of going to press.



LIFE ADVICE FROM TWITTER

If you want your dreams to be as fascinating to other people as they are to you, don't mention it's a dream until the end of the story.

@THEWOODENSLURPY



Love happens when you are
least expecting it

ABANI'S *Marriage*

BY BUDDHADEVA BOSE

FROM *MY KIND OF GIRL*, TRANSLATED FROM THE BENGALI BY ARUNAVA SINHA

ILLUSTRATION BY TITAS PANDA

I HAD BEEN PRACTISING BARELY a year when I got married. I hadn't thought of getting married quite so young. Having got myself a chamber in Dharmatalla and a telephone connection, I even had a small car, but no clients to speak of. According to my calculations, the estate my late father had left for his only son would last five years or so—if I couldn't build a practice by then, shame on me.

I had decided not even to think of marriage until I was earning at least a thousand a year. All those people who got into their wedding finery the moment they got their sixty-rupees-a-month jobs gave me palpitations. It's all very well to get married, but what about things like children, illnesses, the wife's whims, your own demands? And even if you managed to provide for all of these, there were the tiffs, the heartburn, the conflicts. All that was not for me. Or so I had thought. But things turned out differently.

I laugh when I think about it now, but my heart beat with nervousness on the morning of my wedding day. I'd seen her in so many different situations for so long, spoken to her in public, and later in private, so many times, but every time I realized she was about to be my wife, that she would live in my house, sleep in my own bed, that her authority over my life would be more than mine—and that all this would continue not for a month or two, not even for a year or two,



but all my life; every time this realization hit home, I had no choice but to run and get myself a glass of water, or pace up and down my room.

Yes, I was very nervous that day. But I shouldn't be putting the cart before the horse. It's best to begin at the beginning.

I remember the first time I saw her. There I was, sitting in my patient-less chamber, dressed for the day, when my friend Ramen telephoned. "Can you come over right away?"

"What's the matter?"

"There's this girl who's cut her foot—it's all swollen up—she's in a lot of pain."

I laughed and replied, "What do you want a personal visit from the doctor for? Put a boric compress on it, it'll heal."

"No, it's just that—she needs to recover very soon, or else we can't get on with our rehearsals."

"Rehearsals? For what?"

"You didn't know? We're putting on a play, *The New Nest*."

I'd read a novel called *The New Nest* recently by Shailesh Dutta, who was quite a famous novelist back then. Was it being made into a play? The answer was yes. Dutta had written the play himself, and he was directing it himself too; the girl who had injured herself was his sister-in-law. She was playing the main role, but the poor girl could barely stand because of the pain, so I had to go over to Dutta's home and cure her

promptly. Ramen gave me an address on Lake Road; the lake was a new addition to Calcutta and Lake Road had been built very recently.

Ramen was a great friend of mine those days. He was a strange character; the first two years in medical college had convinced him he wasn't going to get through the examinations, so dropping out, he opened an oculist's store on Free School Street. The shop soon moved to Chowringhee and an ophthalmologist with a foreign degree was installed, as was an Anglo-Indian girl at the counter. None of us had expected his business to thrive so much. We were a little surprised, to be honest; he didn't have much by way of physical capital. But he did have one divine form of capital—his appearance. You seldom found such a handsome Bengali; six feet tall, as fit as the centre forward of a football team, with a fair, ruddy complexion and a head full of curly black hair. It was his appearance, I felt, that was the key to his success.

These same good looks meant that the Anglo-Indian girl he'd hired as an assistant became so brazen that she didn't relent till she had married him. Friends like us tried our utmost to prevent it, but Ramen whistled his way to the registrar's office. Within a year the marriage was over, but Ramen couldn't care less. He ran his shop with the same enthusiasm as he had

earlier and promptly hired another Anglo-Indian girl to run the counter.

Arriving at the Lake Road address, I found Ramen waiting for me on the pavement, pacing up and down. Getting out of the car, I said, "At least we got to meet. We hardly see you these days."

Ramen smiled in embarrassment, making the obligatory excuse. "Been very busy. Come upstairs."

And yet I could discover nothing, even after a prolonged examination. While I was bent over, checking on her foot, the patient sat still, chin on her knees; I straightened and asked, "Is it hurting a lot?"

She didn't answer.

I asked again, "Does it hurt a lot?"

Ramen said from my side, "Answer him, Bina."

The girl answered without looking



THE REALIZATION THAT SHE WAS ABOUT TO BE MY WIFE HAD ME RUNNING TO GET MYSELF A GLASS OF WATER.

Mr Dutta and his wife Gayatri both welcomed me with smiles. His book had charmed me earlier: I was even more charmed upon meeting him.

After the greetings and formalities, I asked, "Where's the patient?"

"Please come this way," said Mrs Dutta, leading me into the next room.

She sat up apprehensively as we entered. I was amazed—could a mere cut on the foot cause a person to look as wretched as this? An ashen face, lips as dry as those of someone with high fever, reddened eyes, hair dishevelled and all over her face. A single glance told me the illness was a severe one.

at anyone, "Yes, a lot."

I wrote out an ordinary prescription, left the room and told the Duttas, "It's hardly anything, and yet she seems to be in bad shape."

Mr Dutta said gravely, "Yes, in very bad shape."

I spoke reassuringly, "There's nothing to worry about. She'll be fine very soon."

Ramen said, "Small things sometimes flare up into complications, you see. That's why I called for you. I hope the play doesn't have to be called off."

"No, no, there's no fear of that. She'll be fine," I repeated, calming him down.

Whether it was because I was a doctor or for some other reason, both Mr Dutta and his wife seemed to have taken a liking to me. They invited me to attend the upcoming rehearsals; rehearsals were held thrice a week at their place. There was one the very next day, so if I could make the time.

"I'll try my best," I said, and took my leave.

The next evening, amidst the bustle of Dharmatalla, as I wondered whether to go or not, Ramen marched in and instructed, "Come along."

After dressing for civilized company, I got into Ramen's cream Morris. A little later, we entered Mr Dutta's drawing room. The concert of voices welcoming Ramen became restrained on seeing me. Many of them looked at me with an expression that said, and who on earth is this? Mr Dutta took charge of introductions immediately, announcing my name first and then, one by one, those of the others—no small labour, for at least twenty people were scattered around the room in small groups, some of whom it was rather difficult even to attract the attention of.

I had lost track of Ramen within a minute of entering. Everyone around us sought him out. Ramen was fluid by nature, he had no inhibitions; anything he did seemed to suit him because of his fine appearance. I had

always seen him become the toast of the party wherever he went, and here too he was the centre of attraction. Everyone seemed to have something to say to him in private, even Mrs Dutta spoke to him in a low voice by the window for nearly ten minutes.

It appeared that Mr Dutta had been trying to get the rehearsal started for quite a while, but the conversation just didn't seem to cease. Finally, Mr Dutta stood up and said, "Let's start now. We haven't done Anupam and Lalita's scene in quite some time, we'll start with that one. Anupam! Lalita!"

