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ANNIVERSARY SPECIAL

Reader's Digest

FEBRUARY 2021

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Stories
that Prove
Love
Conquers
All

INTERVIEW

The Simple Life
Of Sudha Murthy

Do Nothing!
It's Good
For You

6 Tips
To Bake
Like A Pro

HEALTH

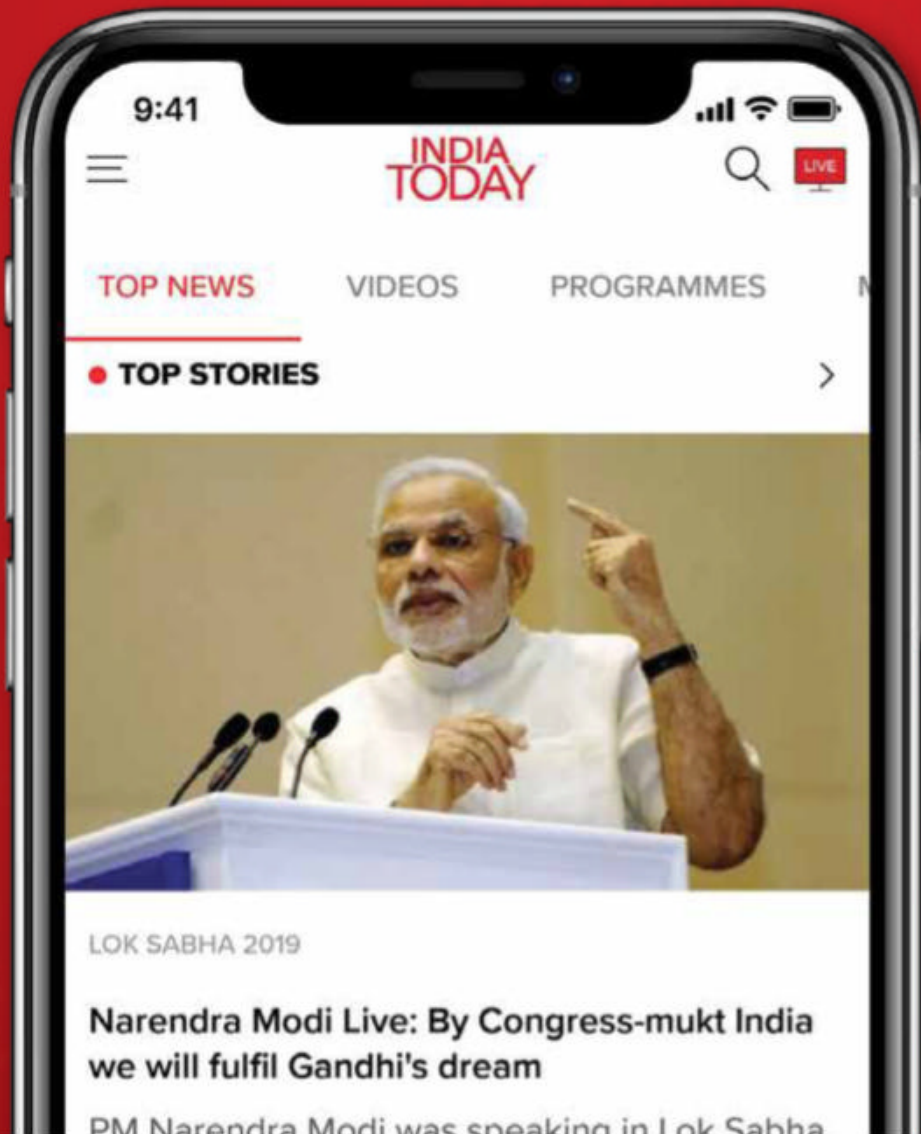
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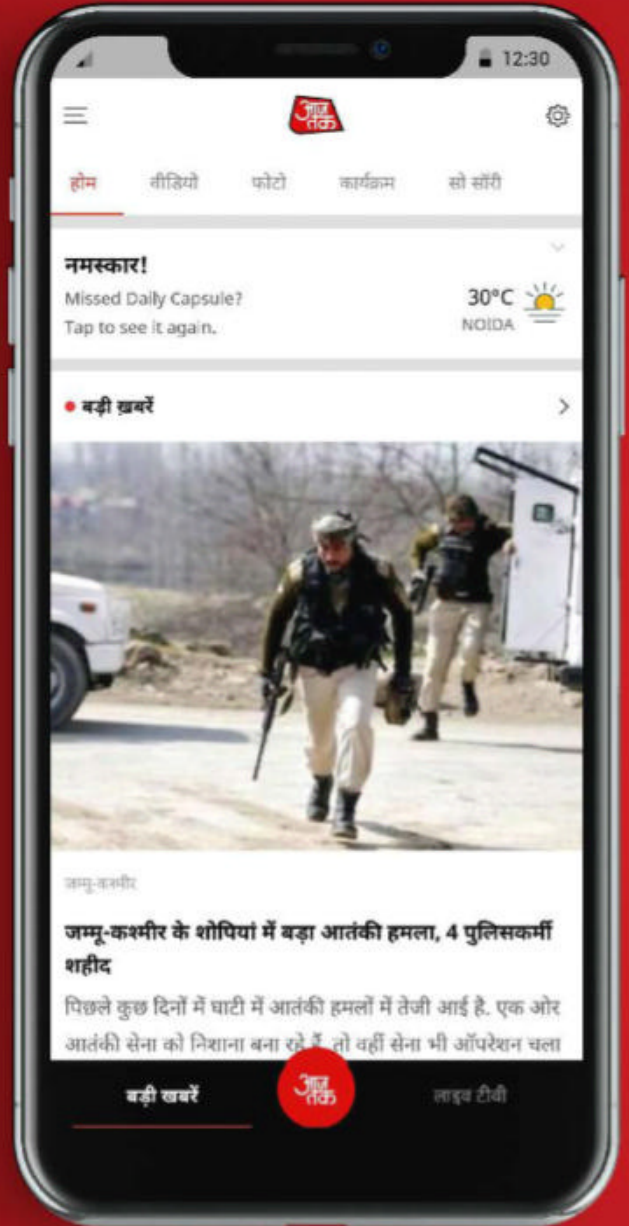
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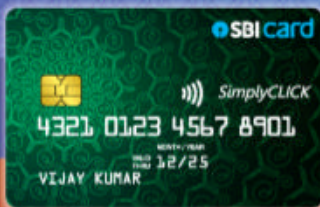
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N Balasubramanian, CEO,
Rajashekhar Reddy Seelam,
Founder and Managing Director

FOCUS
BUSINESS



HEALTHY FOOD MANTRA FOR BUSINESS

2020 was a watershed year for Hyderabad-based Sresta Natural Bioproducts that produces organic consumer products under the brand name of 24 Mantra Organic. Thanks to the company's efforts to educate consumers about the benefits of embracing organic products, the consumption was on the rise in previous years. But the Covid-19 pandemic meant healthy eating became an obsession for most.

"With people forced to stay home and not able to eat out, many in the younger generation scouted for and discovered eat at home options. They learnt to cook and in the process, embraced healthier organic products. The perception has been strengthened," says Rajashekhar Reddy Seelam, Founder and Managing Director.

Which is why the business of selling organic products is a responsibility as well. With Covid-19 nudging people to scout for healthier eating options, the company doubled its consumer base to a million households. That is the health of the consumer-focused narrative the company's leadership team wishes to follow in 2021 and beyond. And in that sense the ecosystem that Sresta and its 24 Mantra Organic brand operates in, could not have asked for a better opportunity to get its point across.

"2020 was about doubling our efforts, ensuring continuity to reach our consumers and

demonstrating that there is nothing to fear," says N Balasubramanian, CEO. "In the New Year, the aim is to build on people's outlook towards good health."

"The pandemic has convinced the company that it needs to remain wedded to its commitment to help the farmers to make it a win-win situation for all stakeholders. This experience has helped us realign ourselves to our primary goal," says Balasubramanian.



OVER TO YOU

NOTES ON THE
December ISSUE



My Thank You Year

Thanks to smartphones and the strong presence of social media in our lives, we have almost forgotten how to put pen to paper. This article made me think of how often I scroll endlessly through Facebook or Whatsapp—but none of it gives me joy. Expressing gratitude has become such an outdated practice these days: I mean the heartfelt ones, not the ‘Thanks and Regards’ at the end of an email. So yes, instead of looking at other people’s ‘fun’ lives on social media, it would be great to start putting real joy into their lives. One note at a time.

—AMITA BHATTACHARYA, *Noida*

Amita Bhattacharya gets this month’s ‘Write & Win’ prize of ₹1,000. —EDs

An attitude of gratitude brings about miraculous changes in lives, so says every self-help book worthy of its name. Gina Hamadey found this claim to be a 100 per cent true when she wrote 365 letters of thanks to family and friends. I wish to thank her especially for the tips on writing a better thank you note at the end.

VANDANA D. JHANGIANI, *Mumbai*

During the pandemic, feeling thankful has become more alien to us than ever. A little thank-you note or a small gesture of compassion does wonders to make one feel rejuvenated, ready for a fresh start.

PRIYANKA RANA, *New Delhi*

Kindness in the Time of COVID

The story of 15-year-old Jyoti Kumari who cycled for 10 days from Delhi to her home village in Darbhanga, Bihar—a distance of 1,200 kms—while carrying her disabled father as a passenger brought tears to my eyes. I can only imagine the physical toll this teenager took upon herself for her parent. Her sense of duty, abundant love and the steely determination that helped her complete this great feat under trying circumstances is a marvel. Jyoti is an embodiment of altruism and a symbol of undiluted love and determination.

FIONA WALTAIR,
Chennai

Everybody has been affected by the pandemic in one way or another. Although we can’t make the virus go away, we can do the next best thing: double down

on kindness. I believe now is the time to be overly kind. In the last two months, I've seen more vulnerability than I have in my entire life. I've seen entrepreneurs break down, employees lose their livelihoods and friends battle life-threatening illness.

Now is not the time to stand on the sidelines. If you're in a position to do so, lend a hand or even a small gesture—simply because you know people need it. In uncertain times like these, it's tempting to put ourselves first but if we stretch our limits as human beings, we can learn how intrinsically rewarding it is to do the right thing. The most important thing is to be kind. Never has that been clearer than during the COVID-19 crisis.

SANJAY CHOPRA,
Mohali, Punjab

We are obsessed with fighting over political ideologies, interested in which Indian makes to the top in Forbes' list,

flyovers, ROBs, digital world et al, while the plight of tens and thousands of Jyothi Kumaris are overlooked. Real development is the day when there are no more stories like that of Joythi Kumaris' ordeal.

RAVI CHARLES, *Trichy, Tamil Nadu*

Living with Caste

A Dalit with fair skin, good education, fluent English and political standing is still kept at a distance and looked down on by 'savarna' neighbours: Nikhil Sehra's true-to-life narrative accepts the truth of who he is and his pride in his identity. What cannot be mended had to be endured.

Another reality in Kerala was the travails of 2020 JCB prize winner, S. Hareesh. In 'Write to be Free', Hareesh declared that caste works everywhere in Kerala. The aim of living in India castelessly seems a distant dream, still, for Dalits.

PARTHASARATHY
MANDADI, *Tirupati*

Nikhil Sehra's story moved me deeply. The stigma experienced by Dalit children from their peers and teachers is heart-wrenching. How so called 'political empowerment' was just a gimmick in the author's case is also worth noticing. Yet despite such tales of injustice, we feel elated that warriors like Nikhil emerge. People who define themselves within the social mosaic through their resilience. The other inspiring stories in this issue ultimately reminds us that the human spirit is essentially indomitable.

DR DIPAK RANJAN DAS,
Cuttack, Odisha

Though the teachings of great social reformers like Ram Mohan Roy, Ambedkar and E. V. R Periyar have brought about some changes to the caste conundrum and related disparities, this menace is far from eradicated in India. As a child of the 50s,

I have seen separate entrances set up for so-called 'low caste' people in my grandmother's house and a secluded place called *perai* where they were allowed to sit when brought in for cleaning or whitewashing jobs. Even food and water were given in a demeaning way and they were not allowed to wear slippers. The unfairness of it still lingers in my mind.

It is unfortunate that unwarranted, inhuman practices like the ones I witnessed more than six decades ago still exist. When are we going to treat all humans as equal? Will a casteless society ever truly emerge?

ANNA MARY YVONNE,
Chennai

It Happens Only in India

It was interesting to read *Two Men and a Pizza Box*. I differ, however, from the "penny-wise, pound-foolish" verdict about making the litter culprits return

to the scene of their misdemeanour. The carbon emission generated by driving 80 kms is well worth the cost, in this case.

So many of us still lack responsible civic behaviour and adhere to these rules only when under duress or bribed. It is only when these values are firmly impressed upon ourselves and our children that we can hope to see a cleaner India.

DR MOHIDEEN WAFAR,
Bambolim, Goa

Reject, Revive and Innovate: What the Pandemic Teaches Us

Dr Lahariya has wonderfully described the factors that contributed to the fairly even control of the spread of COVID-19 in the country.

In a way, the pandemic has pushed India's self-sufficiency forward in many respects. Efforts have been made to identify and resolve shortfalls, including the role of social media in spreading false, unscientific

messages that mislead the public. Also, as a society we should be committed to following appropriate behaviour without the medical fraternity and government having to emphasize it all the time.

DR SUJATA SETTY, *Noida*

Christmas in an Unlikely Season

For decades now, every December I have looked forward to the Christmas feature in *RD* and I am never disappointed. So too was the case with this issue. The story by William H. Armstrong was such a sad, sweet and satisfying read! Who can disagree with the poet Shelley who wrote, "Our sweetest songs are those that tell the saddest thoughts."

DR N. GOPALAKRISHNAN,
Bengaluru

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“Requesting permission to spend the camping trip on my smartphone.”

HUMOUR *in*
UNIFORM

My squadron leader son-in-law invited me to join the New Year's Party at the Indian Air Force station at Vadsar. While visiting the base, I noticed a warning sign in the main guard room: “Trespassers will be shot. Survivors will be shot again”.

V. RANGANATHAN,
Ahmedabad

For new Army basic trainees at Fort McClellan, one requirement was a demanding 19-km march. We got started at 6 a.m. and an hour later we all wondered if the end would ever come.

“Men,” our sergeant yelled, “you're doing a fine job. We've already covered six kms!” Revitalized, we picked up the pace. “And,” continued Sarge, “we should reach the starting point any minute now.”

—GCFL.net

Once, we decided to throw a surprise birthday party for a young, newly commissioned officer in our unit. I ordered a cake with zero non-vegetarian ingredients for the occasion. On the big day, we opened the box to find a cake with “Happy Birthday, Eggless” on it.
SHALINI BHARDWAJ,
Pathankot

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AIMING TO EMPOWER EVERY INDIAN TO OWN A HOUSE

SHRI DINESH KHARA
CHAIRMAN



- **As the largest lender, we would like to understand your vision for the market in general with specific reference to the Home Loans.**

SBI is a significant vehicle of development through financial assistance and innovations to all the customers including home loan seekers. In line with the market and societal expectations, SBI has always risen to the occasion. SBI has been known for working on the basic tenets of Trust, Transparency and Customer delight.

The foundation of human life rests on three pillars i.e. Roti, Kapda and Makan. Besides food and clothing, housing has been close to everyone's heart. We fully

acknowledge the sentiments and, therefore, have made Home Loan Business as one of the mainstays of our Bank. SBI has become the market leader in home loan by adopting a focused approach and acknowledging it as a national priority.

- **How do you look at the home loan market in India and your approach towards PMAY scheme of Home Loans?**

For us, Home Loans is not just a business but a growth driver for the Nation, as Real Estate is the second largest employer, next to Agriculture. It's not only a huge employment generator but also a massive asset creator contributing to nation building. Indian home loan

We have espoused the tag line "Home for All by 2022" in letter and spirit. The priority for our bank is to maximize home loans and to supplement the efforts for making a home available through subsidy based financial assistance under PMAY.

market is expected to grow at a faster pace on account of increasing urbanization and affordable mortgage rates. While looking at a longer horizon, the same is expected to peak to US \$ 1 trillion by 2030 and would contribute 13% to the nation's GDP by 2025. Healthy Real Estate ensures buoyancy in Home Loan market and contributes to growth in the economy.