Ramen stood up and assumed a serious expression.

"Lalita! Bina, come on!"

The patient of the previous day had all this while been sitting quietly in one corner, leaning against the wall. I had noticed that she had not spoken to a single person in the crowd, not even looked up once. She had a book open on her lap, though her face made it clear she wasn't reading. Her face was as ashen as the day before. She had done her hair for the evening, changed her clothes, even applied a little make-up—but there seemed to be not a drop of spirit in her whole body. I had asked after her as soon as I entered, and Mrs Dutta had said she was better today. But I could see no sign of recovery. I admitted to a twinge of worry. A blood test might be needed, seeing how thin she was; even an X-ray was not a bad idea.

Mr Dutta called her again, "Bina!"

Bina limped up on her bandaged foot. Mr Dutta said, "Your lines, Ramen."

I had not realized all this while that Ramen was acting too. And not any old role either—the role of the young lover I had read of in the novel. I had enjoyed the romance between Anupam and Lalita the most. I settled down to watch closely.

Ramen was asking, "Don't you recognize me?"

our hard work to go waste just because of you? If you behave this way no one will be interested. Your role's the biggest, you have lines with everyone."

Bina sighed, "Leave me out."

"What childishness is this," Ramen smacked her lightly on the head. "Stand up straight, say your lines properly."

She seemed to tremble on hearing this, her eyes widened, blood rushed to her face. She didn't play her role half badly after that. And yet the lines



**SHE HAD DONE HER HAIR, CHANGED HER CLOTHES, APPLIED MAKE-UP—
BUT THERE WAS NOT A DROP OF SPIRIT IN HER.**

Bina said something unintelligible, softly. "Speak up," the author urged her from the back.

Now a faint voice could be heard, "Anupam-babu, isn't it?"

"Look at him as you speak."

Bina raised her eyes with great difficulty and repeated her dialogue.

"Smile, smile as you speak."

She smiled wanly. But there was no connection between the smile and her words, both seemed empty. I was wondering why they had chosen her for the role.

Mr Dutta stood up and began to lecture the girl. "Bina, do you want all

of pain just didn't seem to leave her face; it was as though she didn't really want to say her lines, didn't even want to think them; she was just being forced to.

Around ten-thirty, someone said, "Let's call it a day."

Mr Dutta said, "Anupam and Lalita's last scene."

Bina exclaimed, "No, no, not that one." I was surprised at the sudden vehemence in her voice.

Ramen said, "Of course. Come, Bina, it's getting late."

Bina rose slowly. She looked as though she wouldn't be able to utter a

word, but how beautifully she played that last scene. When Anupam said, "I'd better go, Lalita," her eyes filled with tears as she said, "No, don't go—don't leave me." I was full of admiration for her performance.

Ramen was the last to leave; I had to wait for him. Mrs Dutta said, "Do come sometimes, won't you?"

I nodded courteously, and Ramen quipped, "Why sometimes? He'll come every day. He has no practice, you see, that chamber's just for appearances."

Mrs Dutta smiled and said, "Fine, why not set up your practice right here then? You are appointed medical officer of *The New Nest*."

I said, "That's wonderful, but I don't seem to have made much headway in my first case."

"Bina? There's nothing wrong with her—she'll be fine soon."

Ramen spent the night at my place. I used to work as well as live in my chamber, at that time. I ordered some fried rice and cutlets from the restaurant nearby, and we sat down to chat over coffee afterwards. "Bina acts quite well," I remarked.

Ramen smiled without responding.

"But she doesn't seem to be in good health."

"Her health is fine, it's just been poorly of late."

"It seemed to me her foot injury is nothing—there seems to be something

else seriously wrong with her."

"You're right there."

Encouraged, I said, "She's extraordinarily pale, I think it's anaemia. I could arrange for a thorough examination if you like. Perhaps Major Ghosh."

"Do you really think a doctor can cure her illness?"

"What do you mean? Why not? You're half a doctor yourself—you shouldn't be saying such things."

"But I know what's wrong with her."

"You do?"

"Her illness is love."

"What?"

"Love ... She's fallen in love."

His words seemed to plunge me into water, from my safe refuge on land. I managed to compose myself in a minute and said, a suitably doctor-like expression on my face, "I see. Then there's nothing that a doctor can do."

"Not other doctors, perhaps, but you can," said Ramen, bending his tall frame a little and lying down. "Ah, this couch of yours is wonderful." Rubbing one foot against the other, he continued, "The thing is, the object of this girl's illness is me."

I smiled. "Not a new thing for you."

Ramen suddenly became agitated. "So what do you expect me to do? Die? Or leave the country? Bina's such a nice girl, I had never imagined she'd create such a terrible situation."

Now Ramen started his litany of woes. How was he to get any peace if

this kind of thing kept happening! He slaved at his business all day, the evenings at Mr Dutta's were a pleasant diversion, he had become intimate with them in a short time, they were very nice people too, or else it would have been impossible for him to show up there anymore. Having heard him thus far, I said, "Well, I'm sure she's not the only one to blame—these things are never one-sided."

"Believe it or not, it's completely

transformed from a lively young woman into a corpse. And can you imagine how you feel when you see someone sobbing that way—especially when you know the tears are for you. The more I try to comfort her, the more wretchedly she sobs."

The sum and substance of everything else Ramen continued to pour out to me was that he would have given up all contact with the family had it not been for the play.



THE BINA I HAD SEEN OFFERED NO HINT OF THE KIND OF GIRL SHE WAS—BUBBLING, LIVELY, PLEASANT.

one-sided. There's nothing from my side."

"Nothing? Rubbish!"

"There you are, you're saying the same thing. I'm sure Mr and Mrs Dutta think so too. And as for me, I've exhausted myself trying to explain things to her these past few days. I can't take it any more."

"What are you telling her?"

"I've been telling her to be calm, to be composed, to be good, to understand."

"And what's she saying?"

"She can say nothing—she can only sob. I had no idea anyone could weep as much as she can. She's been

Besides, why should he give it all up? Did he not have a life of his own—his own happiness, his own peace? Should he stop visiting a place he wanted to visit simply because a young woman had lost her head? How unfair!

I consoled him with the thought that this was the tax he had to pay for his good looks.

Yes, he had realized long ago that his looks were his enemy. Just imagine, there he had been, enjoying his evenings at the rehearsals; and now tears threatened to drown it all. For the Bina I had seen, Ramen said, offered no hint of the kind of girl she

really was. Bubbling, lively, pleasant—just the way Lalita's character was at the beginning of *The New Nest*. Mr Dutta might well have created Lalita in his sister-in-law's mould. Whenever she had come in through the door, the spectre of depression had flown out the window. A lovely girl, very nice, and if anyone had asked him, he would have vouched for the fact that anyone who married this sister-in-law of Mr Dutta's was a fortunate man.

not even her sister had imagined she would play the romantic and sad scenes towards the end so beautifully. One day, however, everyone heard that Bina was very ill and would not be able to rehearse. Ramen got worried, everyone got worried, but they did not let anyone meet her—apparently she had a terrible headache and was lying down in a darkened room. The rehearsal didn't go off well that evening; Mr Dutta was distracted,



HE HAD NO CHOICE BUT TO
BELIEVE IT WHEN HE SAW HER,
HOWEVER. BINA WAS IN A
WRETCHED STATE.

"She has chosen the fortunate one on her own," I teased him.

Ramen only sighed in response.

If only he hadn't joined the group. Everything had been fixed for the play, but they hadn't been able to find someone to play Anupam until they fortuitously discovered Ramen.

Rehearsals went ahead full steam, for a month or so. Everyone agreed that vivacious Bina was the last word where Lalita was concerned. They had known she would do well in the first part, where her character ran around all over the place and came across as quite light and bubbly, but

Mrs Dutta kept disappearing inside every now and then, and finally the session broke up early. This was the point when Mrs Dutta took Ramen aside and said she had something important to discuss with him.

Ramen was thunderstruck at the news she gave him. Bina, Mrs Dutta reported, had been looking sullen yesterday, since afternoon, pacing from room to room, window to window. No rehearsal had been scheduled for that evening, and while Ramen sometimes visited even when there weren't any rehearsals, he hadn't that day.

When evening fell, the girl asked, "Isn't Ramen coming today?"

"It's past eight, I doubt if he's coming today," Mrs Dutta answered.

"Tell him to come—telephone him," said Bina, at once. Mrs Dutta looked at her sister in surprise and saw that her eyes were brimming with tears. No sooner did she exclaim "Bina! What's wrong?" and put her hand on her sister's shoulder, than Bina had put her arms around her and burst into tears, saying, "I want to marry Ramen, I want to marry Ramen!" And so it had continued since then. Bina had given up on everything and retired to her bed. "I'm in a spot," Mrs Dutta had concluded.

Ramen had no idea what to say, where to look, where to put his hands in response. He felt terrible and yet, though he felt guilty, was it his fault? He had never said, done or even thought of anything that could have evoked such strong feelings in Bina. Mrs Dutta's account was difficult to comprehend.

He had no choice but to believe it when he saw her, however. She was in a wretched state. Ramen sat next to her and asked, "What's the matter, Bina?" and apparently she immediately clutched his hand and started sobbing. She didn't even seem to remember how to properly conduct herself—had she gone mad? Ramen was flabbergasted, but also felt miserable.

The Dutta's were incredibly

courteous, and left the room. Ramen felt extremely self-conscious and tried to overcome it with a laugh, saying, "What is it?"

There came a muffled reply. "Hasn't didi told you everything?"

"She has."

"What do you think?"

Ramen explained that they would have a lot of time to talk about this, but that right now she needed to recover so that the play wouldn't have to be abandoned; but his efforts were of no avail.

Now, several days had passed, during which Ramen had tried in no small measure to appease the girl, to calm her, to persuade her to recover, with Bina's sister at it as well, round the clock—but no! They continued to flounder. For some reason Bina was certain that her life held no meaning unless she married Ramen, and no one could convince her otherwise. It made no difference to her that Ramen had been married earlier, and she particularly liked the fact that his lifestyle was a little westernized. Apparently this was the kind of man that was her ideal: tall, fair, someone who would climb the stairs whistling, play tennis, always be dressed in trousers. It seemed she had even told her sister that if the wedding didn't take place in normal course, she would move into Ramen's home—he wouldn't be able to throw her out, would he?

Ramen shared his woes with me till two in the morning. Then he said, "What do you think is the way out?"

Of course, I said, there was an easy way out; just marry her.

"You're asking me to marry her? If that were possible it would have been simple."

"Why isn't it possible?"

"Something is coming in the way," Ramen made another confession. "I've promised Ruth that if I do get married again, it will be to her."

Sleep eluded me that night. I could see Bina's woebegone expression, puffy eyes, unkempt hair. I felt pain, and yet it wasn't quite pain, it was an unfamiliar pleasure. I imagined I was pacifying Bina, consoling her. She refused to listen, but I kept talking; once, she smiled, said something, and then I suddenly realized that Ramen and the girl who was so besotted by him were no more in my thoughts; I had forgotten about her. Embarrassing myself, I decided straightaway that



SLEEP ELUDED ME THAT NIGHT. I FELT PAIN, YET IT WASN'T QUITE PAIN—IT WAS AN UNFAMILIAR PLEASURE.

"Who on earth is Ruth?"

"Ruth is the girl in my shop ..."

"Again, Ramen!"

"Can't you understand, she has no one of her own ... And the way she's pursuing me—I'm very unlikely to get married again, but if I ever ..."

I said angrily, "So an Anglo-Indian's ploys matter more to you than a Bengali girl's tears?"

"Say what you will. I'm off to bed."

Ramen yanked his jacket off and threw it on the floor, rolled his trousers up to the knees, and stretched himself out on the couch.

Enraged, I said nothing more.

getting involved in others' affairs was not wise. It didn't make any sense to visit the Duttas anymore; it was best to mind my own business.

But Ramen wouldn't let me be; he forced me to go along with him the next day. As I had said earlier, I enjoyed the atmosphere there. And in a few days I became addicted in any case; I stopped being a footnote to Ramen and started frequenting the place on my own.

In that time Bina had finally gotten hold of herself, her face had acquired colour and a smile, she spoke beyond the dialogue she had begun delivering

again, with such talent. With her recovery the pace of rehearsals rose; the intense level of socializing that went on before, after and during the rehearsals was something I witnessed only at that one time, in my entire life.

In the first week of March, a couple of months after the first time I had been to Mr Dutta's house, in winter—possibly in January—*The New Nest* was staged.

The production came to an end, but the aftermath lasted another whole month. First at Mr Dutta's place, then at a restaurant, then at his friends' country home, and finally again at Mr Dutta's—feast after feast, celebration after celebration. Although I had not contributed much, having spent most of my time watching, I was invited to every celebration; the Duttas were flawless hosts. By now, I'd had the opportunity to get to know several members of the troupe quite well, I no longer felt like a fish out of water amongst them.

Of all of them, it was Bina I knew the least; no more than fit the tight confines of a formal relationship. I'd observed in her something of an antipathy for me. Maybe she didn't care for the way I looked, or perhaps she was aware that Ramen had told me everything about her—whatever the reason, she seemed to avoid my company. I did not mind this, for it was hard for me to fathom how to talk

to, how to conduct myself with a love-struck, love-singed young woman. This distance was far better.

In April, the Duttas went off to Kalimpong. I paid a visit the day they were leaving, and no one else was present except them, for a change. After some casual conversation, Mrs Dutta announced, "Some news for you, your patient has recovered completely."

Wonderful news, I thought to myself, but why tell me? My relationship with them was ending.