We have espoused the tag line "Home for All by 2022" in letter and spirit. The priority for our bank is to maximize home loans and to supplement the efforts for making a home available through subsidy based financial assistance under PMAY. SBI is the only Central Nodal Agency as a bank for providing subsidy to the PMAY home loan borrowers. Our sustained efforts have resulted in total PMAY business of Rs 56191 Crs on which a subsidy of Rs 4828 Crs has been released from June'15 to Jan'21.

- **India is a highly-diversified nation and there are several areas which need support for housing**

development. Have you taken any specific initiative in this direction?

It has been our constant endeavor to strengthen our channels and work out a strategy for housing development pan India. Many times, we work in tandem with the State Governments to facilitate cheaper credit flow to the home buyers. Such arrangements have been made with the states of Assam and Kerala. These steps would go a long way in removing regional imbalances and add to the ease of living for the citizens of India.

WE HAVE BEEN WORKING ON FOUR THEMES
Focused development of Home Loan business, thereby giving a boost to the Real Estate Sector
Refined Analytics for boosting growth
Easing the home loan journey for customers
Post disbursal engagement with home loan customers

CUSTOMER DELIGHT AT ANY COST

- **SBI has been a force in the financial market in India. How significant is REH BU in your scheme of things?**

Home Loan business has been very close to our hearts for two reasons - Development of portfolio with asset backed loans and faster acceptance of the product (viz home loan). Of all the business units, Real Estate unit contributes 22.20% to the total asset portfolio of the bank with a market share of 21.80%. Home Loan business constitutes 23% of total loans and advances of the Bank. Bank's rate of growth is faster than that of the peers which is resulting in increase of market share regularly. The customer trust in SBI Home Loan is immense. In fact, today home loan means 'SBI Home Loan'.

Post 2010, the significance of the retail segment has been recognized as growth driver and asset builder for the bank with low delinquencies. The growth of the RE portfolio has been phenomenal in SBI. The RE AUM touched 1 Trillion for the first time in June 2011 and the same peaked to Rs 5 Trillion, a 5X growth in less than 10 years. We are eying for a challenging target of Rs 7 Trillion AUM by 2024.

Though the success is stupendous, we are looking beyond the numbers and working to provide a seamless digitized journey for the customers. The RE teams of the Bank are leaving no stone unturned to plug the gaps in our digital

processes and enhancing customer experience. We are rolling out state of art Retail Loan Management System (RLMS) for home loans soon as a part of end to end journey for Home Loans.

- **Technology is the need of the hour. How SBI is going to ease the life of home loan borrowers?**

Being the leader and numero uno in the home loan market, we have our vision for the futuristic digital journey for the home loan customers to ease their hardships. In this process, the bank has initiated necessary proactive initiatives to strengthen its digital infrastructure.

A blueprint for end to end (E2E) digitization of home loan journey is in place and first phase of Retail Loan Management System (RLMS) is being rolled out shortly. The twin objectives are seamless credit flow to home loan customers and digitization of all the steps involved that takes care of regulatory compliance too. Our prime endeavor is to provide end to end home loan journey through RLMS simplifying and digitizing all the actions. Whenever a loan is applied on the RLMS platform, In Principle Offer (IPO) would be generated detailing the eligibility of maximum loan amount for the specific customer. The customer would be updated via SMS and email with the status of his application. Real time status of the application would be available in the next phase of

RLMS which would be rolled out soon. The proposed digitization is aimed at bringing in objectivity and fast pacing the journey thereby enhancing customer delight.

Vendor Management System (VMS) has been integrated with RLMS. With a view to mitigate customers' hassles in getting legal and valuation of the property, the VMS seamlessly allocates the tasks to approved vendors for legal and valuation assignments. The submission of the vendor reports is online now. Home Loan documents are undergoing digitization through Document Management Solutions (DMS). It is an end to end solution comprising of digitization (scanning) of loan documents, uploading of documents, safekeeping and retrieval of loan documents in the most secured way both in digital and physical form.

The customer trust in SBI Home Loan is immense. In fact, today home loan means 'SBI Home Loan.'

In the era of Digital Banking, we firmly believe that investments in resources – both human and technology – would be the key to the survival of any Financial Institution in future. It's significant to mention here that the transactions under mobile banking is expected to be the most preferred digital channel even more than the internet, we are, therefore, taking initiatives to have a mobile friendly platform for home loan application. Home loan can be applied through YONO application as well. Our call centres would hand hold the customers if they face any issue in applying for a home loan digitally.

It has been under our active consideration to have an end-to-end reinvention of our working / servicing processes by integrating tech savvy products with new-age digital and technology tools. We are leveraging advanced technology and digital channels to improve our efficiencies —right from acquiring new customers, easing the credit flow to the borrowers and post disbursal customer engagements.



SHRI C SREENIVASULU SETTY
MANAGING DIRECTOR



WE ARE
WHEREVER
OUR
CUSTOMERS
NEED US

SMT. SALONI NARAYAN
DEPUTY MANAGING DIRECTOR

■ **During the recent challenging times, how could SBI maintain its growth story?**

After a long 9-month lull which was accentuated by the ongoing pandemic, the housing sector demand is starting to see a robust uptick. The growth engine is gaining momentum, thanks to several initiatives taken by the GoI, the Bank and the developers.

The journey of SBI Home Loans started in 2004 and within 10 years, SBI became the market leader in FY14 overtaking all its competitors. Since then the rapid strides to the pinnacle have continued and we finally touched the 5 Trillion milestones in Jan'21.

This SBI Home Loan growth story is unique. The growth from Rs 1 Trillion (June'11) to Rs 5 Trillion in less than 10 years is an inspiring story. Having withstood all downturns, our market share has never seen drop anytime in these years.

Moreover, Real Estate & Housing Business Unit of SBI has the lowest default rate maintaining excellent asset

quality and thereby contributing handsomely to the Bank's income.

■ **What is your view on digitization of Home Loans in SBI as the country is marching ahead with digital economy?**

Digitization is critical for streamlining the entire loan process and providing a seamless journey to the customers. Keeping this in mind, our Digital Platforms have been designed to enhance our reach to a wider customer base. Customers can apply and avail home loans at the click of a button from anywhere without any hassle.

However, we believe that while digitization is the way ahead and will continue to improve customer experience, there will be a continuous need for physical presence, especially given our diverse customer base and the complexity of a mortgage product. Hence the Bank has adopted "Phygital" as the way forward for future growth.

In addition to digital expansion, there would certainly be a need for physical presence, so "Phygital" is the way forward.

- **Challenges faced during the northwards journey and also during COVID times have been quite harsh. Your bank must have faced the heat. Please tell us something about this?**

SBI has always been alive to its responsibility towards the nation. To counter the adverse impact of COVID 19, many steps were taken to support both developers and home loan buyers.

First, the Guarantee Emergency Credit Line was launched, with the support of Gol, to support the developers. Simultaneously, two special products

namely Special Top Up and Special Smart Top Up were introduced to mitigate the hardships of the retail Home Loan customers.

Post COVID, the efforts of the teams appear to bear fruits and green shoots are visible now. December 2020 has been an amazingly successful month which witnessed highest ever home loan sourcing, sanction and disbursements. It is due to the hard work of the team as well as the support and trust of our customers, that we were able to continue servicing the market needs during COVID and emerged as a market leader.

INDIA'S FAVOURITE HOME LOAN PROVIDER

Real Estate is the growth driver for our economy and also for our Bank. We are aggressively pursuing the Gol's plan "Housing for All by 2022" by promoting home loans not only in Metro cities but also in Tier II and Tier III cities.

Every third home loan, in the country, is sanctioned by SBI. Home Loans account for 58% of all our retail loan book. The share of affordable housing is more than 60%. We have made a strong presence in affordable and mid housing segment. We are, now, getting higher market share in Luxury home segment too.

All these have been made possible due to our large branch network, dedicated team for marketing and more than 200+ processing centres of home loans across the country. This has generated Customers' Trust and Goodwill for SBI Home Loans. Even the builders / realtors try for project approval from us as it increases sales velocity.

This will enable us to sustain the momentum and our leadership.



SHRI SHREEKANT
CHIEF GENERAL MANAGER

CONVERSATIONS

Department of Wit

I'M NOT SUPERSTITIOUS! (Touch Wood)

No rational, scientific, knowledgeable person would bother with lucky colours or 'slate magic' ... would they?

BY *Indu Balachandran*

ILLUSTRATION BY *Siddhant Jumde*

GROWING UP IN Bangalore during the mid-60's, my childhood idyll was marred by a terrifying event. A bloodthirsty she-ghost was rumoured to be visiting the city, and a wave of fear had gripped our neighbourhood in Shantinagar.

But all was not lost: There was a simple solution to discourage this supernatural visitor from entering our homes and massacring us in our sleep. All we had to do was clearly paint the words *naale baa* (meaning 'come tomorrow') on our front door.

Despite the dubious premise regarding our local spectre's literacy

and obedience, the strategy seemed sound: our well-read phantasm would peruse our message, and finding it fairly reasonable, move on. But fearing the ghost was schooled in only the Kannada script, we wrote our humble request in two languages, just to feel safer. Our exasperated parents rapped us on the knuckles for ruining the front door, but we kids knew better than to take chances with something so evil. And so we survived.

Superstitions, I thought, were unique to my part of the world—that is until I started school. A Punjabi girl in my class taught me 'slate



magic'—a mystical way to turn a wet slate instantly dry. "With your eyes closed, touch the slate, touch your heart, again and again while chanting 'ja-sukh, ja-sukh, ja-sukh,'" she said. A quick demo and I was left amazed—it really worked! A few weeks later, my elder sister Bhanu explained the mystery—I had been saying *sukh-ja* (dry up) while wiping the moisture off the slate with my own fingers. The spell was broken.

Yet my myth-buster sister had her own irrational beliefs too, thanks to her best friend Gopa. As little girls, we were obsessed with the popular 'pony-tail-doll' and secretly craved to be just as fair-complexioned and blonde. So when Gopa explained that "If we pray to Jesus (God of Americans), we too will get golden hair", Bhanu believed her. Among her childhood disappointments, this must've been the biggest.


Our own pantheon of gods would be invoked too, especially during the most religious month of the year: exam season. We used all our will power to negotiate for the smallest bit of heavenly intervention—when a poor grade in Hindi seemed imminent, maybe a Hindi prayer would work better? Who was the goddess of arithmetic again?

Where prayers failed, there was always Plan B: Look up our horoscopes in 'This Week For You' by Tiny in the *Deccan Herald* and wear the recommended lucky colour

under our uniforms on the day of the dreaded Algebra exam.

Our faith in the preternatural spanned generations, with many of our beliefs handed down by parents and grandparents and we never questioned either. Touching a scrap of paper with our feet offends Saraswati, the goddess of learning. Clipping our nails or sweeping the floor at night would brush away our wealth. But if your right eye began to twitch, your lost fortunes were coming right back.

No matter how scientific our temperament, no one messed with superstitions in matters of matrimony. I remember setting off for weddings in our childhood with our standard and rather generous gift of ₹50 in a white envelope. Only the amount would be woefully inauspicious unless we added one extra rupee. And so began our hunt around the house for that elusive one-rupee coin—a quest that only ended by stealthily 'borrowing' one from the puja-room piggybank, with a solemn vow to the incumbent deity that we'd replace it very soon.

Now in my worldly-wise sixties, I look back with much amusement at how naive and unquestioning we were in our pursuit of luck over logic, ritual over reasoning. So what if every IPL season, I'm still secretly sitting only on one particular couch, wearing yellow socks and watching the match on TV sideways, neck craned and head tilted? How else to ensure a win for my beloved home team? 

डाबर
च्यवनप्राश

पूरे देश की तैयारी है जंग अभी जारी है

इसलिए ज़रूरी है कि हम खुद को हर पल मज़बूत रखें
आइए आज हम सब लें एक शपथ

इम्यूनिटी को बढ़ाना है
हर घर में, हर किसी को, हर दिन,
डाबर च्यवनप्राश खाना है



इम्यूनिटी के लिए
भारत करे विश्वास,
हर दिन सिर्फ़ डाबर च्यवनप्राश

आयुर्वेदिक औषधि। सुराक और निर्देश लेबल के अनुसार।

enchanting
Tamil nadu ✨
experience yourself



GOLDEN TEMPLE, VELLORE



THIRUMALAI NAICKER MAHAL, MADURAI



WILDLIFE AT MUDUMALAI



MANGROVE FOREST, PICHAVARAM



MUTTUKADU BOAT HOUSE

TAMIL NADU: THE LAND WHERE HISTORY AND NATURE CONVERGE

Tamilnadu will always fascinate you by its diversity. Whether it be the culture, the food or the architecture, every region offers you rich options to explore. We underline the State's diverse tourist offering with a curated list of destinations to experience.

Golden Temple, Vellore: A must visit destination for the devout is located inside the Thirupuram spiritual park at Thirumalaikodi. The salient feature of 'Thirupuram' is the Lakshmi Narayani temple whose Vimanam and Ardha Mandapam is covered with pure gold, housing the deity Sri Lakshmi Narayani (female consort/wife of Vishnu Narayana).

Pichavaram Mangrove: Pichavaram is a village near Chidambaram in Cuddalore District, Tamil Nadu, India. It is located between the Vellar estuary in the north and Coleroon estuary in the south. The Vellar-Coleroon estuarine complex forms the Killai backwater and the mangroves that are permanently rooted in a few feet of water. It is located at the distance of 243 km from Chennai and 15 km from Chidambaram.

This is one of the largest mangrove forests in India covering about 1100 hectare of area. The biotope consists of species like Avicennia and Rhizophora. It also supports the existence of rare varieties of economically important shell and finfishes.

Thirumalai Naicker Mahal: One of the imposing edifices of Madurai, it stands as a testimony to the ancient city's glory. A 17th-century palace erected in 1636 AD by King Tirumala Nayaka, a king of Madurai's Nayaka dynasty, this Palace is a classic fusion of Dravidian and Rajput styles. The building, which can be seen today, was the main Palace, in which the king lived. In its heyday, the palace was considered to be one of the wonders of the South.

Wildlife at Mudumalai: The Mudumalai National Park and Wildlife Sanctuary is a declared tiger reserve, in the Nilgiri Hills, about 150 kilometres from Coimbatore.

The park is home to several endangered and vulnerable species including Indian elephant, Bengal tiger, gaur and Indian leopard. There are at least 266 species of birds in the sanctuary, including critically endangered Indian white-rumped vulture and long-billed vulture.

Muttukadu Boat house: This water sport facility on the East Coast Road at Muttukadu, near Chennai, offers rowing, wind surfing, water skiing, and speedboat riding. The boat house run by TTDC, was inaugurated in 1984 and has 15 row boats, 27 speedboats and 9 pedal boats, besides two high-speed aqua scooters.

Tea Gardens Megamalai: Tea gardens cannot get more romantic and picturesque than this. Stay assured, the aura of the place travels with you for a long time. The untouched evergreen forest surrounding Megamalai makes it so breathtakingly alluring and unpolluted. Many people call it the 'hidden paradise' and it's truly not an exaggeration. The winding dam nestling runs around the Briar Tea bungalow is a fascination to see all along while moving around the place. Megamalai is much more of natural shades of many colours and uneven bushes and patches of evergreen forest, plantation and water stream which greets the eye anywhere we go around.

Come to Tamilnadu. Allow us to pamper you with a palette so vivid that you will come back for more.



Mr. T.P. Rajesh, IAS, Commissioner of Tamil Nadu Tourism says, "Considered as one of the most popular tourist destinations in India, Tamil Nadu witnesses one of the highest numbers of domestic and foreign tourists every year. Safety of tourist has always been our top most priority and we leave no stone unturned to ensure that it is met. With the national 'unlock' process in place post Coronavirus pandemic and with the opening of various modes of transportation, Tamil Nadu has taken all necessary steps to ensure maximum hygiene and safety. I'm glad to see our hidden gems being showcased to travellers across the major airports of the country. Tamil Nadu has a lot to offer and with air travel picking up we are quite excited to welcome tourists to our enchanting state Tamil Nadu. Tamil Nadu is most often associated with magnificent and architecturally marvellous temples. Place of tourist interest like long stretches of beaches, Hill stations at Kodaikanal and Yercaud, UNESCO identified Nilgiri Mountain Railway, various wildlife and bird sanctuaries, one can cherish the mesmerising breath-taking view of sunrise and sunset at Kanniyakumari, Splendid architectural marvel – The place, Chettinadu and rural areas of Tamil Nadu. There is so much more that can be explored here".