As though she had read my mind, Mrs Dutta said quietly, "You know the whole story, after all, so I thought I'd let you know. Now Bina says fine, let Ramen not marry her, but she's not going to marry anyone else either, not in her entire life. But we're going to be planning for her marriage soon. For now we're leaving her with my elder sister—you've met her, she was in charge of women's costumes for the play, and my mother's going to be visiting next month. She too will be relieved once the last of the brood is married off. Will you keep your eye open for a suitable boy?"

I nodded in consent, but her words seemed heartless. Bina had barely survived a major crisis—and to talk of marriage again so soon afterwards!

Mrs Dutta said, "My sister's house is on Southern Avenue, it would be lovely if you could visit them sometimes! And Bina's health, too—I'd really like it if she could live

according to a doctor's regime for some time."

And thus began my visits to Southern Avenue. One or two people from the cast of *The New Nest* used to visit too, but most did not—the Duttas' home had been the destination of their pilgrimage; as soon as the Duttas left, the gathering broke up. And Ramen—he seemed to have been waiting for just such an opportunity; when the Duttas disappeared, so did he.

I put Bina through a round of calcium injections, prescribed two patent pills—one after meals and one before going to bed—and fixed a diet for her. The treatment appeared to be working; her cheeks grew redder, her eyes, brighter, her skin, silkier. Her eldest sister joked, "Bina's blooming—marriage beckons."

Her mother arrived from Benaras, and the matchmaking began. But whenever a prospective groom was mentioned, Bina would fling her hands up, make a face and say, "Oh, spare me, please." By now the ice had thawed between us. Her mimicry of potential suitors, ranging from a young shawl-wearing professor to a widower landowner of Rangpur, accompanied by her comments, made me both laugh and feel sorry for those unknown gentlemen.

"Why don't you tell us what kind of person you want—we'll look."

Bina said, "Are you telling me it's

like an outfit or a shoe that you can order at a shop?" All this was happening in my presence; I felt quite uncomfortable. Just as I was wondering if I could leave on a pretext, Bina's sister suddenly glanced at me and said, "Why look anywhere else—you and Abani here are a perfect match."

Bina went off in peals of laughter. "What rubbish!"

Her laughter betrayed excellent health, but it didn't ring very nicely in this doctor's ears. I stood up and said grimly, "Well, goodbye." Bina's sister said, "You seem annoyed."

"Not at all—I have some things to do, so."

"Will you take us for a spin in your car? It's so hot, we'd love some fresh air."

"Of course. Come along ..."

"What about you, Bina?" asked her sister as she rose.

Bina came along too. After a couple of turns around the Dhakuria Lake, I stopped the car. Bina's sister wanted to sit on the grass, but as soon as we got out of the car she ran into a neighbour and the two of them walked on ahead.

"What would you like to do?" I asked Bina. "Sit here, or catch up with them?"

Bina said, "Might as well go back, this area has become terrible."

"We'll go back when they return," I persisted. "Let's sit down for a while."

The two of us sat down, and then

there was no conversation. I was trying to dredge the shallows of my brain for something to say, when Bina suddenly said, "Why do you hang about our place—aren't you supposed to be a friend of Ramen's?"

I cannot myself describe what my expression must have been like at that moment but it must have been quite terrible, for the moment she looked at me, Bina's expression changed as well. She said quickly in a low voice, "Please don't mind, I

been quarrelling?"

Bina laughed in a manner designed to prove the complete falsity of her sister's surmise, but the laughter lacked authenticity. I didn't smile either. That night I made up my mind. Enough—this was the end. If Bina could say to my face what she did, the mere suspicion of what she really thought made me break out in a sweat. The expression 'hang about' was eating away at my brain like termites. But it wasn't right to do



HER MIMICRY OF SUITORS MADE ME BOTH LAUGH AND FEEL SORRY FOR THOSE UNKNOWN GENTLEMEN.

shouldn't have said that."

"You're right," I said and stood up.

Bina stood up too and said, "I never say such things to anyone, I wish I knew why I said it to you. Please tell me you won't remember this."

"But you're right."

"No, I'm not. I'm wrong. You'll come tomorrow, won't you? Tell me you'll come."

"I will."

Her sister rejoined us. Bina rose and said, "Let's go home."

"So soon?" said her sister and looked at her, and then at me. "What's the matter, have you two

anything drastic suddenly; that would be melodramatic, people would notice, it would become a topic of conversation. After all, I had developed something of an intimacy with these people over the past few months. Without revealing my intentions I planned to gradually decrease the frequency of my visits, and then finally disappear—nobody would consider anything significant to have happened. I'd get peace of mind, they'd be relieved, Bina wouldn't have to put up with the unwanted company of a fool.

With this objective, I visited them

the next day, to discover Bina dressed up and waiting in the drawing room. She said, "Ah, you're here."

When I glanced at her she said, "I was worried you wouldn't come."

I realized this was a case of applying a balm of sweetness to the previous day's wound. Forcing a smile to my face, I said, "Why shouldn't I?"

Bina laughed unaffectedly and said, "That's what I thought. But how *bardi* [elder sister] scolded me last night!"

"Scolded you? Why?"

"It seems I'm very rude, unsocial, impertinent ..."

you get the tea please? They're making some snacks, get those as well."

When Bina had left, her sister smiled at me and said, "We've fixed her marriage with that court officer, Abani. The boy's family is in a hurry, and Ma's getting anxious too. And really, how long can one delay these things?"

It seemed to me Bina was something of a burden for these people, that they'd be thankful to be rid of her. I didn't like the idea.

"We were thinking of next month—the twenty-ninth ..."



SO, SHE HADN'T AGREED TO THE MARRIAGE, AND WAS STILL SO JOYFUL? MY MIND WAS WANDERING.

"Why, what's the matter?"

"I've already admitted it was wrong of me to have said what I did—why drive it home further? Anyway, now that you've come, I'm relieved. *Bardi, bardi* ..." Bina called out without getting up. "Abani has come."

I hadn't seen Bina in such great spirits recently—never, in fact—for from the time I had seen her, she had been overcome by love. She seemed like a different person, like a child.

After her bath, Bina's sister came into the room and said, "Bina, could

Things had progressed quite some way. And I knew nothing. Then again, why should I know—where did I stand in the scheme of things, after all? Was that why Bina was in such high spirits today?

Her sister said, "What do you think?"

"I was only thinking ..."

"Thinking what? That's what I want to know."

"Has she agreed?"

"Bina? We can't afford to wait for her to agree. We can't all be as

childish as she is, can we!"

So, she hadn't agreed? The marriage was against her wishes? And still so joyful?

The tea arrived with the snacks, and so did Bina. But the tea tasted bitter, the snacks stale, I didn't even glance at Bina.

After I had finished my tea, Bina's sister said, "Shall we go to the lake again?"

My mind was wandering, I came to with a start and said, "Were you talking to me?"

"Of course I was talking to you. Let's not take the car, it's not very far, after all. A walk will be nice."

She knew everyone in the neighbourhood; no sooner did we go out than she ran into someone she knew. A little later I noticed Bina and I had left them far behind. Back then, girls were just beginning to move around freely in that part of town. Observing this, I said, "This freedom for women is a very good thing."

Bina said, "Do you think the freedom to move around freely is everything?"

"I think it'll grow to cover other things too."

"I don't see it happening."

The words had been on the tip of my tongue for quite some time; I took the opportunity to say them. "Your sister gave me the good news."

"What good news?"

"Apparently on the twenty-ninth of next month..."

"Are you mad?"

"You mean it isn't true?"

"Why don't you ask the one who told you?" I didn't say anything more, but I felt much lighter. But why was I so concerned, what responsibility did I have? Hadn't I vowed the previous night to put a full stop to this? Indeed, what on earth was I doing here, why did I even visit every day, why did I ever get involved with that play and the people in it? This was the time for me to expand my medical practice. Suddenly it occurred to me that there would be no salvation unless I left Calcutta. Why not spend a few days in Darjeeling, and then get to work with fresh determination—yes, this was a good idea.

Engrossed in my thoughts, I suddenly heard Bina's voice, "A penny for your thoughts."

I replied immediately, "I'm going to Darjeeling." It sounded discordant even to my own ears.

"Why?"

"Just like that—on a holiday."

"When?"

"Early next month," I said.

"Which means very soon..."

Bina suddenly stopped and said, "Let's wait, they've fallen a long way behind."

There it was. Since I was off to Darjeeling in a week, why break the routine for the remaining few days? My daily visits continued, and the

promenade to the lake became a regular feature too. Bina's sister was the most enthusiastic about them, running into people from the neighbourhood every day and leaving us to chat with them. Bina and I walked a little, sat a little, sometimes speaking, sometimes silent. We discussed many issues those days by the lake, and, amazingly, discovered we thought alike on most of them.

On the first of June, Bina said, "When are you going?"

"No, don't go," Bina said again. "You don't know—they've really—fixed everything ... for the twenty-ninth—but I cannot—I cannot marry that court officer in trousers ..." "

Her description didn't make me smile, for I regularly dressed the same way, doctors had to. I said severely, "Not everybody looks as good as Ramen in trousers, but that doesn't mean ..."

Bina took the words out of my mouth, "But that doesn't mean this



I LOOKED AT HER EYES AND
AT THE WATER. THEY SEEMED
SIMILAR—BLACK AND WHITE,
BRIGHT AND MOIST.

"Going? Where?"

"So you're not going to Darjeeling."

To hide my embarrassment I explained unnecessarily. "Yes, of course I'm going—just that I'm attending to an important case right now, so ..."

"You're definitely going?"

"Definitely." The more I said it the more my obstinacy grew—yes, I had to go.

Bina looked at the waters of the lake for a while and suddenly said, "No, don't go."

"Not go? What are you saying?" I could feel the tremor in my own voice.

idiotic character ..."

I spoke like her guardian, "Should such thing be said about a respectable gentleman?"

"So, why doesn't the gentleman stay a gentleman? Take my word for it, none of what they're expecting will actually happen."

"But surely you have to get married."

"Why must I?"

"You're not a child—you know perfectly well ..."

"You think so too!" said Bina, and gazed at the water again. I looked in turn at her eyes and at the water.

They seemed similar to me; black and white, bright and moist.

Suddenly Bina turned to me and said, "No—I cannot—you mustn't go—you must save me."

"Me? How can I save you?"

As soon as I asked, I knew the question was meaningless; Bina had answered it long ago!

Ramen was the first to arrive on hearing the news. He leapt in the air, embraced me and spun me around, tipped the servants five rupees each—then left in a whirl and returned an hour later, in a whirl. Handing me an emerald ring and a sari with silver work on it, he said, "Here's your pre-wedding gift. Don't forget to visit the Duttas in the evening—they've just gotten back."

Mr Dutta smiled when I met him. "What's all this I hear?"

"So it really turned out to be the 'new nest' for you," said Mrs Dutta.

"So I see. The new nest for the new guest—it even rhymes," joked Mr Dutta.

'Of course it'll match. The match they've made will now ensure that.'

The couple continued in this vein for a while, and I laughed like a fool, red with embarrassment.

The days passed in a whirl. On the

one side were the sharp verbal darts from the two future sisters-in-laws—here too Mr Dutta found a rhyme, pointing out that brave hearts attract verbal darts—while on the other was the business of finding a new house, buying things needed to set up home. Ramen went everywhere with me, arranging everything. I'd never have been able to do it all myself. And then—and then what else but that June twenty-ninth? I went to the new house. Ramen had been there since morning—he was the sole representative from the groom's side, and I still recall the exhilaration shining on his handsome face. Suddenly, I felt a little sad too. He had aroused Bina—and I was the one she ended up with. Was I just someone who was conveniently available?

After our wedding, I had asked Bina about this and she replied, with that air particular to a bride, "Uff!" Later, she added that she wanted to laugh when she thought about the scene she had created because of her infatuation with Ramen. Wanted to laugh? Already? On the chance that she had not married me, after a few months would she have—but it was ridiculous, why think of all these alternatives; life with Bina had turned out to be perfectly happy. R



Buddhadeva Bose was a 20th-century Bengali writer, whose vast body of work has come to be an integral part of modern Indian literature.

EXCERPTED FROM *MY KIND OF GIRL* BY BUDDHADEVA BOSE, PUBLISHED WITH PERMISSION FROM PENGUIN INDIA. FIRST PUBLISHED IN THE BENGALI AS *MONER MATO MEYE* IN 1951.

WHO ? KNEW

13 Things You Should Know About Car Maintenance

BY JIL MCINTOSH WITH CHITRA SUBRAMANYAM



ISTOCKPHOTO

1 Choose the proper fluids for brakes, cooling and other systems. For models built after the year 2000, "it's crucial that you use the manufacturer's fluids or equivalents", says Jason D'Amico, professor of automotive technology at Centennial College in Toronto. If you decide not to, transmissions and other components may be noisy or perform poorly.

2 Prioritize your tyres. When they don't have enough tread, you aren't able to stop quickly or handle slippery roads. Glenn Maidment,

president of the Tire and Rubber Association of Canada recommends placing a coin in one of the tyre's grooves. Try a 1 rupee coin. If you can see the head of the Ashoka symbol then the tyre needs replacing.

3 Air can save you money. A tyre under-inflated by just 1psi can reduce fuel efficiency, so get it checked at least once a month. Tyre pressure varies from car to car and the information is usually given on a label inside the driver's door. Don't forget to check the pressure in the spare as well.

4 Heed recalls—they identify potential safety issues. Visit your automaker's website to check each vehicle's recall status.

5 Replace your brake fluid every two years. It's hygroscopic, meaning it pulls moisture out of the air. This water contamination greatly increases the risk of brake failure.

6 Avoid waiting until your car won't start to replace your battery. Have it checked every autumn after the three-year mark instead. Batteries hate the cold, and one that's failing could work at 20°C but leave you stranded when temperatures plummet.