(Left) Ramu Dosapati helping a woman pack food essentials at a giveaway point ; (Right) A blackboard sign declares the Rice ATM’s central philosophy

GOOD NEWS
FOR A
Better Planet

A Helping Hand

COMMUNITY It is during times of great challenge that the best of humanity comes forward, and Hyderabad’s Ramu Dosapati is just one more example of this. Inspired by the wife of a security guard, who, despite their meagre earnings, fed laid-off migrant workers during lockdown, this HR executive created a year-round ‘Rice ATM’ to help out-of-work individuals unable to provide for themselves.

“I draw a good salary, my family is in comfort and I realized there is nothing that stops me from helping those in need,” Ramu told *The Indian*

Express. Dosapati used his provident fund, credit card and part of the proceeds from selling his land in Nalagonda to set up the distribution centre. While the effort was intended to remain open only until things normalized, the 43-year-old was simply unable to turn away those who continue to reach out for help. The ATM completed 250 days of operation on 19 December 2020.

New Hope for Recycling Plastic

SCIENCE Eight billion tonnes of plastic have polluted the world’s land and oceans since the 1950s. But scientists are finally developing new ways of halting the damage. A team at the University of Portsmouth in the UK is working with a ‘super-enzyme’ derived from bacteria that can digest polyethylene terephthalate (PET), the material used in plastic bottles, opening up the possibility of fully recycling the plastic.

(TOP) TWITTER: @DSRAMU (RAMU DOSAPATI); (RIGHT) TWITTER: @ABHIJITDOWARAH2 (ABHIJIT DOWARAH)

Natural degradation of plastic can take hundreds of years, but the super-enzyme can convert PET back to its original building blocks in just a few days. John McGeehan, director of Portsmouth's Centre for Enzyme Innovation, says the process would allow plastics to be "made and re-used endlessly, reducing our reliance on fossil resources". Meanwhile, a team at the Helmholtz Centre for Environmental Research in Leipzig, Germany, has found a bacterium that can break down polyurethane—a plastic widely used in sports shoes, nappies and foam insulation—that is notoriously hard to recycle.

Upcycled Homes for strays

ANIMAL WELFARE The plight of stray dogs in Indian towns and cities compels compassionate residents to care for them in many ways, and Assam's Abhijit Dowarah, a local innovator, is no different. Moved by

Abhijit Dowarah with the new residents of his upcycled dog shelter dubbed 'Baator Ghor'.



the difficulties stray dogs face due to inclement weather and speeding traffic, Dowarah devised a smart solution to keep them safe—convert discarded television boxes into little dog houses. "I noticed that old televisions ultimately turn into a waste product after a family buys LCDs. So I went out searching for those. After collecting some, I removed the unwanted parts and designed suitable homes for the street dogs," he tweeted. He placed a number of these shelters—dubbed 'Baator Ghor'—on several streets and took to social media to encourage other animal lovers to do the same.

Go Bilingual for a Better Brain

LANGUAGE People who regularly use two or more languages may have a lower risk of the cognitive decline associated with ageing, say Barcelona university scientists. The researchers studied a bilingual group of people from Barcelona to see in detail what neuroprotective benefits bilingualism may have. "We saw that those with a higher degree of bilingualism received a diagnosis of mild cognitive impairment later than those who were passive bilinguals," says researcher Marco Calabria, who considers the linguistic gymnastics involved in regularly switching from one language to another to be lifelong training for the brain. **R**

—BY JAMES HADLEY, ISHANI NANDI

Enjoy Cooking ?

Now enjoy cleaning too.

Faber dishwashers with 3D oil clean technology makes it easier for you to clean the dishes. So, savour all kinds of recipes without a worry.

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3 Spray Arms generate 360 degree water spray, at high pressure, providing perfect cleaning results.

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POINTS TO PONDER

Today is a reminder, a painful one, that democracy is fragile. To preserve it requires people of good will, leaders with the courage to stand up, who are devoted not to pursuit of power and personal interest at any cost, but to the common good.


Joe Biden, 46th US President, on the attacks on Capitol Hill, Washington D.C

In my grandparents' time, it was believed that spirits existed everywhere ... in trees, rivers, insects, wells, anything ... I like the idea that we should all treasure everything because spirits might exist there, and we should treasure everything because there is a kind of life to everything.

Hayao Miyazaki, film director and manga artist

I think the traditional 'feminine' arts of homemaking or dressmaking or whatever are shamefully undervalued. They're doing what I'm doing: making a space for another person to be in. Creating an architecture for life. There's no greater task but also no more mundane one.

Zadie Smith, writer



Joe Biden

Hayao Miyazaki

Zadie Smith

FROM LEFT: CHANDRADEEP KUMAR/INDIA TODAY GROUP, ALAMY(2)

I'm Hindu. My sentiments are neither so fragile nor do my gods have feet of clay that every second piece of creative expression can outrage or mock them. Don't censor what we eat, what we watch and who we love.

Mahua Moitra, *politician*

Being in a minority, even in a minority of one, did not make you mad. There was truth and there was untruth, and if you clung to the truth even against the whole world, you were not mad.

George Orwell, *author*

Reality is, after all, too big for our frail understanding to fully comprehend. Nevertheless, we have to build our life on the theory which contains the maximum truth.

Subhash Chandra Bose, *freedom fighter*

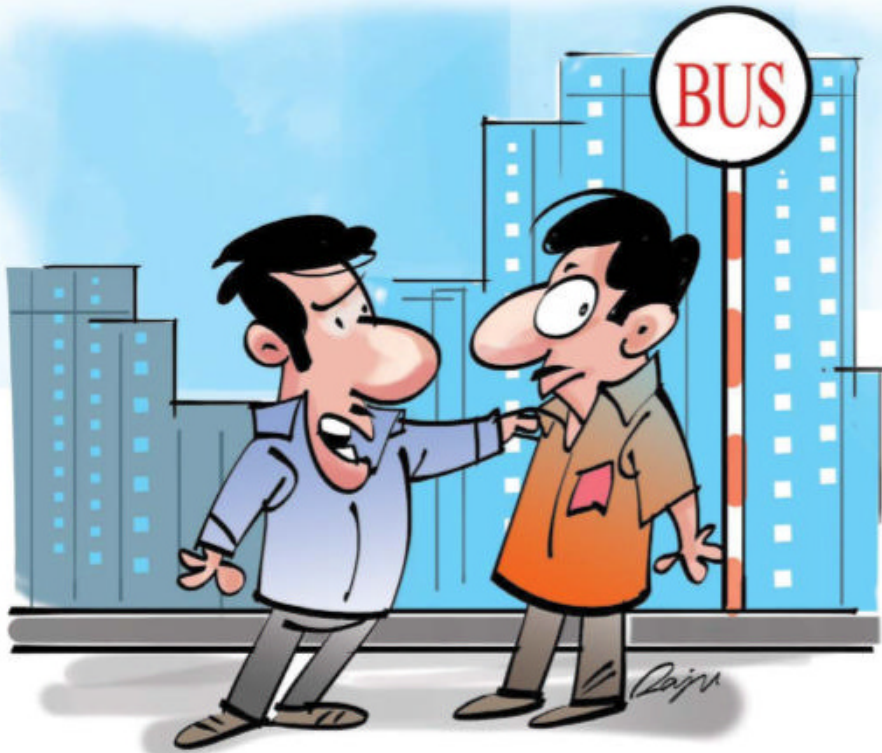


Mahua Moitra

George Orwell

Subhash Chandra Bose

It Happens
ONLY IN INDIA



Why maintain distance when we are both 'positive'!

Cop a Crook

Finding your stolen car after two years, serviced and in ship-shape, should have you jumping for joy, but Omendra Soni was probably too bewildered to celebrate his turn of luck.

His WagonR had been stolen in 2018,

so imagine Soni's surprise when he got a call from a service centre for feedback on their services in December 2020.

Upon inquiry, he learnt his stolen car was being used by Bithoor police station officer, Kaushlendra Pratap Singh. The Uttar

Pradesh cop alleges he had found the car abandoned and seized it, as per routine police procedure.

This, of course, doesn't explain why he was diligently driving it around and keeping up service appointments. Left red-faced by the matter, the police

department has ordered an inquiry into the curious matter. A disquieting case of finders-keepers, we say!

Spotted by Devika Agarwal

Safe to save?

Rest easy, they said, your money is safe in the bank. But Bank of Baroda account holder Rehna Qutubddin Desarwal, we are sure, will respectfully disagree.

In a bid to keep her money safe, this Gujarati woman deposited ₹2.2 lakhs in a locker, at the bank's Pratap Nagar branch, only to find termites had made easy pickings of her moolah.

Understandably furious, Desarwal doesn't want to foot the bill for the termite feast and has filed a complaint with the bank to reimburse her for the losses. The branch has assured its customers that forces of fumigation have been unleashed and all is well now.

We just have one question, were the lockers tender?

SPOTTED BY M. V. APPA RAO



MY MOM JUST CALLED MY BOSS TO GET PERMISSION TO TAKE ME OUT OF WORK TO GO GET VACCINE WHAT IS THIS WOMAN YAAAAAR 🤔🤔🤔🤔🤔 SCHOOL THODI HAI

O Smother Dear

We love our mothers dearly, and they sure smother us right back. And that sea of unconditional motherly love doesn't hinder them from unwittingly embarrassing us.

A twitter user by the name of @Aineed-2shutup is one such 'much-loved' daughter. In a peak parenting power-move her mother called her boss to get permission to take her to go get a vaccine.

Her tweet thread chronicling her mother pulling her out of work, quickly led to others recounting similar hilarious instances of parents lovingly embarrassing them.

Looks like parental 'love' is a common cross we all bear.

Source twitter.com

A man's best friend

Every dog has its day, and for Jacky—50-year-old Om Narayan Verma's four-legged sidekick—life's good! Furious with his family feuding over ancestral property, Verma has named his wife, Champa Bai, and his beloved Jacky as his legal heirs. The will clearly states only those who look after the cherished canine as their own, will inherit his share after his demise.

Clearly loved and now part-owner of 21 acres, Jacky's one lucky dog!

Spotted by Mandadi Parthasarathy

—COMPILED BY NAOREM ANUJA

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

IMAGE CREDIT @AINEED2SHUTUP ON TWITTER

LIFE'S

Like That

Looking out a diner window, I noticed a woman struggling to parallel park.

After a few minutes of watching her inch up, inch back, inch out and inch in, I went outside to offer my help, which she readily accepted.

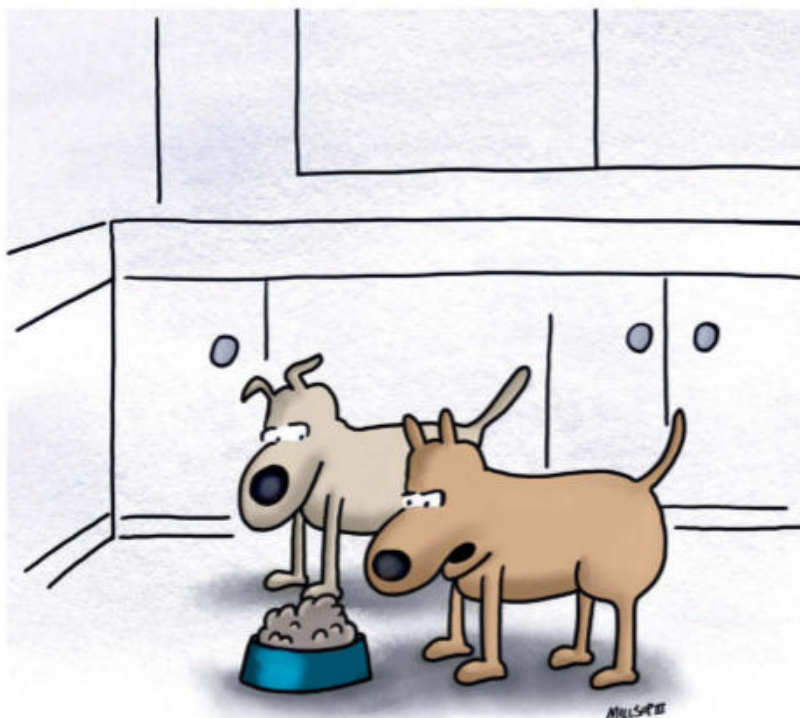
After I parked her car, a man came over to thank me. “You’re welcome,” I said. “Are you her husband?”

“No,” he replied. “I’m the guy parked behind her.”

—MITCHELL PLANTIER

Today, in incredible power moves, the cashier sniffed each of my candles as she rang them up and nodded or shook her head after each one.

—[@ANNABROGES](#)



“I wish they would stop putting food in my hat.”

What We Have Here Is a Failure to Communicate

◆ Decades ago, I told a guy that I was studying meteorology.

Him: Cool. So when’s the next one coming?

Me: The next thunderstorm?

Him: No, the next meteor.

—[@TRACYGARNER](#)

◆ Thinking about the time that I said that I was distantly related to Marie Curie and

a guy explained, “It’s pronounced Mariah Carey.”

—[@I_LEAN](#)

◆ A friend used to say she put her foot down on the *exhilarator*. She also would say her homeowner’s insurance was paid through the *escarole*.

—[@GLENAHARTWELL](#)

Confronting my husband, I demanded, “How come you never

There's going to be a point in my life when my son looks up at me and thinks, "Gee, my mom knows everything!" Then he'll get to sixth-grade math class, and I'll say, "Well, kid, this is where we part ways."

—@HANNAHEINBINDER

tell me I look pretty? Even my sisters tell me I look pretty sometimes."

"Your sisters are absolutely right," he said grandly. "You do look pretty, sometimes."

—ALICE FAY

I received a call from a telemarketer asking to speak with my husband. "Unfortunately, that's impossible," I told him. "He's in heaven." "In that case," he said, "what's the best time to reach him?"

—CAROL WHITE

After she quit smoking, my mother gained 23 kgs in six months.

Concerned, she went to her doctor.

"Do you think I have an overactive thyroid?" she asked him.

"No," he said.

"What you have is an overactive fork."

—LORRAINE YOUNG

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

THE NOT-SO-GRAND CANYON

America's national parks are treasures to behold. Or at least most of us think so. Here are one-star Yelp reviews from tourists who beg to differ.

Sequoia

"There are bugs and stuff, and they will bite you on your face."

Yellowstone

"It's like a bigger version of Central Park, only with bears."

Yosemite

"Trees block views, and too many grey rocks."

The Grand Canyon

"A hole. A very, very large hole."

Isle Royale

"No cell service and terrible Wi-Fi."

Arches

"Narcissistic, selfish people posed right in front of the arch for their personal photo."



Denali

"The bus stops way too much."

—backpackers.com



PIPELINE IS BECOMING LIFELINE

Water is life; Who else other than millions of inhabitants of thousands of villages spread across the Vindhya and Bundelkhand regions of Uttar Pradesh will know the truth of these statements? Despite receiving ample rainfall annually, this region has remained thirsty long after the country became Independent and master of its own destiny. The relief however is now on the horizon, as for the first time in country's history the Narendra Modi-led Central Government has understood the hardships of people hard-hit by water scarcity and has become quite serious about addressing this perennial problem. Under the guidance of Prime Minister Narendra Modi, Chief Minister of Uttar Pradesh, Yogi Adityanath, is fully committed to words implementing the project of supplying water through pipeline.

Nestled in the lap of Vindhya hills, the areas under the present districts of Sonbhadra and Mirzapur have been a major centre of faith, purity and holiness since ancient times. How highly regarded this revered place was is evident from this couplet of medieval poet Rahiman: "जा पर विपदा परत है, सो आवत यहि देस." ("All those souls who suffer calamity head to this land for solace"). What an irony, this resource-rich region, which is full of

possibilities, has languished in abject backwardness and wants for decades since Independence thanks to the persistently gross neglect of successive governments. Despite being criss-crossed with numerous rivers, the region's identity has been mostly of a dry and thirsty land. An unprecedented step towards meeting the water needs of the twin-districts leading to their consequent development was taken on November 22 this year (Gopashtami day) when Prime

Minister Narendra Modi laid the foundation of 23 projects worth 5,555 crore for Sonbhadra and Mirzapur through video-conferencing from New Delhi. CM Adityanath performed the ground-breaking puja for these projects at a function held at Karmaon village under Sonbhadra district's Chatra development block. Making supply of drinking water available in Uttar Pradesh's Vindhya and Bundelkhan regions is a challenging task, and Yogi Adityanath is determined to



“The steps that Yogi Adityanath Government has taken to solve the problem of water scarcity clearly show that this government not only understands the troubles facing the populace but also makes sincere efforts to address them.”

—Narendra Modi, Prime Minister of India

accomplish this Herculean task. By starting the “water tap in each home” scheme in Bundelkhand on June 30, Chief Minister Yogi Adityanath had, in fact, opened the iron gates for the streams of development to flow through and drench the parched backward areas of Uttar Pradesh. In rural areas of the State, supply of clean and safe drinking water will be made available in every house through the “piped potable water” project. Clean water is an answer to a number of diseases—cleanliness and purity of water play a major role in prevention of many diseases. If clean and safe water is available to the people at their own home, they will not need to trek long distances to fetch a bucket of water. This will surely make life easier and liveable for them besides providing protection against diseases. For the all-round development of any area or region, adequate availability of clean and pure water is the first condition.

The total cost of Bundelkhand and Vindhya potable water projects together work up to Rs 7,740 crore. On completion, these projects will provide clean and pure water to a population of 117 lakh in over 6,600 villages. The Union Government's plan is to provide clean water to all by 2024, but CM Yogi has set the deadline of 2022 for accomplishing this gigantic task.



Water will not remain a problem

First Phase

Water will be supplied to 3,622 villages of the Bundelkhand region through a pipeline at a cost of Rs 2,185 crore.

Second Phase

Projects costing Rs 5,555 have been launched. A population of over 4 million in 3,000 villages of Sonbhadra and Mirzapur districts will be benefited under these projects.

Third Phase

This project is meant for those areas in the State where 'Japanese encephalitis' or 'acute encephalitis syndrome' are endemic or where the underground water is highly polluted with arsenic.

Fourth Phase

This project will be launched to serve those areas which are bereft of the facility of water supply through pipeline, and which couldn't be covered by the projects under the first three phases.

“water for every home” scheme launched in Jhansi on June 30, 2020 under the “Jal Jivan Mission” programme. To be completed in four phases, this project will bring water to each and every home in UP by the year 2024.





UTTAR PRADESH BECOMES EXPRESS PRADESH

The years 2021 will bring with it a new gift of development for Uttar Pradesh when the country's longest expressway called Purvanchal Expressway will open. Being built by Uttar Pradesh Industrial Expressways Development Authority under the direction of Chief Minister Yogi Adityanath, this expressway is scheduled to open in march. When opened to traffic, Purvanchal Expressway would script a new development story for the eastern districts of UP. This expressway has several meritorius features. For instance, geocells made of plastic and shaped like beehives have been used on the slopes on both sides of the road in place of stones; and to enhance the quality of the road, 'crumb rubber modified bitumen' has been used in place of the common bitumen. Additionally, to prevent traffic accidents on



“UP is witnessing construction of an average two kilometres of highway a day. This is a new method of writing the story of development”

**—Yogi Adityanath,
Chief Minister, UP**

the Purvanchal Expressway, 'crush barriers' will be installed on both the edges of the space (median) between the two paralleled roads.

As the Purvanchal Expressway nears completion, process for land acquisition for the construction of an even longer (594-km-long) Ganga Expressway will be started soon. The Yogi Adityanath-led UP Cabinet put its seal of approval on the execution of the Ganga Expressway project. The Yogi Government has set the goal of laying the foundation of this expressway in June next year. The construction of this Expressway will open the way for easy and smooth travel from Haridwar to Prayagraj and further to Varanasi along the course of the Ganga river, giving a big push to development of the area covered by this expressway.

WHAT IS AVAXHOME?

AVAXHOME-

the biggest Internet portal,
providing you various content:
brand new books, trending movies,
fresh magazines, hot games,
recent software, latest music releases.

Unlimited satisfaction one low price

Cheap constant access to piping hot media

Protect your downloadings from Big brother

Safer, than torrent-trackers

18 years of seamless operation and our users' satisfaction

All languages

Brand new content

One site



AVXLIVE **ICU**

AvaxHome - Your End Place

We have everything for all of your needs. Just open <https://avxlive.icu>

EXPRESSWAY NETWORK IS SPREADING IN UTTAR PRADESH

PURVANCHAL EXPRESSWAY

COVERING DISTRICTS	LENGTH	SPECIAL FEATURES
Starting from Lucknow's Chandsarai village, it will pass through Barabanki, Amethi, Sultanpur, Faizabad, Ambedkar Nagar, Azamgarh, Mau to reach Haidarya village in Ghazipur.	340.24 km	Controlled-entry expressway, six-lane wide (Can be extended to eighth lane.) will have seven railway over-bridges, and as many big bridges, 220 underpasses and a 3.2km-long airstrip.
	COST	
	Total estimated cost - Rs23,349 crore (inclusive of land cost), Cost of construction — Rs11, 836 crores.	

PRESENT STATUS: Almost 80 percent physical work of the total length has been completed.

BUNDELKHAND EXPRESSWAY

COVERING DISTRICTS	LENGTH	SPECIAL FEATURES
Starting from Bharatkup of Chitrakoot, this expressway will run through Banda, Hamirpur, Mahoba, Jalaun to reach, via Auraiya, Agra-Lucknow Expressway near Bewar in Itawa district.	296.070 km	Controlled-entry expressway, four-lane wide with provision for extension up to six lanes and a service lane running across the entire length of the road on one side.
	COST	
	Total cost of the project, including cost of the land acquired, is Rs14,849 crore.	

PRESENT STATUS: Almost 25 percent of the expressway work is complete.

GORAKHPUR LINK EXPRESSWAY

COVERING DISTRICTS	LENGTH	SPECIAL FEATURES
Starting from Lucknow's Chandsarai village, it will pass through Barabanki, Amethi, Sultanpur, Faizabad, Ambedkar Nagar, Azamgarh, Mau to reach Haidarya village in Ghazipur.	91.352km	Four-lane-wide expressway, which can be widened up to six lanes; provision of service lane on one side of the expressway along its entire length excluding the big bridge.
	COST	
	Total cost including expenses on all items Rs 5,876.68 crore.	

PRESENT STATUS: 85 percent of the clearing and grubbing work of the construction has been completed.

GANGA EXPRESSWAY

COVERING DISTRICTS	LENGTH	SPECIAL FEATURES
Extending from Meerut's Qila Parikhhitgarh to Prayagraj's Jhansi-Sahson Road, this expressway will pass through Amroha, Bulandshahr, Badaun, Shahjahanpur, Farrukhabad, Hardoi, Kannauj, Unnao, Rae Bareli and Pratapgarh.	596 km	India's longest greenfield expressway of six-lane width with provision for extension up to eight lanes.
	COST	
	The estimated cost of the expressway is Rs 36,402 crore.	

PRESENT STATUS: The project has clearance from the State Cabinet nod; foundation to be laid in June next year.



APPLAUSE FOR YOGI'S HANDLING OF COVID-19 PANDEMIC

The strategy of contact tracing to break the chain of corona infections in Uttar Pradesh, prepared and implemented under the direction of Chief Minister Yogi Adityanath, has now become an example for other countries of the world. Describing the exercise of contact tracing in UP as quite effective, the World Health Organisation (WHO) has advised other countries to adopt UP's strategy.

According to a WHO report, the UP Government was able to put a brake on the speed of coronavirus transmission through contact tracing of 93% of those who had come in contact with corona patients. With the detection of the first case of corona infection in UP in March, concrete steps on the initiative of Chief Minister Yogi Adityanath had begun to be taken to keep the epidemic in check. Working under National Public Health

Surveillance Plan, the team of 800 trained medical officers constituted by the WHO resolutely did contact tracing, held telephonic interview, carried out surveys, had the family members of confirmed corona patients screened for coronavirus infection besides maintaining constant contact with them; for the analysis of corona infections, daily data was collected in the State office; regular review of the situation concerning speed of the virus spread was done and data was shared.



"UP has not only improved the infrastructure of hospitals but has also done better management by establishing 'Covid command and control' system in every district."

**—Narendra Modi,
Prime Minister of India**

Initially fear made people conceal information about the infection. This prompted the team of medical officers to raise awareness and inform the public about the seriousness of the pandemic. Till the preparation of WHO report, 93% of those who had come in contact with 1,63,536 corona patients had been tested for possible infection, whereas there were 17 such districts where 10% of people at risk of infection through contact could not be tested. Later, campaign for contact testing and awareness drive were launched in these districts. To ramp up monitoring activities in high case-load districts, the State Government deployed more teams of monitors. The role of 'contact tracing' in controlling the outbreak proved most important.

In the words of WHO's Country Representative to India, Dr Roderigo



UP BECOMES LEADER IN CORONA TESTING



- Exactly one day (March 23) before Prime Minister Narendra Modi announced countrywide lockdown on March 24, just 72 coronavirus tests had been conducted in the KGMU lab, and Banaras Hindu University had only the screening facility.
- Altogether, 390 labs are currently working in UP for the test of corona infections. Of them, 258 are government labs and 132 are private. Till 26 January, a total of 2.73 crore Covid tests had been done in UP, which is the highest compared to any other state in the country.
- For training in corona testing, an "External Quality Assurance Programme" has been prepared through which more than 1,000 doctors, paramedics, and health workers in the whole of the State have been given training online in ways to conduct coronavirus tests.
- On the directive of Chief Minister Yogi, the rate of RTPCR tests in private labs of the State has been fixed at Rs 700, Whereas, before this, people were charged Rs 1,600 for RTPCR test of coronavirus.

UNPRECEDENTED MANAGEMENT IN COVID VACCINATION

On the instructions of Chief Minister Yogi Adityanath, unprecedented arrangements have also been made for corona vaccination. The Chief Minister has instructed to conduct Corona Vaccination in the state as per the guide line and order of the Central Government. The Chief Minister has assured that the Covid vaccine will be available to everyone in the state in the priority order set by the Government of India. On February 15, the Chief Minister has directed health workers to start the second phase vaccination. For Corona vaccination, a state store has been set up to keep the Covid vaccine at every divisional headquarters in UP. There are a total of 18 divisional headquarter in UP, so 18 state stores have been arranged here. The vaccine is being transported to the district level store through an insulated van from the state store. The vaccine is being delivered in rural areas through the vaccine carrier from the district vaccine store to the primary health center of the rural areas or the community health center wherever the vaccine center has been established. The process of recovery of corona infected in the state is increasing. The recovery percentage of corona in the state has now increased to 97.30 percent.

Turin, the contact tracing processes adopted by the UP Government to restrict the coronavirus spread are worth emulation by other provinces of India.

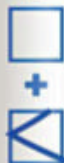
It is noteworthy that even during a pandemic, UP constructed a strong health services structure. As many as 326 L1-level Covid care centres with a total of 70619 beds are operating in the State whereas there is arrangement for 16,212 beds in L2 Covid hospitals in the State's 75 districts and 12090 beds in 25 L3 Covid hospitals. Thus, the State has arranged a total of 1.56 lakh beds for corona patients.

APPLAUSE FROM ICMR

Director General of Indian Council for Medical Research (ICMR), Balram Bhargav, too, has applauded the better health facilities and other arrangements made in connection with the corona outbreak by Yogi Adityanath Government.

In an article published on June 16, Bhargav said that the UP Government has played an important role in taking the Union Government's relief campaign during the corona outbreak to the last man in the State. Dr Bhargav further wrote that CM Adityanath Yogi's preparations to combat the pandemic has been the best so far.

COVID-19



STERILE

BETTER LIVING

How to Bake Absolutely Anything

*If I could overcome my first run-in with yeast—
and the lopsided result—anyone can*

BY *Jeanne Sidner*



ADAM VOORHES/GALLERY STOCK

MY INTRODUCTION TO baking started with the home-kitchen classic that cracks open the oven door for so many—chocolate chip cookies. It was the 1970s, and most of the moms in our largely Catholic neighbourhood outside of Milwaukee, USA, were busy raising big families. For the girls in my house, that meant our mother made sure we knew our way around the kitchen. At the flour-dusted table, Mom taught eight-year-old me how to make the cookies perfectly chewy with a crispy exterior. (The big secret: Always chill your dough.)

We crafted them by the dozen, measuring ingredients from yellow Tupperware containers and mixing everything in my mom's aqua Butterprint Pyrex bowl, part of a set she'd received as a wedding gift in 1963. Friends who grew up in 'fresh fruit is dessert' households could not get enough when they visited. And if they happened to come over when the cookie jar was empty,

they were not shy about sharing their disappointment.

So from a young age, I was crystal clear on the power of a baked-to-perfection cookie to make people happy. Baking cookies—then brownies, cakes and pies—became my hobby and a tasty form of social currency. First I used my skills with butter and sugar to impress a series of teenage boyfriends. In time, the fresh goodies were left on doorsteps to welcome new neighbours and set out in the break room for co-workers. Baking was my superpower.

A few years ago, I became content director for *Taste of Home*, the RD sister magazine that celebrates the treasured recipes of home cooks. I'd never been more excited for a new job, but privately I worried that my baking chops wouldn't measure up. Why? I had a secret as dark as an oven with a burnt-out light bulb: While I had baked sweets my whole life, I'd never made a yeast bread from scratch.

Mom couldn't help me with this



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**NO TIME FOR EXCUSES.
I MAY HAVE ONCE BEEN
INTIMIDATED BY
BREAD, BUT IT WAS
TIME. I WANTED IN.**



one. For her, store-bought frozen dough was her go-to when she needed ‘from scratch’ bread. I understand why: Bread dough provides so many opportunities to fail. Cookies are forgiving. You can be a little off in your measurements, and, trust me, those cookies still disappear from the office break room. Not the case with yeast breads. Most recipes recommend weighing ingredients carefully, down to the gram.

Then there’s the yeast. Yeast is fussy, the Goldilocks of ingredients. Mix it in water too cool and it won’t activate; too hot, and it dies. Yes, yeast is a living, one-celled member

of the fungus family. Because it is alive, I could, of course, kill it—and unfortunately rather easily.

And don’t forget that other potential failure point: the kneading. Too little kneading and the bread will be flat. But don’t overdo it! Knead it too much, and the loaf will be tough and chewy. Still, this was no time for excuses. I was a baker, now one with *Taste of Home* attached to my name. I may have been intimidated by bread, but it was time. I wanted in.

Getting started, I found Instagram to be a friend. A basic no-knead bread was the one I was seeing online overlaid with dreamy filters. People described it as easy, and to be honest, the thought of removing even one intimidating variable—kneading—was enough to get me to buy two kilos of bread flour and dive in.

I gathered everything I’d need (‘be prepared’ is the first rule of any baking), including my mom’s trusty Pyrex. It had seen me through my first days as a baker, so I was counting on it to work its magic. I had an easy recipe all set on my iPad. I mixed the flour, salt and yeast and made sure the water temperature was just right—37 to 46 degrees—before pouring it in.

And then it happened—or didn’t happen. I followed the instructions to the letter, but my dough didn’t rise. Somehow, impossibly, it looked smaller. Sludgy, gooey, wet with a few bubbles. Sad.

The Pyrex bowl didn’t save me, so I

TIPS FROM MY TRIAL AND ERROR

1. Read the whole recipe before you start. We've all gotten halfway through a recipe only to find we don't have any buttermilk. Plus, a quick read helps you prepare for what's ahead, particularly if there are any techniques with which you're not familiar.

2. Use butter at the right temperature. Most cake and cookie recipes call for softened butter, which is the right consistency for creaming with sugar. Biscuit and pie-pastry recipes call for ice-cold butter in order to create the flakiest layers. If your butter isn't the correct temperature, your bakes won't mix up the way they should.

3. Weigh ingredients. When it comes to baking,

it's always preferable to measure your ingredients by weight rather than volume. This ensures you get exactly the right proportions. It may not be critical for something simple like a pan of blondies, but it's important with fussier baked items, such as macarons.

4. Chill cookie dough. We know how tempting it is to get your cookies in the oven the second you're done mixing up your dough. However, chilling the dough can help develop flavours and prevent cookies from spreading too much. Do not skip this step!

5. Coat mix-ins with flour. When a recipe calls for add-ins (dried fruits, chocolate chips and/or

nuts), you'll often see instructions to toss them in a bit of flour before adding to the batter. You might think that's a waste—after all, there's flour in the batter. But coating these heavy mix-ins helps prevent them from sinking to the bottom of the pan. The extra step gives you even distribution and a prettier result.