7 Use the right grade of fuel. Some sportier models require premium, which ignites more evenly in their higher-compression engines. Regular fuel can leave these vehicles running sluggishly.

8 Take extra care during the monsoon. Brakes and tyres should be in good condition as should the windshield wipers and its blades. Ensure that the wiper reservoir is filled with water. Apply an anti-rust solution on the underside of the car as well as any metal parts that could be exposed to water. Use wax polish to protect the paint and always dry your car with a soft cloth, and clean out the mud after it has been in the rain.

9 Go long. During short trips, your vehicle's engine doesn't heat up enough to remove condensation, which reduces the engine oil's ability to protect moving parts. If you can't take a drive lasting at least 30 to 45 minutes each week, D'Amico advises changing your oil every three months, regardless of mileage.

10 Listen to your car. Open the window to check for grinding or squealing brakes, clunks when you turn the steering wheel or noisy exhaust. If you can hear a humming noise when the window is closed, it could be an under-lubricated wheel bearing. The bearing noise is speed sensitive, "so the faster you go, the louder it gets," D'Amico says.

11 Have the air filter inspected at every other oil change. If it gets dirty and clogged, it can cause your vehicle to use more fuel.

12 If you're considering a more eco-friendly vehicle, budget for maintenance. Hybrid engines still require oil changes. And while electric cars don't contain oil, you should have their brakes and steering inspected at least once a year.

13 Select your repair facility wisely and only allow licensed technicians to inspect safety items such as brakes. Make sure you head to a service centre with licensed techs. **R**

And the Winner is ...

Who'll be sweeping
the Academy Awards
on 26 February? Find
out how well you know
your way around
the world of cinema

BY SUSANNE RYTINA



PHOTO: © GETTY IMAGES

QUESTIONS

1. The Oscar is 34 centimetres high, weighs 3.9 kilos and is plated in 24-carat gold. But who does this coveted trophy actually depict?

- a) An ancient athlete
- b) A knight with a sword
- c) The Greek god Dionysus

2. The official name of the prizes awarded this year for the 89th time is Academy Award of Merit. Where did the nickname 'Oscar' come from?

- a) It was the forename of the first chairman of the jury
- b) Oscar Wilde wrote the screen-play for the first sound film
- c) The statuette reminded an Academy librarian of her uncle Oscar

3. Who decides who the Oscars go to?

- a) A jury of 30 former Oscar winners
- b) The roughly 7,000 members of the Academy of Motion Picture Arts and Sciences
- c) The TV viewers watching the awarding ceremony (phone-in voting)

4. Politics also has a bearing on the entertainment industry. There was a vehement debate prior to the 2016 awards. What was it about?

- a) The fact that actresses earn less than actors

- b) Lack of ethnic diversity in the jury
- c) The nomination of too many movies containing brutal portrayals of violence

5. Far more people watch the awards gala than are present in the audience. How many tune in to the award ceremony on average?

- a) 32 million
- b) several hundred million
- c) a billion

6. Receiving the highest award in the movie business can certainly make you emotional. Whose speech of thanks was racked by convulsive sobs in 1999?

- a) Roberto Benigni
- b) Winona Ryder
- c) Gwyneth Paltrow

7. The name of the winner is engraved on a plate fixed on the foot of the statuette. Whose name did they get wrong?

- a) Spencer Tracy
- b) Jennifer Lawrence
- c) Cate Blanchett

8. When the stars go striding down the red carpet, their outfits attract lots of attention. What did the Icelandic singer Björk wear when she was nominated for the soundtrack of the movie *Dancer in the Dark* in 2001?

- a) A dress made of raw beef
- b) A swan made of fabric looped around her body
- c) A golden swimsuit with a bathing cap in shark form

9. Some movies are so controversial in their subject matter that the jury seems to shy away from them. Which nominated film was not chosen by the jury as Best Picture, a decision that earned them severe criticism?

- a) *One Flew over the Cuckoo's Nest*, a movie about the inhuman treatment of psychiatric patients
- b) *Brokeback Mountain*, a film about two homosexual cowboys
- c) *Platoon*, dealing with the brutalization of soldiers in the Vietnam War

10. Twenty-four prizes are awarded on Oscar night. Accordingly, the recipients have to keep their speeches of thanks short.



How long are they allowed to speak before the orchestra loudly reminds them that time is up?

- a) 45 seconds
- b) 90 seconds
- c) 110 seconds

11. Which married couple has (at least) two of the coveted acting awards at home in the closet, one for him and one for her?

- a) Warren Beatty and Annette Bening
- b) Paul Newman and Joanne Woodward
- c) Natalie Wood and Robert Wagner

Cate Blanchett with her Oscar for the 2004 film *The Aviator*. Her co-star Leonardo DiCaprio had to wait until 2016 before receiving one of the most coveted awards.



ANSWERS

1b) The statuette represents an armed knight standing on a reel of film.

2c) There are a number of possible sources for the nickname Oscar. One of the most popular of them is the story that the statuette reminded Award librarian Margaret Herrick of her eponymous uncle.

3b) The roughly 7,000 members of the Academy of Motion Picture Arts and Sciences elect the Oscar winners. Membership in the Academy is by invitation only and limited to people with outstanding achievements in the movie business.

4b) In 2016 attention was drawn to the fact the Oscar jury had nominated only white actors. Accordingly, artists like Will Smith and his wife Jada Pinkett Smith boycotted the ceremony. The Academy has announced changes for 2017.

5b) The award ceremony is watched by several hundred million television viewers, among them some 35 million Americans.

6c) Gwyneth Paltrow almost broke down in tears during her speech of thanks. She had won an award as Best Actress for her leading role in *Shakespeare in Love*.



Heath Ledger and Jake Gyllenhaal (left) in Brokeback Mountain.

7a) Instead of Spencer Tracy the name of US comic hero Dick Tracy graced the statuette.

8b) In 2001 Björk wore a swan dress. The eccentric gown was the brainchild of Macedonian designer Marjan Pejoski.

9b) Because *Brokeback Mountain* was nominated in eight categories but only won three, many people accused the jury of prejudice against homosexuals.

10a) So award winners keen not only to thank their families and film colleagues but also their dog-sitters have to get their skates on.

11b) Paul Newman was awarded an Oscar for his life's work in 1986. In 1987 he won the Best Actor award for *The Color of Money*. His wife Joanne Woodward was much quicker off the mark, receiving an Oscar back in 1958 for her part in *The Three Faces of Eve*. R



As Kids See It



"I'm bringing litigation against everyone who is responsible for my overly demanding socialization."

WHENEVER MY sister-in-law's daughter comes over she brings her toys to share with my daughter, who is very reluctant to respond in kind. Once I noticed my daughter sharing her dolls on her mother's persuasion, only to take them back the moment my wife left the room, leaving the poor girl in tears. I told my daughter that she should also learn to reciprocate.

"What's that?" she asked. "Give and take," I replied.

"But Dad, that's what I do," she innocently exclaimed.