6. Cool cakes completely before frosting. Always let your cakes, cupcakes and cookies cool before frosting them. If they are too warm, the frosting will slide right off the top of your cake or melt and soak in. Cooling racks speed up the process. If you don't have one, take the cover off your ironing board and use the board as a cooling rack.



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had to figure out how to do it myself. Frantically googling 'bread dough didn't rise' yielded a likely answer—the room was too cold. (This is what happens when you live in Wisconsin!) But I found some solutions too. I put the disappointing dough in the oven with the light on, a trick that provides just a bit of gentle heat, to let it try again.

Three hours later, after I'd resisted the urge to keep checking on it like a nervous mom with a newborn, a puffy dough filled the bowl. I hadn't killed it; it was just ... sleeping. A quick fold, a second rise and then my bread went into my Dutch oven and off to bake.

Thirty minutes later, I took it out. Sure, it was slightly misshapen, but in my eyes, it was golden-brown, crusty perfection, right down to the yeasty-sweet hit of steam coming from its top.

Naturally, the first thing I did was grab my phone and hop on Instagram, positioning my beautiful bread just so in a shining stream of daylight on a wooden cutting board. No one needed to know it was my first yeast bread ever—or how close it came to getting scraped into the garbage can. The online reactions started almost immediately—heart emojis and comments like “This looks

DELISH!” from my friends. They couldn't taste it, but virtual sharing yields its own rewards.

Finally I cut into that lovely brown crust and doled out slices to my husband and kids. Those slices led to seconds, then thirds, each piece slathered with softened butter and a little sprinkle of kosher salt. I made my family perhaps happier with slices of warm, buttered homemade bread than I had with all the sweets combined. They were used to the cookies and brownies; this was something totally new and equally delicious. Soon enough, I was left with a butter-smearred knife, a few lonely crumbs on the cutting board and, of course, my post on Instagram as the only evidence of its existence.

At last, I was a bread baker—despite yeast's best attempts to intimidate me on this first try. No more feeling inferior or afraid. Now I make bread and homemade pizza crust regularly. Yeast and I have such a good relationship that I'm done buying the little packs—I buy it in large enough quantities to fill its own Tupperware container. And I have enough confidence to start thinking (and stressing!) about my next difficult baking challenge: homemade croissants. **R**



Words to Live By

Cool detachment only gets you so far. Passion gets you a lot further.

JOHN LEGEND, MUSICIAN



“It’s amazing to think he started out in the lobby.”

ALL
in a Day’s
WORK

My wife helps run a food pantry from the basement of a church. After an appliance store delivered two freezers to the church, it sent a personalized follow-up email

asking for feedback. It began: “Dear Saint ...”
—JOHN TEBBETTS

Gonna update my CV to say ‘survived 1,000 Zoom calls that should’ve been an email’ as part of my achievements in 2020.
—[@ALANAH_TORRALBA1](https://twitter.com/ALANAH_TORRALBA1)

As a high school Latin teacher, I’m used to questions about my

subject, which some find arcane and ancient.

But, I was surprised when someone asked, “Do you have any native speakers in your class?”

Sadly, that person was the principal.

—KEITHA ITO

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

13 THINGS

You Can Prevent Many Cancers

BY *Michelle Crouch*



ONE IN SIX deaths world-wide is from cancer, yet research shows that at least 42 per cent of cancers could be prevented. Along with healthy eating and not smoking, add these habits to your list of ways to lower your risk.

1 Wear a hat. A wide-brimmed hat gives your face an added layer of protection on top of your sunscreen. It also covers the back of your neck and your scalp, where many people forget to apply lotion. A University of North Carolina at Chapel Hill study found that people with melanomas on the scalp or neck die at almost twice the rate of people with skin cancer on other parts of their bodies.

2 Consider taking low-dose (81-mg) aspirin. Aspirin (acetylsalicylic acid) is sold in India under several brand names, such as Ecosprin, Aspro, Eprin and Delisprin.

Research shows it may protect you from as many as 10 different cancers including liver, lung and prostate cancer. In a recent study, women who took a low-dose aspirin regularly had a 23 per cent lower risk of ovarian cancer. Some studies, however, show that for certain people, aspirin is not as effective as originally thought in protecting against other diseases. Because it can cause bleeding issues, consult with your doctor whether it's right for you.

3 Ditch or dim screens before bed. Studies suggest that high levels of exposure to artificial light at night—especially the blue light emitted by smartphones, TVs and tablets—may boost your risk of breast and prostate cancer. Light disrupts circadian rhythms, which may weaken your body's immune function. The science is evolving, but you might want to limit your electronics usage

in the evening. You could also use a blue-light filter such as the Night Shift setting on most Apple devices.

4 Indulge in a daily cup of joe. A 2017 review of the evidence indicates that drinking just one cup of coffee—either decaf or regular—every day could lower your risk of several types of cancer, especially liver and endometrial cancer. Scientists think this may be due to the phytochemicals in coffee, which have antioxidant and anti-inflammatory properties.

5 Check your home for radon. Radon comes from the natural breakdown of uranium in the ground under your house, and it's just as likely to be a problem in new homes as in older ones. Because radon is odourless and colourless, a test is the only way to know your risk. Pick up a test kit online, or hire a professional to

check your home. Repeat at least every two to three years.

6 Spend less time sitting. According to a large-scale study published in the *Journal of the National Cancer Institute*, people who sat more hours during the day had a 24 per cent increased risk of colon cancer and a 32 per cent increased risk of endometrial cancer compared with those who sat the least. The connection held true even for those who were physically active, indicating that exercise alone is not enough to offset the risks of too much sitting.

7 Get screened for hepatitis C. Hepatitis C is a common blood-borne infection. Yet carriers often don't know they have the virus, because it has no obvious symptoms. For reasons not entirely understood, baby boomers are five times more likely to have the virus than other adults,

so it's especially important to be tested if you were born between 1945 and 1965. "We can cure hepatitis C," says Anna Giuliano, PhD, an epidemiologist at the Moffitt Cancer Center. "But if you don't get screened and it progresses to liver disease, your risk for liver cancer is very high."

8 Cut out alcohol. Alcohol has been classified as a known carcinogen and has been linked to at least seven types of cancer. While some researchers say alcohol in moderation is OK, a 2018 study that looked at connections between alcohol and different types of cancer suggests that no amount is safe.

9 Use glass for food storage and heating. Many plastics contain chemicals that may be linked to cancer, says Lorenzo Cohen, PhD, director of integrative medicine at

MD Anderson Cancer Center and coauthor of *Anticancer Living*. BPA has gotten the most attention, but some BPA-free products contain a chemical called BPS that is also believed to be harmful.

10 Skip the salami. Eating just 15 g of processed meat—that's a single slice of ham—a day appears to increase your cancer risk by 4 per cent, according to the American Institute for Cancer Research. The food industry has responded with new nitrate-free options, but there's no evidence that they are any better than traditional varieties.

11 Question the need for a CT scan. CT scans are important diagnostic tools, but research shows they are over-used. Each blast of radiation can damage DNA and may cause tumors later in life. In one study, researchers predicted that nearly

two per cent of all future cancers in the United States might be caused by CT scans. While the association appears to be slight, if your doctor suggests a CT scan, ask whether it's possible to try another type of imaging tool that doesn't use radiation, such as an MRI or an ultrasound.

12 Get the HPV shot. This vaccination prevents up to six types of HPV cancers. The shot was originally recommended just for young people, but recently the FDA approved it for everyone under age 45.

13 Don't count on vitamin D. Although previous research had suggested a link between lower levels of the popular supplement and cancer, a clinical trial published in late 2018 found that taking vitamin D did not help prevent the disease. (But it is still important for bone health.) **R**

AS KIDS SEE IT



“He said the washing machine makes him dizzy.”

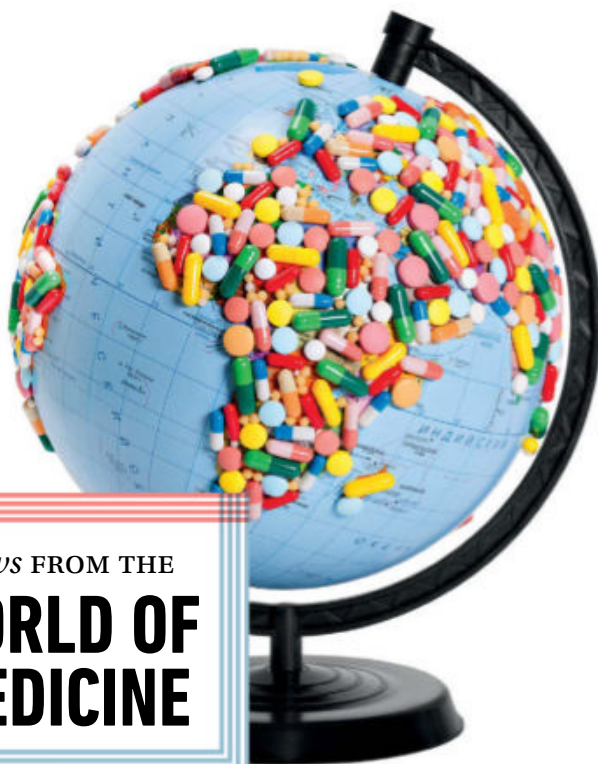
When my three-year-old son, Veer, asked our host at a birthday party for a second helping of cake, I reminded him to always say the magic word when asking for anything. Nodding, he turned to the host and said, “Abracadabra!”
SANDHYA NARAYAN,
Mumbai

My nine-year-old didn't want to try my lemon loaf, but when I rebranded it as 'lemonade cake' he was interested.
—[@ANNE_THERIAULT](https://twitter.com/ANNE_THERIAULT)

My eight-year-old son met our new neighbour's husband and his identical-twin brother

for the first time. Bewildered, he stammered, “Aunty ... how come you have two husbands!?”
JOSEPH K. JOSE,
Bangalore

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News FROM THE
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MEDICINE**

CAN A WARM BATH IMPROVE SLEEP?

Want to sleep more soundly? Take an evening bath or shower. A University of Texas at Austin review found that taking a warm shower or bath one to two hours before bed will help you fall asleep faster and sleep better over the course of the night. Your sleep-wake cycle is intertwined with your body temperature, which peaks in late afternoon and naturally cools as you approach slumber. The warm water may aid that circadian rhythm by bringing blood and heat from your body's core to your hands and feet. From there, the heat can escape more easily as the day winds down.

Paracetamol Can Dull Your Emotions

A series of recent studies suggests that taking 1,000 milligrams of paracetamol—a popular go-to for everyday aches and pains—might blunt some of our emotional responses, including those involving empathy, joy, and hurt feelings. Researchers suggest this may be because it reduces activation in brain areas that are thought to be involved not only in pain but also in emotional awareness. Until it leaves your system, the drug can also affect risk perception, which could impact your health and welfare. Take that into account before taking paracetamol when you'll need to be driving a car, for instance, or making decisions related to COVID-19 social safety.



NICOTINE AND LIQUOR ARE WORSE THAN CAFFEINE FOR INSOMNIACS

If you've ever struggled to fall or stay asleep, you've heard all the standard sleep-hygiene advice: Stick to the same sleep and wake times, establish a bedtime routine, create a relaxing sleep environment, and avoid caffeine in the afternoon.

Turns out that last bit might not be as much of a problem as other evening habits. In a study of 785 African American adults with no history of sleep issues, 45 per cent reported drinking coffee, tea or soda within four hours of bedtime at least once in the course of a week. (African Americans have been underrepresented in sleep studies but are more likely to experience sleep problems and associated health issues.) Data from wristwatch sensors showed that the caffeine had no significant effect on how well or how long they slept.

However, drinking alcohol or using nicotine before bed reduced participants' sleep efficiency, meaning that the percentage of time they spent in bed actually sleeping was lower. With nicotine use, people also woke up more often in the middle of the night, perhaps because they were experiencing withdrawal symptoms. Subjects who reported symptoms of insomnia during the study were more likely to have used nicotine before bed, which made their insomnia worse, robbing them of more than 40 minutes of sleep. Nicotine use before bed was also associated with symptoms of depression and anxiety, while alcohol and caffeine use were linked to chronic stress.

STEPHANIE PHILLIPS/GETTY IMAGES

Predicting Chance of Coma Recovery

Researchers have discovered a new use for the EEG, a widely available technology: It could help predict how likely it is that a brain-injured patient will wake from a coma. An EEG detected brain activity in 16 of 104 unconscious patients. A year later, seven of the 16 had recovered enough to function on their own for a short time.

Poor Diets Linked to Acne in Adults

A study of more than 24,000 French participants suggests that people are more likely to experience adult acne if they consume a lot of sugary drinks, dairy products or fatty fare. And yes, pimples can affect grown-ups, especially women, possibly because women are more prone to hormonal imbalances. **R**



THE ROAD TO RECOVERY

The pandemic did more than attack our health—it hit our wallets too. But smart, sensible investments can bring personal finances back on track in 2021

BY *Devangshu Datta*

ILLUSTRATIONS BY *Nilanjan Das*

2020 was a strange, unsettling year. The global economy began shutting down around February–March as the pandemic took hold. A year later, thousands are still dying every day from COVID-19. Tens of millions have lost livelihoods. Economic activity is nowhere near ‘business as usual.’

Economically, India was among the worst-affected countries. Quite apart from losing loved ones, many white-collar Indians lost jobs or suffered deep pay cuts. Many businesses have been pushed to the edge of bankruptcy, or beyond. It may be March 2022 before the economy recovers and grows back to the

same size as it was in December 2019, before the pandemic hit. However, this doesn’t mean 2021 is all doom and gloom. The coming financial year—April 2021 to March 2022—is likely to see growth across many sectors, although this will be uneven.

This year is also bound to see a lot of political and social unrest, which would have inevitable negative consequences: the ranks of the unemployed have grown and that always contributes to political volatility. This is written well before the Budget so I’m sticking my neck out in the following predictions. By the time you read this, you’ll know the actual Budget. If the government is sensible—and this

is a big 'if'—it will not raise income taxes or corporate taxes. People need money in their pockets to fuel consumption and help a rebound. If the government is sensible, it will also try to announce big-ticket projects to generate employment. Of course, it must also roll out the world's largest vaccine programme, which will, in itself, require huge funding.

So what can the sensible individual do on the financial front, apart from keeping fingers crossed and hoping the government is sensible?

Here's the general strategy. Spread your savings across different assets. Put some into debt, invest some in equity while making sure you have enough insurance to cover emergencies and take care of your family. Also consider putting some savings into gold and maybe, if you like a gamble, consider cryptocurrencies.

Not putting your eggs in one basket is always sensible. It is especially important given current uncertainties. You don't know what avenues of growth will perform and which ones will lag.

Let's take a quick look at different investment channels.

DEBT

There are many types of debt with different risks and returns. Bank fixed deposits are one default option. You can buy mutual funds dealing in different types of debt. There's a counter-intuitive aspect to understanding how debt works. First, the stated interest rate is not the real return. The real return is the interest rate minus inflation. Second, if interest rates

rise, any portfolio of existing debt loses value since that money is now earning comparatively lower return. Conversely, if interest rates fall, existing debt gains in value. So a rising rate is actually bad for investors in debt.

One shortcut to understand this: interest rates usually rise when inflation rises. If inflation rises, the value of money erodes. Inflation is likely to stay high through 2021. But the RBI is committed to keeping interest rates low because this will help a struggling economy grow. The government also needs to borrow vast amounts because of tax collection shortfalls. So, debt may not give great returns minus inflation. Nevertheless, holding a certain proportion of your savings in debt makes sense. Bank fixed deposits are safe but low return. Mutual funds that deal in treasury instruments (government debt) are also safe and low-return. Corporate debt (also via mutual funds) is higher risk but higher return.

Most mutual funds play the debt market—they second-guess trends in interest rates and buy and sell debt to try and exploit that. You can lose capital in a debt fund. So look carefully at track records, mandates and portfolio.

REAL ESTATE

Real estate had a terrible 2020 with deals dropping sharply. There were also defaults on mortgages as households found finances stretched and there was little demand for commercial real estate for obvious reasons. Overall, the industry is in poor shape but this could be an



opportunity—real estate prices are likely to stay low. Investigate prospective land purchases carefully because developers are finding it hard to complete projects and this is a big-ticket investment.

GOLD

Precious metals (and diamonds, etc.,) are age-old hedges against inflation and uncertainty. Gold has done well all through last year. If you want to invest in precious metal, consider gold bonds, which actually offer interest. Silver is linked to industrial recovery and may also do better.

EQUITY

2020 has seen a terrific return from the stock market. This is a departure from the face of economic contraction. People have bought stocks directly and also invested via equity mutual funds. Both methods can fetch great returns. Both methods carry the risk of capital loss.

My advice would be, stick to mutual funds and commit to systematic investment plans for three years, or longer. That's likely to fetch good returns. Don't expect super returns from the stock

market in 2021. The economy may recover but that recovery has already been anticipated by the stock market and priced in. This will be an uncertain year in many respects and the market is likely to respond with alarm. Geopolitical uncertainty is also possible: consider the implications of Brexit, a new US President, etc. You never know what could change—neither does the market.

BITCOIN, ETHEREUM AND OTHER EXOTICS

Bitcoins, ethereum and other cryptocurrencies have zoomed in the pandemic. A lot of investors see these instruments as a sort of substitute for gold – in times of uncertainty, they could be a hedge to normal fiat currencies. So you may be tempted to buy these. But there are caveats: The regulatory situation is uncertain. Most nations including India are still wondering what to do about regulation. The upcoming Budget may bring some clarity.

It's also normal for 'cryptos' to fluctuate 15 to 20 per cent in price in a single day. If you can handle the uncertainty and you don't mind gambling, go ahead and make a small bet on bitcoin, or ethereum. A website like coinmarketcap.com offers good background data.

Happy investing and let's hope we can put the horrors of the pandemic behind us in 2021!

Devangshu Datta is a financial researcher and columnist who writes on investment and personal finance.

KEEP YOUR MONEY DISASTER-PROOF!

Top tips from financial experts on how to safeguard your finances from the worst

COMPILED BY *Ishani Nandi*



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PLANNING IS EVERYTHING

The biggest financial-planning lesson we can learn from 2020 is to have a financial plan in the first place. The dangers of not having such a plan became all too clear last year. Some were left without a contingency fund to tide over loss of income, others had unsustainable levels of debt and were compelled to default on loans for the first time in their lives. Also, scant attention was paid to pre-determined

investment allocations between equity, debt, gold, international equity and real estate. Last year began with equity markets on a high, but then it dropped 38 per cent within a span of three weeks in March and then rose again over 84 per cent to not only recoup losses but also attain greater heights.

Most unplanned financial decisions in 2020 tended to have emotional origins: Out of fear in the first few months, or greed in the later ones. As a result, individuals ended up reducing their exposure when the equity markets were low and increasing them when they were high, which can only happen when you don't have a financial plan in place.

Disaster-proofing comes at a cost. All investments can be broken down in terms of the three basic parameters of risk, return and liquidity—these are all inversely related to each other. Short-term disaster proofing (investments whose value does not go down no matter what) comes at the cost of low returns. So a good

financial plan will earmark some resources for contingencies where low returns are acceptable.

Top Tip: Segregate income and expense bank accounts. Control expenses with a dedicated bank account from which all payments are made which is refurbished every month via a separate, standalone transfer from the income account. This will force you to budget and put the brakes on impulse expenses as well as control how much money is going out, without having to keep detailed accounts of costs on an every day basis.



DILSHAD BILLIMORIA
*Director and Certified
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DIVERSIFY AND COURSE-CORRECT FOR THE FUTURE

When unprecedented social, health and macroeconomic events occur, it places us in a situation without a template to rely on. This means that the financial impact and repercussions

are impossible to fathom as well. In such situations, it's hard to underestimate the value of being financially prepared and armed with an all-weather-proof portfolio to protect yourself and your family against the vagaries and uncertainties of life, job markets or even retirement plans. Staying ready for every eventuality is paramount for every individual.

After a year like 2020, investors are now having critical conversations about portfolio strategies that are resilient, sustainable and with reasonable expectation of returns. The objective? Continuity of income flow, jobs, salaries and portfolios that ensure long-term wealth creation.

With this in mind, investment strategies that cover ESG themes (environmental, social and governance) have gained importance in light of corporate ethics and management. Moreover, understanding the importance of asset allocation and diversification has played a very big role in protecting one's corpus against uncertainties and irrational behaviour, both one's own and that of the markets.

Along with more diversification, tracking and adjusting your portfolio based on shifting landscapes is also key. Monitoring a continuous downfall of fund-manager performance, profit booking when markets have reached a peak, dropping investments that do not follow its original mandate and consistently correcting your approach

to maintain safe strategies as you get closer to the realization of your goals are all important measures to adopt while your finances grow and mature.

Top Tip: Consider growth cautiously with an eye on longevity, not get-rich-quick schemes. Create a business plan that is conservative and resilient in the face of changing times to safeguard business growth. Focus on preservation and profit earnings to counter variations in business cycles.



SURYA BHATIA,
*Managing Partner at
Asset Managers, New Delhi*

SAVE AND SPEND WISELY

The 2020 pandemic and the resulting lockdown caught people completely unaware, particularly those not in the habit of maintaining smart money-management principles.

As unemployment hit, thousands of laid-off employees had to dig into their reserves to manage expenses. Keeping at least six month's worth of expenses

spread out in easily accessible investment schemes, namely bank deposits, debt funds, liquid, or ultra-short-term options. When emergencies strike, this can be a lifeline as 2020 made clear.

The second lesson the pandemic year teaches us is careful cash-flow planning. Overspending and taking substantial loans too large to easily repay meant that finances live on the edge. With the economy hit by freezes, even employees who were retained suffered pay cuts or months-long relinquishment of salaries.

While a moratorium was issued by the RBI, debts continued to accumulate. So planning one's cash flow to ensure enough resources for the rainiest of days, or even months, is critical. If nothing else, 2020 taught us to spend wisely.

Lastly, invest in a regular and disciplined way and practice monthly savings to install a systematic approach which will help you build as well as safeguard your corpus over time.

Top Tip: Stick to your asset allocation. Instead of trying to time the markets, rebalance your portfolio once every year. While it is easier said than done, this is a prudent measure that can be done if one's allocations are done according to the investor's overall risk profile. It will also ensure that the panic button is not pressed in tough times!



DEEPALI SEN,
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KNOWLEDGE IS POWER

From a sudden loss of income or deferred bonuses to joining delays at a new company, business shrinkage for entrepreneurs or health scares—curve-ball events like these can have a devastating impact on our best-laid plans. Since none of us have a crystal ball to see the future, you have to stay ready for them through careful planning and constant calibration to avoid being forced to ask for money from friends or family, take on personal loans from employers and financial institutions or derail medium- or long-term investment goals, such as your retirement or paying for your children's higher education.

Money management requires firing on multiple barrels. Maintain a healthy emergency fund—money not for

impulse shopping or monthly cost overruns, but strictly for bolt-from-the-blue crises. If you must dig in to these reserves for any reason, furnish it back to the same level as soon as possible.

Invest with clear goals and frank awareness of your needs. With investments, risk and returns are two sides of the same coin and go hand in hand. Risk is unavoidable if your money is to be nurtured effectively. For that, we first need to ensure that our wealth grows a couple of notches more than what inflation and taxes erode off it. We also need to stay informed to minimize your gamble and maximize returns. So invest only after acquiring a clear understanding of how it all works.

Lastly, the need to pay off loans and adopt appropriate medical covers for yourself and your dependents cannot be stressed enough. Medical emergencies destabilize one's financial health so set up the right measures to protect yourself.

Top Tip: Stay adequately insured through a term plan that meets the financial needs of your dependents in case of untimely death. Expedite loan repayments. Invest by stretching your savings potential every month. Money tends to accumulate at the speed of a turtle and be spent at the speed of a rabbit! **R**

Today, me will live in the moment. Unless it is unpleasant.

In which case, me will eat a cookie.

—COOKIE MONSTER, MUPPET



No Pills REQUIRED

*How physiotherapy
can relieve aches
and pains—and
even prevent
some surgeries*

BY Susan Catto



It was the prospect of being forced to give up cooking that made me try physiotherapy. My hands and wrists had ached ever since I'd binged on note-taking by hand and on my computer in graduate school. I could still use a computer, but I had given up opening jars, my handwriting efforts had dwindled, and even chopping a single clove of garlic left my forearms throbbing with pain.

My doctor gave me a blood test to rule out rheumatoid arthritis, but she had no idea what to do next. My husband, Andrew, had been urging me for years to try physiotherapy—he had used it to recover from tennis-related injuries—but I assumed I had the kind of permanent damage that only painkillers or surgery could address. Still, I finally made an appointment with a physiotherapist.

The results are hard to exaggerate. I left that first session with a diagnosis of tendonitis and instructions for three stretches. The exercises were easy—in one, I simply touched my fingers to a wall and then lowered my palm to the wall 10 times—but they relieved so much muscular tension that I looked forward to my thrice-daily ritual. In weekly sessions at the clinic, my physiotherapist stretched

my shortened muscles and added strengthening exercises to curtail future problems. I experienced some pain relief within days and a near-total return to normal after just two months.

I realized that physiotherapy can even treat long-term problems, and that I wasn't looking at months and months of expensive treatment. In my case and in many others, appointments taper off rapidly once the problem is identified and at-home exercises begin.

Most people are familiar with physiotherapy's role in recovery from accidents, treatment of sports injuries and stroke rehabilitation. But in recent years, the science of evaluating and treating issues related to physical function and movement has started to play a new role in health care. And it can



Various physiotherapy exercises and stretches can treat even long-term problems.

prevent some unnecessary surgeries.

HERE ARE SOME of the ways that physiotherapy treats a variety of conditions and diseases.

HELPS BAD KNEES

In 2009, *The New England Journal of Medicine* published the results of a landmark study. A randomized, controlled trial by researchers at the University of Western Ontario in London, Canada, showed that physiotherapy combined with medication was just as effective as arthroscopic surgery in treating osteoarthritic knees. “Many arthritic joints are helped by work on flexibility and strength,” says study co-author Dr Robert Litchfield, an orthopaedic surgeon and the medical director of the university’s Fowler Kennedy Sport

Medicine Clinic. Physiotherapists can often remove the source of the knee pain by identifying a cause such as muscle tightness around the knee and treating it with exercises or stretching.

“We’ll do a biomechanical assessment looking at everything from muscle tightness to weakness to how joints move,” explains physiotherapist Greg Alcock, clinical and research coordinator at the Fowler Kennedy clinic. “Based on that, we’ll prescribe a course of action that may include exercise to calm [an inflamed joint or muscle] or address the factors contributing to the problem.” Adds Litchfield, “Physiotherapists are very good at looking at the whole picture.”

LESSENS CHRONIC PAIN

Depending on the cause, a program of physiotherapy can ease chronic pain



Physiotherapists provide hands-on help, but patients must also do exercises at home.

by strengthening the muscles that surround painful joints or muscles. A Danish study of women with osteoporosis whose chronic pain was linked to spinal compression fractures found that patients used significantly less pain medication and reported improved quality of life after just 10 weeks of a physiotherapy programme designed to improve balance and stabilize the lumbar spine.

COMBATS BACK PAIN

Problems such as poor posture, muscle strain or arthritis can cause back pain. Treatment will depend on the source of the problem, but some common principles apply. Paul VanWiechen, director of exercise physiology at the Cleveland Clinic Canada, advises a three-fold approach: weight management (to reduce stress on joints),

muscle strengthening (to improve mobility and reduce recurrence) and “re-patterning” of muscles.

That involves changing the coordination of all the muscles in a particular area, usually through a series of dynamic exercises. “There are about two dozen muscles in and around the lower back that really matter,” he explains. “Strengthening two or three muscles doesn’t have as much of an effect as teaching all 24 how to work together.”

RELIEVES PELVIC FLOOR DISORDERS

One fast-growing area of practice uses physiotherapy techniques to address pelvic floor disorders, which can occur when pelvic muscles tighten, shorten or fall into spasm after pregnancy, childbirth or abdominal surgery. Dysfunctions can manifest in

conditions such as painful intercourse, urinary or bowel incontinence or general abdominal or groin pain. Physiotherapists can use a massage technique called “trigger point release” directly on the affected pelvic floor muscle to relieve the spasm. Many also run integrated practices that include core-strengthening exercises and relaxation techniques through, for example, Pilates.

PROVIDES EASIER BREATHING

That whole-picture approach doesn't stop with our joints and muscles. Physiotherapy also addresses conditions in the autonomic nervous system—the involuntary muscles and nerves that control our organs. Patients with asthma or sleep apnoea, for example, can be treated by cardiovascular physiotherapists, who may use breathing control exercises—a simple one might be blowing up a balloon—or focus on improving the mobility of chest and neck muscles through stretching and strengthening programs. In a study published in *The Lancet* in 2018, researchers in the UK had 655 asthma

sufferers, aged 16 to 70, participate in a randomized, controlled trial for one year. They wanted to learn if the subjects' quality of life would improve with physiotherapy breathing retraining. The results showed that the breathing therapy, even when delivered to the patient via self-guided digital programs rather than in-person, was successful.

BUT YOU DO have to do your part if physiotherapy is to be successful. Stretches and strengthening exercises done at home are crucial to treating most problems. That's where physiotherapy can lose adherents. “A lot of my clients want to be fixed yesterday—they don't want to put a lot of effort into it,” says Karen Orlando, a physiotherapist and the owner of ProCare Rehabilitation in Toronto. It takes time and practice to stretch or retrain muscles that have a long-established bad habit. But doing so can prevent a recurrence of the injury.

I know that in my case, whenever I was tempted to skip my exercises, I'd remember there was a good chance they could be what I needed to help prevent riskier interventions. **R**



Food for Thought

We're always walking with our younger selves. I feel like I'm always answering to her, about whether I'm being as brave as I could be, or as big as I could be, or as ambitious as I could be.

GRETA GERWIG, DIRECTOR

A Valentine's Day

LESSON

As a child, I had a humiliating experience on 14 February. Now that I'm a teacher, my students celebrate the day with love

BY *Melanie McCabe*
FROM *Washingtonpost.com*

“I’M GOING TO tell you a story,” I tell my class of high school seniors.

All eyes look up. Nothing quiets a chatty group of teenagers faster and causes them to put down their phones more effectively than the promise of a story.

“It’s a tale about love. And heart-break.” I pause for dramatic effect. “And humiliation.”

Their eyes widen. I add the clincher. “Mine.” Now I have them.

This is a story I’ve told every February since I started teaching in 1999. Its power lies, I think, in how it changes the way my students see me. Gone temporarily is whatever omnipotence I command as their teacher. Left behind is an 11-year-old girl whose feelings are crushed—and each of them is outraged by the brutality of the one who did the crushing.

“In sixth grade,” I begin, “I fell madly in love. His name was David. He was



tall, cute, kind of a bad boy—which I found tantalizing. He had no interest in me at all, but I doodled his name all over my diary. Wrote DT loves MM in giant hearts. You get the idea.”

They get the idea. The girls are laughing—and remembering.

“So it was Valentine’s Day, elementary-school style. Construction paper mailboxes. Someone’s mom brought in cupcakes. Our parents bought us those variety-pack valentines to send to everyone in class. Dreadful things with corny sayings like ‘Bee My Honey’ and ‘I Gopher You!’”

All of them are laughing now. “It was party day. I spilled my cards on to my desk, and amid many small envelopes, I saw one enormous one, spangled with glitter. My mind raced: ‘Wow—someone likes me enough to buy me this giant valentine. Who could it be from?’ With trembling hands, I tore open the envelope and drew out a sparkly image of a queen seated on her throne. The heading read, ‘To a Queen of a Valentine.’”

I give the class a meaningful look. “I was swooning with excitement. Slowly, I turned the valentine over, and at the bottom I saw the signature and almost fainted: David. It was all too perfect to be real.

“Then my eyes travelled up to the writing above his signature. In large, uneven letters, he had written me a special message.”

My students lean in, waiting. You could hear a pin drop.



“It read, ‘To the Ugliest Girl in Our Class.’”

There are audible gasps. Mouths drop open. Some look down at their desks, seemingly embarrassed for me.

“What did you do?” asks a brave soul.

“What do you think?” I say. “My eyes filled with tears. My nose was stinging, my cheeks burning. I was devastated—and so afraid that he and his friends were watching me, eager to see how I would react.”

They nod sympathetically.

“Well, it ruined Valentine’s Day for me. It shook what little faith I had in myself for a long time after. But I



survived. And now I refuse to cede this holiday of love to the meanness of one rotten boy. Instead, it's given me the motivation to undo the malice of David." I smile. "And that's why we're going to have a party. A party that celebrates kindness instead of cruelty."