VIJAI PANT, Kashipur, Uttarakhand

AT CHURCH, we gave our two-year-old son some money to chip in. When the basket came around, my son added his contribution and I whispered in his ear, "We're giving money to God." "Oh," he replied, staring at the man holding the basket. "That's God?" **MARY-KATE LONG**

ME TO MY SON: You remind me a lot of me.

SON: That's just mean. **@JIMGAFFIGAN**

Reader's Digest will pay for your funny anecdote or photo in any of our jokes sections. Post it to the editorial address, or email: editor.india@rd.com



IT PAYS TO ENRICH YOUR

Word Power

What do whiz kids, fish sticks, miniskirts and film critics have in common? Their only vowel is the letter i. So grab your skimmed milk, put on your mittens and hit this list. Then try hitchhiking to page 158 for answers.

BY EMILY COX & HENRY RATHVON

1. grissini (grih-'see-nee) n.—
A: Italian breadsticks. B: carved inscriptions. C: figure skating jump.

2. dirndl ('dern-duhl) n.—
A: needle for darning. B: full skirt. C: spinning top.

3. limpid ('lihm-pihd) adj.—
A: hobbling. B: perfectly clear. C: like a mollusk.

4. schism ('skih-zuhm) n.—
A: separation. B: pithy quotation. C: deep hole.

5. kimchi ('kihm-chee) n.—
A: logic puzzle. B: throw rug. C: pickled dish.

6. skinflint ('skihnn-flihnt) n.—
A: scam artist. B: penny-pincher. C: fire starter.

7. insipid (ihn-'sih-pihd) adj.—
A: bland. B: just getting started. C: undrinkable.

8. fizigig ('fihz-gihg) n.—A: plan that fails. B: large swarm of bees. C: hissing firework.

9. jib ('jihb) n.—A: sharpened pencil point. B: bird's beak. C: triangular sail.

10. philippic (fih-'lih-pihk) n.—
A: international treaty. B: charitable gift. C: tirade.

11. viscid ('vih-sid) adj.—
A: sticky. B: transparent. C: wickedly cruel.

12. krill ('kril) n.—
A: tiny crustaceans. B: peacock tail feathers. C: knitting pattern.

13. pippin ('pih-pihnn) n.—
A: apple. B: migrating songbird. C: thumbtack.

14. pidgin ('pih-juhn) n.—
A: trapshooter's target. B: toe turned inwards. C: simplified language.

15. niblick ('nih-blihk) n.—
A: comic routine. B: iron golf club. C: pocket flask.

Answers

- 1. grissini**—[A] Italian breadsticks. Danish wished the child at the next table would stop playing drums with the *grissini*.
- 2. dirndl**—[B] full skirt. For her role in the musical, Christina is donning a *dirndl* and learning to yodel.
- 3. limpid**—[B] perfectly clear. The water in the bay was warm and *limpid*—ideal for an afternoon of snorkeling.
- 4. schism**—[A] separation. There is quite a *schism* between your idea of good coffee and mine.
- 5. kimchi**—[C] pickled dish. Anita used to hate Korean food, but now *kimchi* is her favourite snack.
- 6. skinflint**—[B] penny-pincher. It is embarrassing to go out with our *skinflint* of an uncle, because he never tips a paise.
- 7. insipid**—[A] bland. No *insipid* love ballads for this band; we're here to rock!
- 8. fizgig**—[C] hissing firework. Kabir and Swati's wedding reception ended with a celebratory *fizgig* display.
- 9. jib**—[C] triangular sail. Harry is an amateur when it comes to sailing—he doesn't know the *jib* from the mainsail.
- 10. philippic**—[C] tirade. We accidentally goaded Siddharth into one of his wild *philippics* about his ex-wife.
- 11. viscid**—[A] sticky. The massive spider in my greenhouse has caught many a hapless fly in its *viscid* snare.
- 12. krill**—[A] tiny crustaceans. One blue whale can consume up to four tons of *krill* each day.
- 13. pippin**—[A] apple. “Ten bucks says I can knock that *pippin* right off your head!” said William Tell.
- 14. pidgin**—[C] simplified language. Samir isn't afraid to travel to places where he doesn't speak the native tongue—he relies on *pidgin* to communicate.
- 15. niblick**—[B] iron golf club. Farzana cursed her *niblick* as her ball splashed down in the pond near the ninth hole.

WHY WIKI?

Ever wonder how the reference site Wikipedia got its name? In 1995, programmer Ward Cunningham called a user-editable website he'd created WikiWikiWeb, after the Wiki-Wiki shuttle buses he'd seen at the Honolulu airport. (*Wikiwiki* means “quickly” in Hawaiian.) That was the very first wiki—a site that allows contributions or corrections by its users.

VOCABULARY RATINGS

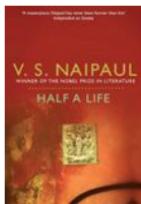
- 9 & below:** middling
10-12: inspiring
13-15: killing it



Me & My Shelf

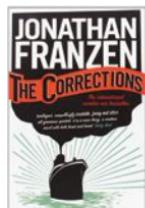
KARAN MAHAJAN PICKS OUT 10 BOOKS HE LOVED

Karan Mahajan's *The Association of Small Bombs* (₹499, Fourth Estate) is amongst *The New York Times* Book Review's 'Ten Best Books of 2016' and has also been shortlisted for the 2016 National Book Awards in the US. His first book *Family Planning* (₹399 Harper Collins India) was a finalist for the 2010 International Dylan Thomas Prize. His writing has appeared in *The New York Times*, *The Wall Street Journal*, *The New Yorker*, *The Believer*, *n+1*, among others.

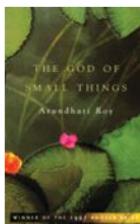


HALF A LIFE, V. S. Naipaul, Picador, ₹399.

Many Naipaul purists despise this book, but this was the first example of his transcontinental power I encountered and it knocked me flat. It has such a sad ending!



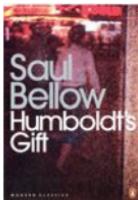
THE CORRECTIONS, Jonathan Franzen, Fourth Estate, ₹750. Structured like a brainy TV show, this novel showed me how to embed politics within a family drama.



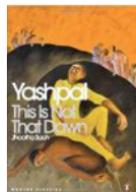
THE GOD OF SMALL THINGS, Arundhati Roy, Penguin India, ₹450. Sultry and tropical as Ayemenem may be, this book never mildews or ages; its prose retains the glee and vigour of childhood and the wisdom that comes from intense noticing.



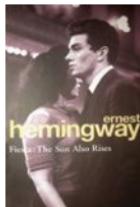
HERZOG, Saul Bellow, Penguin UK, ₹350. This is a long howl of a book by the smartest American writer of the 20th century.



HUMBOLDT'S GIFT, *Saul Bellow*, Penguin UK, ₹539. This Pulitzer-winning book is like a Cadillac: boisterous, flamboyant, fast and filled with unbelievable passengers.