Their eyes light up. They are willing to let me take them wherever I am going. I hand out construction paper so they can make mailboxes. "You don't have to, but you're welcome to decorate them. I have markers."

A few studiously cool boys refuse to do more than scribble their names, but most students cover theirs with hearts, swirls and fancy lettering.

I can attest that no one has more fun in school than an 18-year-old given permission to be ten again.

The night before the party, I cut pink paper into hundreds and hundreds of small squares.

"What are we supposed to write?" someone asks when I distribute them. "Do we have to sign our names?" asks another.

"Of course you sign your names," I say. "You're not going to write anything you're ashamed of, right? The objective is to write something positive and sincere to everyone in the class. Even if it's someone you barely know, there's always something nice to say. Admire their fashion sense or

**THEIR EYES
LIGHT UP.
"WHAT ARE WE
SUPPOSED TO
WRITE?"**

their skill at basketball. Remind them of something fun you remember about them from grade school."

Looking on as they compose each message is always a treat. I play a mix CD of oldies and Motown love songs, and the vibe in the room is happy. Feet tap. Sometimes I can't stop myself from dancing. But the real fun comes when they read what people wrote to

them. Watching a shy kid tentatively open a card and then break into a big grin is worth all of the hassle.

A decade ago, one of my students, Julio, confessed to a girl named Rosa that he'd loved her since third grade. For months after that, they were a hand-holding, starry-eyed pair. But romances are rare, and not what matters to me. There are far better measures of success. Three years ago, a boy named Hal wrote me that I was the only one who had noticed when he was depressed a few months before and how much it had meant to him. Former students have shared with me that they have hung onto their valentines and sometimes read through them when they're feeling low. Parents have emailed to tell me that the valentine exchange boosted their child's self-confidence at a time when it was greatly needed. An especially sweet class had an artistic student draw me a valentine of a queen with the caption "To the Prettiest Girl in the Room," and everyone signed it. That one still hangs next to my desk.

After 20 years of teaching, I harbour few hopes that students will retain all of the grammar or vocabulary I taught them. Maybe they will remember a

book or two with some pleasure, or a fun and creative writing assignment. But if all a student recalls of one of my classes are the valentines they received one long-ago February, to me that makes it all worthwhile.

In recent years, the world that we inhabit has grown uglier—more divisive and unkind. Today there are bullies we contend with via social media who are far more powerful and corrosive than the childhood villain I remember so vividly.

Add to that the high-stakes push to achieve, to earn A's, to get into a top college that dominates the lives of my current students, and they are left saddled with a level of stress far greater than anything I experienced decades ago. If, for one day a year, I can help them turn all of that off, if I can create an environment where they are intentionally kind to one another, then I count that as something to be proud of.

And whatever hurt David intended for me all those years ago, it has now been cancelled out, many times over. I think he would be startled by his legacy. **R**

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 OF *HIS OTHER LIFE: SEARCHING FOR MY FATHER,
 HIS WIFE, AND TENNESSEE WILLIAMS.*



The Four-Legged Peacekeeper

My husband and I get along better since realizing
 how much our yelling upsets the dog.

— @DARLAINKY

LAUGH LINES

My boyfriend got his COVID vaccine yesterday and I can tell you the most prominent side effect is the inability to shut up about getting the COVID vaccine.

—[@Emaperidol](#)

It's gonna be so embarrassing when I still want to cancel plans and stay home.

—[@morganapple](#)

I did that thing where you insist on wearing makeup during the pandemic, and now the inside of my mask looks like I chloroformed a clown.

—[@curlycomedy](#)

Release the vaccine in vape form and I promise no one will ask what is in it.

—[@caithuls](#)

Corona-Comedy

"That was the perfect amount of hand sanitizer on my hands," [said] no one ever.

—[@minakimes](#)

I don't want lockdown to last too much longer but I also do need it to last as long as it will take for my hair to get through this awkward length.

—[@danielleweisber](#)



*“I Didn’t
Know How
Long I’d
Survive”*

With his leg caught in the sharp, whirling teeth of a gigantic corn conveyor and no one around to hear his cries for help, this farmer grabbed his pocketknife and did the unthinkable



BY *Carson Vaughan*
PHOTOGRAPHS BY *Geoff Johnson*



The morning of Good Friday started like any other for Kurt Kaser, a third-generation farmer in northeast Nebraska, USA. The 63-year-old, taciturn and as lean as a fence post, woke around 5:30 a.m., his wife, Lori Kaser, by his side. He lit a cigarette, pulled on his muck boots, stuck an old pocket-knife in a front pocket and headed outside to start his day.

With 3,000 hogs and roughly 1,500 acres of corn and soybeans, not to mention a small trucking business, Kurt's to-do list never really shrank so much as recycled itself, though he understood all too well the dangers of rushing on the job. In sixth grade, he'd jumped down from his father's tractor only to land with one foot inside the corn picker. Though he didn't break any bones, the teeth mauled his foot and ankle so badly he spent the next three months in and out of a hospital bed, the surgeons finally grafting skin from the top of his leg to the bottom before it could fully repair.

"Everybody gets in a hurry and we just don't think," he says. "I got lucky on that one."

On this Friday morning in 2019, he sent a few of his hired hands out to load some corn, then hopped in a grain truck himself to do the same. It was a beautiful day for a drive, Kurt remembers. Crisp and clear and, if the meteorologists were to be trusted, headed for a little above 15 degrees by late afternoon. No rain, thank God—the Midwest and Great Plains had just endured historic flooding that destroyed a billion dollars'

worth of crops. And only the slightest north-west breeze in Thurston County. He'd lived there, just a few kilometres outside of small-town Pender (population 1,100), his entire life—long enough to know the fickleness of spring and appreciate a calm and sunny morning when he caught one. Long enough to marry Lori, and raise a son and two daughters. Long enough to stumble and stand again, to crutch on booze and finally cut loose, to feel his community supporting him when he needed it the most.

The goal that Good Friday was simple enough: transfer the corn he'd just picked up from a soggy field 16 km south to the silo on his homestead, quiet now that he'd dispatched his help and Lori had left for Sioux City, Iowa, nearly an hour away. He parked his truck alongside the tractor next to the silo and tilted his truck's long, corn-filled bed using the hydraulic hoist. Connected to the tractor was a large bin called a hopper, which Kurt wheeled beneath the truck bed to catch the corn when he opened the gate. Inside the hopper, covered by a protective grate, was a giant iron corkscrew, about 30 feet long, called



Until it was repaired, the grate covering the auger was missing a few bars, leaving a hole large enough to fit a leg.

an auger. Its job was to rotate, slowly and constantly, to convey the corn up a long yellow chute and dump it into the top of the gleaming chrome silo. With everything now in place, Kurt turned the auger on.

Despite all that prep work, something went slightly off-kilter, as often happens in the life of a farmer. In this case, the corn released too quickly, causing a torrent of kernels to pile up over the sides of the hopper and atop the protective grate, concealing the auger's rotating blades. Kurt stepped onto the corn-filled hopper to lower the truck's gate and stem

the flow. In his haste, he forgot that the grate had a rather large hole in it, one he'd cut himself months earlier when the ground was frozen solid and he couldn't fit the auger beneath the grain bin. He remembered it only when his foot sank into the corn through that very hole—and into the whirring auger funnel. It snagged his foot and wrenched him forward, shredding his jeans, then his ankle. He fell backwards on to the gravel path. The blades, still churning, slowly pulled him into the hopper, all the while tearing flesh from bone.

"When the corn quit running out of the truck," he says, "my clothes were still grabbing on the auger and jerking my leg as I was trying to pull it out." He could plainly see his tibia over the hopper's red casing, at least 15 cm of bone exposed beneath his knee. He could see his own severed foot bobbing like a rag doll up the hopper toward the silo's opening, tethers of denim still connected.

But the machine wouldn't release what was left of his leg. He couldn't reach the controls to shut down the auger. He needed to call for help. He knew his cell phone was on him—surely his cell was on him. He patted his pockets, his chest, his thighs. He came up empty. (Half of the phone would later be found in the silo, another victim of the auger.) He could scream for help, but the auger would drown out his cries, and anyway, there was no one around to hear



After his leg was caught in the auger, Kurt used a basic pocketknife, similar to this one, to saw away at his leg and free himself.

them. How long he could stay conscious he didn't know.

"I was holding that one bone in my leg that was all bare and stuff—there wasn't no meat or nothing on it—but [the auger] was jerking on that and I was getting wore out," Kurt says. "I just didn't know how long I'd survive."

That was when he remembered the cheap black-handled pocketknife in his jeans, one of the countless promotional items he and every other farmer receive from seed-corn dealers and equipment manufacturers. He unfolded the small blade, just three or four inches long. There were no second thoughts, not with the ravenous auger still drawing him in and the hole in the grate big enough to pull at least a few inches more of him inside. A knee. A thigh.

With his left hand, he gripped the bone below his knee. With his right, he began to saw away at muscle, tendons, tissue the blood painting his fingers red. He could feel the ping, the snap, the sudden release of his nerves with every cut. The handle became slicker and slicker, until he lost his grip and watched the knife slip from his hand. He miraculously caught it in his left.

"I would have been clean out of luck," he says.

Regripping the knife, he continued the horrific act of amputating his own leg. Was each stroke of the knife agony? He honestly doesn't recall. Maybe it was shock. But one thing and one thing only ran through his mind: "Survival," he explains. "Wanted to get the hell out of there."



Kurt was moving dry corn up this chute into a silo when the accident occurred.

When the muscles were cut through and the last tendon severed, Kurt swung his leg—what remained of it—away from the machine and dropped his knife to the dirt.

Now on autopilot, he crawled to the tractor, way up into the cab and shut down the auger. Then he crawled to his idling truck and shut it off too. No need to waste the diesel, he surely would have been thinking, had he been thinking at all. After manoeuvring himself down off the truck, he dug his elbows into the gravel and slowly began pulling himself toward the garage, toward the phone in the office, a long, silent crawl over roughly 64 metres. Several times along the way he slowed down, stopped, thought maybe he'd just rest a minute. Then

he thought again. To stop, to pass out, meant death. So he kept clawing his way toward the garage, one foot and a few breaths short, the longest 64 metres of his life.

Finally inside, Kurt crawled to the desk and hoisted himself up just enough to grab the receiver. He collapsed back on to the floor and immediately called not 911 but his 31-year-old son, Adam Kaser, who'd spent about half his life volunteering with the Pender Fire and Rescue Department. Kurt didn't waste his words.

"I need an ambulance now," he said. "I lost my foot."

In the midst of buying tractor parts from the local John Deere dealership, in the midst of a routine day, Adam was as certain he'd misheard, especially when his father mentioned the "auger" and "hopper."

"Get me an ambulance now," his father repeated, and the line dropped cold.

Several times he thought to rest a minute. Then he thought again. To stop, to pass out, meant death.

Adam darted away from the checkout. He jumped in his pickup, stomped the pedal to the floor and raced around 6.5 kilometres west to the farm, calling 911 on the way. Hands strangling the wheel, he feared



According to CNBC, farming is the seventh-deadliest profession in America, with 257 fatalities in 2018. Around a hundred workers are injured every day.

the worst: that his father would bleed out before he arrived. Less than five minutes later, he pulled off Highway 16 at the farm and ran directly for the hopper, but his father wasn't there and the auger was silent—the truck and the tractor too. The picture didn't reconcile. No blood. No painful cries. No droning auger. He then noticed the open door to the garage, and inside, his father splayed out on the floor in a dusty shirt and baseball cap, legs hidden by the office wall, smoking perhaps the last cigarette of his life.

"How bad is it?" Adam asked.

Kurt looked up from the floor, smoke trailing from his lips. "I messed up big-time," he said.

Strangely, there was virtually no blood. (His doctor would later guess this was due to Kurt's decades of heavy smoking.) Nevertheless, his foot was missing and his leg was horribly mangled, dusted with dirt and debris, the bones protruding beyond his calf muscle. Though he'd already called 911 from the road, Adam now called the chief of his rescue squad, told the squad to "kick it into overdrive," that his father had severed his foot and would likely need an air ambulance. Adam then snapped into "firefighter mode," as he calls it. He started asking his father questions, keeping him lucid until the roughly 12-person team arrived a few minutes later.

The rescue squad carefully loaded Kurt on to a stretcher and into the ambulance, then raced back to Pender Community Hospital. Kurt doesn't remember much of the ride, but he does recall the helicopter flight to Bryan Medical Center in Lincoln and all that sodden, muddy farmland below.

After two surgeries, a week at Bryan Medical and two more at Madonna Rehabilitation Hospital, Kurt returned to the farm, the stump of his left leg



Kurt's lesson learnt: "Use your head? Don't do stupid stuff?" he says.

wrapped in a clean elastic bandage just below the knee. For a while, he was stuck inside with a pair of crutches and a walker and too many get-well-soon cards to read in one sitting, just another one of the 100 or so agricultural workers who sustain a lost-work-time injury every day.

"It's frustrating. But ..." Kurt says, "... it's just the nature of a farmer. Don't think. Gets in a hurry. Gets tired. Whatever."

The picture didn't reconcile. No blood. No painful cries. No droning auger. He then noticed the open door to the garage, and inside, his father splayed out on the floor.

Four months after the accident, Kurt received his prosthetic leg and soon the farmer was back to doing what he loves. Strong-willed, as his family has always known him to be, he helped with the harvest last fall, even ran that same leg-chewing auger as he unloaded corn into grain bins.

"When we went down to the hospital to see him, first thing out of his mouth was 'Why are you guys not working?'" farmhand Tyler Hilkemann told KCAU News in Sioux City. "Ever since he got his leg, you can't stop him. One of these days we might steal it from him." **R**

LAUGHTER

THE BEST *Medicine*



Three male dogs are walking down the street when they see a beautiful female poodle. They all scramble to reach her first but end up arriving in front of her at the

same time. Aware of her obvious effect on the suitors, she tells them, “The first one who uses the words *liver* and *cheese* together in an imaginative sentence can go

out with me.”

“I love liver and cheese!” the golden retriever blurts out.

“Oh, how childish,” says the poodle.

The Labrador tries next. “Um. I hate liver and cheese?”

“My, my,” says the poodle. “I guess it’s hopeless.”

She then turns to the last of the three dogs and says, “How about you, little guy?”

The Yorkie, tiny in stature but big in finesse, gives her a smile and a sly wink, turns to the other dogs and says, “Liver alone—cheese mine!”

—Planetproctor.com

A guy tells his friend,

“I bought my wife a diamond ring.”

“You told me she wanted a car,” the friend replies.

“Yeah,” says the first guy, “but where would I find a fake car?”

—Submitted by S.L. via rd.com

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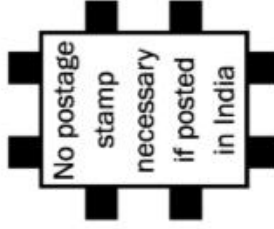
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Arguing with your spouse is like trying to read a Terms of Use policy on the Internet. In the end, you give up and go, "I agree."

—Herway.net

Rumour Has It

◆ Is there rehab for gossiping? I don't need it, but I'll tell you who does ...

—JEN STATSKY, comedian

◆ The winning pot of chilli at the county fair cook-off was named Gossip. Good to your face, but it talks behind your back!

—Submitted by KATHRYN KITCHEN

Two aliens land their ship on a golf course and watch a young man play. First, he hits his ball into high grass and mumbles and curses as he goes to retrieve it. Next, he hits it into a sand trap, shouting and swearing on his way to collect it. Then he hits a perfect shot, and the ball goes right into the hole.

COURTESY JANELLE SHANE/AIWEIRDNESS.COM

The first alien turns to the second and says, "Uh-oh—cover your ears. He's going to be really mad now!"

—Swingbyswing.com

At the supermarket, a customer buying a lot of groceries was checking out.

As the clerk lifted the final bag, its bottom gave way, sending the contents crashing to the floor.

"They don't make these bags like they used to," the clerk said to the customer. "That was supposed to happen in your driveway."

—GCFL.net

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

SWEET NOTHINGS

Artificial intelligence still has much to learn when it comes to matters of the heart. These are some of the supposedly fun, flirty messages one of the most sophisticated text-generating computer programs came up with after being shown examples of the real candy:



THE SIMPLE LIFE

A life of humility, diligence and unerring compassion is the only way of living known to Sudha Murthy

BY Naorem Anuja

A prolific writer, engineer, professor and philanthropist, Sudha Murthy is a force of nature. Smashing glass ceilings at a time when there were very few women leading the way—she was the first female engineer to be hired by TELCO, India's largest auto manufacturer—her story is an exemplary account of a formidable trailblazer, who braved the road less travelled. *Reader's Digest* spoke to the award-winning author and social worker about her writing, life and its lessons.