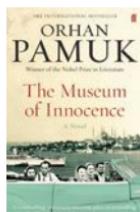
THIS IS NOT THAT DAWN, *Yashpal*, Penguin India, ₹654. A huge and urgent political novel about Partition published only a dozen years after the event, in Hindi—and detail by detail, the greatest Indian novel ever written.



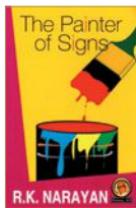
FIESTA: THE SUN ALSO RISES, *Ernest Hemingway*, Random House UK, ₹399. This book on expat life in Paris is 90 years old, yet it couldn't be more youthful. Hemingway's famous style allows him to be romantic without being precious. Is there a better description of flirting anywhere else in literature?



THE PUTTERMESER PAPERS, *Cynthia Ozick*, Atlantic Books, ₹650. Mystical, exquisitely painted, alternately realist and magic-realist, this linked short-story collection smashes through categories to exalt one of the most indelible characters in American letters, Ruth Puttermesser.



THE MUSEUM OF INNOCENCE, *Orhan Pamuk*, Faber, ₹499. Sometimes novels are audacious for how long they linger on a single thought or image; this grand novel about a man's obsession with his lost love in Istanbul is one of them.



THE PAINTER OF SIGNS, *R. K. Narayan*, Indian Thought, ₹124. The great poet of sweet yet thwarted love is the Indian master, R. K. Narayan. In this novel, he portrays a hapless painter's love for a family-planning activist, and shows us, how, as humans, we freely invite loss into our lives.

Book prices are subject to change.



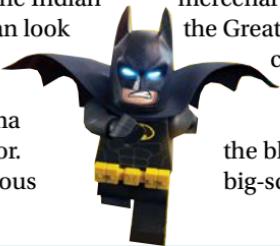
Entertainment

OUR TOP PICKS OF THE MONTH

Films

Vishal Bhardwaj returns with *Rangoon*, a lavish WW II period romance starring Kangana Ranaut, Saif Ali Khan and Shahid Kapoor. Shoojit Sircar directs *Runningshaadi.com*, which follows a pair of youngsters in Amritsar who set up a matrimonial service for couples wanting to elope! If you prefer a thriller based on real-life events, then book tickets for *The Ghazi Attack*. Set during the Bangladesh Liberation War, the film charts the events that led to the sinking of a Pakistani submarine by the Indian Navy. Fans of *Jolly LLB* can look forward to the sequel, *Jolly LLB 2*, this time with Akshay Kumar, Huma Qureshi and Annu Kapoor.

Hollywood has a fabulous



line-up as well. Matt Damon plays a mercenary helping the Chinese defend the Great Wall against monsters in the controversial fantasy-thriller *The Great Wall*. *The LEGO Batman Movie* finally gives the black-caped crusader his own big-screen Lego animation film.

EVENTS



Art aficionados, head to NSIC Grounds in New Delhi from 2-5 Feb for the India Art Fair. This year, the fair brings South Asian art into focus. Kala Ghoda Arts Festival returns to Mumbai between 4-12 Feb. We're looking forward to the literature sessions, dance performances, art workshops and unique foods amid the splendid architecture.



BOOKS

Sumana Roy's *How I Became A Tree* (Aleph) mixes memoir, literary history, botanical research and spirituality, and meditates on our intrinsic bond with nature in fresh ways.

In God's Own Kitchen (Westland), Rashmi Bansal recounts the journey of a community kitchen run by monks and CEOs.

There is also a compilation of columns by the former finance minister P. Chidambaram in *Fearless in Opposition* (Rupa); and the thrilling saga of capturing the sandalwood bandit, *Veerappan: Chasing the Brigand* (Rupa), is penned by IPS officer K Vijay Kumar, the head of the Tamil Nadu Task Force instrumental in hunting him down.

Television

Legion is the latest entry to the Marvel superhero TV universe. Dan Stevens plays Charles Xavier's mutant son—diagnosed as a schizophrenic in childhood—who finally comes into his powers. *Big Little Lies* is HBO's power-packed drama about the lives of American suburban mothers torn apart by murder. The actor line-up is impressive: Nicole Kidman, Reese Witherspoon, Alexander Skarsgård and Zoë Kravitz.

Another Hollywood A-lister, Drew Barrymore, plays a real estate agent whose life takes a dramatic turn in the new Netflix comedy *Santa Clarita Diet*. *Last Week Tonight with John Oliver* and *Girls* are back on HBO this month. And finally, give it up for music and Hollywood royalty as the 59th Annual Grammy Awards (12 Feb) and the 89th Academy Awards (26 Feb) are transmitted live to our television screens.

R



—COMPILED BY GARIMA GUPTA



Studio



**THERE ARE THINGS I CALL HOME BY CHANDAN GOMES
DIGITAL, PRINT ON ENHANCED MATTE PAPER, 10.5 × 16 INCHES, 2009**

Chandan Gomes is a Delhi-based photographer, whose work revolves around themes of beauty, imitation and abandonment. His book *This World of Dew*, published by Photoink, brings to life the paintings of a young girl called Aini

Haseena Bano, which he found in a Jaipur hospital while on assignment.

'There are things I call home', part of the 2009 group exhibition Apna Ghar at Vadehra Art Gallery, New Delhi, is a portrait of the artist's family, drawn by photographing objects present in his single-room home. These objects speak of the estranged relationship he shares with his family, of distances and uncertainties that separate them. Every photograph hints at a sense of tension, of conflict and brings forth the pain of neglect. As he forays

into his own home, he feels like an outsider.

As he explained, amid this neglect and conflict lay an alienated sense of intimacy. This photo essay is an attempt at reclaiming this intimacy; an attempt to embrace long-lost memories, a forgotten childhood.

—SUCHISMITA UKIL R



Quotable Quotes

“

IN ORDER TO CARRY A POSITIVE ACTION WE MUST DEVELOP A POSITIVE VISION.

DALAI LAMA,
spiritual leader

Curiosity is the gateway to everything you know you want, and comfort is like a beautiful prison.

SARAH JESSICA PARKER, *actress*

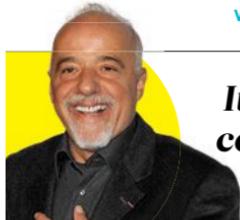


ROUTINE, IN AN INTELLIGENT MAN, IS A SIGN OF AMBITION.

W. H. AUDEN, *poet*

If all you can do is crawl, start crawling.

RUMI, *Sufi mystic*



It's the possibility of having a dream come true that makes life interesting.

PAULO COELHO, *novelist*

We shall overcome and success will be ours in the future. The future belongs to us.

SAVITRIBAI PHULE,
social reformer



TAKE YOUR BROKEN HEART AND MAKE IT INTO ART.

MERYL STREEP, *actor*,
paraphrasing Carrie Fisher



The thing about inspiration is that it takes your mind off everything else.

VIKRAM SETH, *author*

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