You've got a pretty diverse repertoire. You've written short stories, travelogues, non-fiction, even books on computer science. How did you decide to start writing for children?

I started writing children's books because I felt that there is a dearth of

stories for kids in India. In the olden days, when children wanted to read English language books, they had to resort to Cinderella, Snow White, Rapunzel—all western classics with princes and princesses—or Enid Blyton. With more and more Indian parents opting to put their children in English-medium schools, I thought children require stories based on the Indian way of life. We cannot truly relate to Enid Blyton in India, because we don't grow up the way her characters do. Big, joint families, festivals and other staples of Indian life are missing from those stories. So I thought I must write Indian stories for children in English.

You started your writing career in Kannada ...

I studied in a Kannada-medium school till the 10th standard, and



learnt everything including physics, chemistry in it. I started writing in English only at age 50 and because T. J. S. George, who was a senior editor at the *Indian Express*, encouraged me to do so.

Did you find the transition from Kannada to English a challenge?

Of course. I remember telling my mother, "It is so difficult. I don't understand what they say." I couldn't read one paragraph of English when I started college. My mother told me, "Start reading English newspapers and books, like you read Kannada ones." With time and practice, it became easier. Even today when I write Kannada, I write with pen and paper, but use the computer when I write in English.

So much of your writing, your non-fiction work in particular, is about the people you meet when you travel. How do you get all these people to open up about their lives?

Most people are talkative, and like to share their experiences. Several friends and acquaintances have asked me, "Mrs Murthy, how come all these peculiar things happen only to you and not to anyone else?" But I don't think that's true. Everybody has interesting encounters but not everyone can express them well. A few of my stories stem from my friends' experiences as well. They come and tell me their stories saying,



Murthy at home with the ever playful Gopi

"We don't how to write, but we want our experiences shared." My canvas is large too. I have had the opportunity to travel a lot and meet people from all walks of life, so maybe I do end up having many more diverse experiences as compared to others.

Finding Love is your second book in the Gopi series. Gopi is, of course, the name of your dog, too. Was it difficult to adopt a non-human perspective?

I grew up with animals. We had a

parrot, rabbits, cats and we always had dogs. But Mr Murthy was terrified of dogs. As an eight-year-old, he was bitten by one and had to suffer 18 injections. So, he said “no dogs”. But one day Rohan, my son, brought Gopi home and he stayed with me. So, it was not unusual for me [to write about animals]. Sandhya Prabhat, who illustrated the book did a fantastic job. I shared photos of Gopi with her and she’s put her spin on it and brought the artwork to life. I enjoyed it. Since it is a children’s book, the beautiful colour visuals help engage young readers.

A lot of parents struggle to make their children read. As an author of children’s literature, what advice would you give them?

In my time there was not as much for us to do, so reading was great entertainment. Today, parents have to make an active effort to encourage children to read. Once you are hooked to reading, the habit stays. Like, when I thought English was difficult, my mother subscribed to *Reader’s Digest*. I remember reading about Wimbledon for the first time in it. Life’s now come full circle!

A few of your children’s books retell mythological tales from texts like the

Mahabharata (The Serpent’s Revenge, The Daughter from a Wishing Well).

What do you think our country’s mythology can teach future generations?

Mythology can be used to teach young children to some extent. The original stories were written by men so they are male-dominated stories. So, when I look at these books, I take them with a pinch of salt. But, largely they help me and other people too. We consider Rama, Krishna as gods or whatever you want to call them—beings with a lot of power. But these stories describe them as having suffered in one stage

of life or another. So when such powerful, learned beings face difficulties in life, I too should remember ‘this too shall pass’ when faced by troubles.

What were some of your favourite books to read as child?

When I was young, I liked reading *Readers Digest*. I have read all the works of Bhyrappa, Shivaram Karanth, Triveni, Anupama Niranjana and Poornachandra Tejaswi. In English, I have enjoyed different authors at different times, but largely, I prefer English authors to the Americans—I like their style of writing better.

In *Three Thousand Stitches*, you faced great resistance from the devadasis when you went to them

“THE INITIAL TRANSITION FROM KANNADA TO ENGLISH WAS DIFFICULT BUT WITH TIME AND PRACTICE IT GOT EASIER.”

with ideas about what they needed. That changed when you began addressing what was important to them. What lessons did you take away from this for your philanthropic work?

When we started the Infosys Foundation, my father asked me to describe what my primary aims were going to be. I told him I wanted to eradicate exploitative practices like prostitution. He told me to first understand that trying to eliminate social ills that have existed for centuries is unimaginable, a Herculean task. Be more practical and work hard to reduce the problem.

That's what I learnt from *Three Thousand Stitches*: That there are many difficulties in real life and one should work to solve as much as possible in one's lifetime. Over time and with collective effort, they may really become zero. Doing what one can is wiser than taking on extreme positions in life.

Some of your books like *The Day I Stopped Drinking Milk* are immediately uplifting. Do you think it is important for writers to be inspirational?

I think that depends on individual nature. In my case, I believe in searching for the good even in the bad. In *Three Thousand Stitches*, life was hell for those 3,000 sex workers, but after 18 years they came out of it. So you can write the story in two ways—one about how much they

struggled, the other about how they struggled but overcame it.

In books like *House of Cards* and *Gently falls the Bakula* women are seen breaking away from male-dominated structures and coming into their own, a recurring motif in your writing. Is this a reflection of what you see happening in society or is it something that you would like to see happen more?

I believe women shouldn't be confined in their homes. I wrote *Gently Falls the Bakula* in 1979. If I were to write it today, I would write it differently. [Women] have to realize that it is ultimately your life—you have to exercise what you want. And people are exercising it today. When I joined engineering college, I was the only girl in my batch. Compared to that, things have changed. Any social change requires time and patience. But I do believe in education—it's like a magic wand transforming whatever it touches. Education gives you freedom, can make you think and gives you economic power, all of which changes your life.

Does the emphasis you place on the reality of gender stereotypes stem from your own experiences as a woman in spaces that earlier had little or no female representation? Did you have to work harder or excel constantly to prove that women could do the job and do it well?

At the time of my college enrolment, a woman studying engineering was unheard of in my orthodox Madhwa community in northern Karnataka. While my parents were quite liberal, I had to go against all the existing norms of the time. So, I don't know if it was pressure, but I wanted to do well because if I didn't then people would say "See, a girl studied engineering and didn't succeed. It is a man's domain."

Wasn't that unfair on you, though? The pressure to not only do well, but to become a de facto representative for your entire gender?

Maybe, but this was 50 years ago. Studying was not a *rajamarga*—like a smooth highway—for me. It was the road less travelled and I accepted it. Anyone who makes that choice undergoes [difficulty], but there is also an advantage—their efforts are recognized. For example if a girl does engineering now nobody makes it a big deal, but for me it was and acknowledged as such by society.

Is it true that you don't take photos on your travels? Why is that?

I don't take pictures, normally, because I want to possess as little as possible.



"I STARTED WRITING CHILDREN'S BOOKS BECAUSE KIDS NEED STORIES IN ENGLISH BASED ON THE INDIAN WAY OF LIFE."

Is this a part of your attitude against consumerism?

Perhaps. I dislike hoarding, buying or gifting a lot. I do gift once in a while, but always books. I don't want others to give me gifts either. While working with the foundation over the last 20 years, I've seen so much difficulty and death around. I have seen tsunamis, earthquakes, now, a pandemic. Also, it is age maybe. I lead a very simple life. I am not too attached to things.

You are stepping down from the Infosys foundation in December 2021.

What's next for you?

Nothing new, really. I will lead the Murthy Foundation which I have so far not worked for, invest in projects that the Infosys foundation couldn't and continue to do the same work. So not much is changing.

I only know how to live in one way. I am wise in only one way of life—otherwise I am not intelligent.

Did you just say you aren't intelligent?

I am ordinary. I think, I am very honest and sincere in doing whatever role is given to me. Apart from that I am not anything extraordinary. **R**



OTHER LIVES

REUNITED BY SCIENCE

Millions of people have used commercial DNA tests to trace their family trees. For a few lucky folks, the results have been life-changing, introducing them to relatives they had lost long ago—or never knew existed

BY *Claire Nowak*

PHOTOGRAPH BY *Bailey Rebecca Roberts*



Lifelong friends Alan Robinson (left) and Walter Macfarlane unknowingly took the same DNA tests. The results showed they were related.

BOND OF BROTHERS

W

alter Macfarlane, 76, and Alan Robinson, 74, have been friends for more than 60 years. They grew up a few miles away from each other in Honolulu, Hawaii, and met in sixth grade. They played high-school football together. They are so close, they're Uncle Walter and Uncle Alan to each other's kids. So imagine their surprise when they discovered they were in fact biological brothers.

"It did feel natural," Walter says of the revelation. "We knew each other so well."

It came about, as so often happens, by accident. Walter, a retired math and physical education teacher, knew that he had a complicated family tree. His mother had been young and unmarried when she gave birth to him during World War II, and because she couldn't raise him on her own, the family pretended that his grandmother was his mother and his mother was his sister. Walter didn't learn the truth until he graduated from high school. Even then, his mother never told him (or anyone else) who his father was.

So in 2016, when commercial DNA-testing kits were starting to take off, Walter's daughter, Cindy Macfarlane-Flores, suggested he try

a couple. When Cindy logged on to *ancestry.com* to check the results, she saw that a user named Robby737 and her dad shared enough DNA to be half siblings. When Cindy asked her parents whether they knew anyone who could have that username, her mother immediately thought of Walter's friend, Uncle Alan. His nickname was Robby, and he used to fly 737s for Aloha Airlines.

Could that really be possible? Walter wondered. He spent 10 minutes trying to get his friend on the phone. When Alan finally answered, he confirmed to Walter that his username was Robby737.

"I'm trying to act cool," Walter says. "But I'm so excited inside, I'm gonna burst out. I think I said, 'Oh, I think we're brothers,' in just a casual manner. Then he said, 'Yeah, sure. OK, Walter.'"

"I was in denial," Alan says. "We've known each other for so long, I thought he was just joking around."

But Alan knew it was possible. He had been adopted as a baby by Norma and Lawrence Robinson. Several years before, Alan had taken the same DNA tests that Walter did to learn more about his ethnicity and medical background. But he'd never talked to Walter about it.

Soon after the phone call, the men compared their test results on *23andme.com* and found that they shared several identical X chromosomes, meaning they had the same

mother. “If I wasn’t in that database, this never would have happened,” Alan says. “It was meant to happen.”

However, one person apparently worked very hard to make sure that it never happened: their mother. Walter knew his mother’s name was Genevieve K. Paikuli, but Alan’s birth certificate lists his mother as Geraldine K. Parker. The identical initials in the name listed as Alan’s mother led the men to believe that Genevieve had used a pseudonym when she gave Alan up for adoption. Alan also believes that his adoptive parents, the Robinsons, knew Genevieve was his birth mother and didn’t tell him out of respect for her wishes.

Neither brother knows why no one ever told them they were related, but they attribute it to the era’s social norms and the turbulent times surrounding the attack on Pearl Harbor and the war, which was still being fought when both men were born.

“We don’t know what transpired, but [we have] no bad feelings,” Walter says. “At that time, you had your own reasons why you did what you did.”

But they have gained much more than they lost. Thanks to their DNA test results and research by Cindy, they learned who their fathers were—both were military men from the mainland who had been stationed in Hawaii. Those discoveries led to



When Walter (left) and Alan played high school football together, they had no idea they were actually related.

more: Walter found out that he has four more half-brothers and has since travelled to California to meet them in person; Alan has two half-sisters and a half-brother. “It’s mind-boggling,” Walter says.

Now that their family searches have come to a close, Walter and Alan just want to make up for lost time. They had fallen out of touch after high school, and although they eventually reconnected, they still didn’t see much of each other because they were busy raising their kids. “If we had known sooner we were brothers, we would have been contacting each other all the time,” Walter says. They are now. Both still live in Honolulu, about eight kilometres apart, just like when they were kids. They talk on the phone weekly and go to lunch

regularly. They're even planning to take a cruise together.

"Our mother lived to be 92," Walter says. "We have a few more years, hopefully. We have good genes."

"THIS IS MY DAUGHTER"

When she was 16, Joanne Loewenstern learned that she was adopted. Until that day, she'd believed that her adoptive parents were her birth parents. Instead, they told her that her birth mother was a woman named Lillian Feinsilver and that she had died days after giving birth to her at Bellevue Hospital in New York City. Feeling betrayed and confused, Joanne

spent many nights crying, wondering what her birth mother had been like. And yet, some part of her believed her mother was still alive.

The doubts nagged Joanne for years. After watching this emotional turmoil, Shelley Loewenstern, Joanne's daughter-in-law, suggested taking a DNA test. That was in 2017, and Joanne was already 79 years old. Even if her mother had passed years before, Shelley reasoned, learning something about her biological family might give Joanne some peace. So Joanne took the test, and about a year later Shelley received a message on *ancestry.com* from a man named Sam Ciminieri, whose genetic report had matched him with Joanne.

Shelley immediately wrote back to Sam, asking whether he knew a Lillian Feinsilver. Yes, Sam said, that was his



Joanne (left), 80, and her birth mother, Lillian, 101, enjoy colouring together when Joanne comes to visit.

COURTESY JAY SPEIGHTS (LEFT). SARAH L. VOISIN/WASHINGTON POST/GETTY IMAGES (RIGHT)

mother's name. Almost unbelievably, she was alive, at age 100—Joanne had been right all along.

But there were more shocks to come. Sam said that Lillian lived in an assisted-living facility in Port St. Lucie, Florida. Joanne lived in Boca Raton, less than 120 kilometres away.

“As it turns out,” Joanne’s son, Elliot Loewenstern, told the *Washington Post*, “we have a whole other family we never would have discovered.”

The families quickly planned a reunion at the facility where Lillian lived. A month later, Joanne found herself sitting across from the mother she had searched for her whole life. Elliot, Sam, Shelley and one of Joanne’s grandsons looked on. Lillian, who suffers from dementia and uses a wheelchair, was silent.

“I don’t know if she recognizes me,” Joanne said.

She told Lillian that she had been adopted in 1938 and that she’d been told her birth mother had passed away. No response. Joanne started to cry. At that point her mother perked up, as if she had started to understand. Joanne excitedly began telling Lillian all about her children and grandchildren. Lillian smiled. Then she said the words Joanne had waited more than 60 years to hear: “This is my daughter.”

The Loewensterns learned that over the years, Lillian had repeatedly told her family that she “lost her daughter.” Everyone, including Lillian, assumed that the baby had died. Joanne’s

family speculates that because Lillian was unmarried when she gave birth, the baby was taken away and put up for adoption. But now that the two women had been unexpectedly reunited, none of that mattered so much anymore. They spent time that first afternoon together colouring with coloured pencils, which just happens to be a favourite hobby for both of them.

When Joanne visited again three days later, Lillian remembered quickly who she was. Now they see each other every few weeks to colour, play games and enjoy the time they have together. “I’m proud,” Joanne told WPTV, a Florida television channel. “This is something I wanted to do all my life.”

A ROYAL REVELATION

As a descendant of slaves, Jay Speights had struggled to find written documentation of his family history. He spent years looking, as his father had before him, but he was 64 before a DNA test offered a solid lead. The pastor from Rockville, Maryland, learned that 30 per cent of his DNA was from Benin, a country located to the west of Nigeria, about which Jay knew next to nothing.

At the urging of a friend, he turned to a database called GED Match, which has had success connecting African Americans and their African relatives, to learn more about his link to Benin. After uploading his data to the site, Jay saw a surprising DNA match. The



After arriving at the royal palace of Allada, Jay was given traditional Beninese attire.



website listed a man named Houanlokonon Deka as his distant cousin. Next to the listing were the words ‘royal DNA’. Beninese royalty? Jay was stunned. He had no idea what to do next.

But fate—or maybe even divine intervention—kicked in a few months after Jay learned of his royal lineage. At the New Seminary in New York he met the leader of the West African religion Vodun, who had travelled from his home—in Benin. Jay told the man and his group his unusual story, and one of the Beninese men immediately replied, “I know your king. Here is his number.”

“I mean, how could that possibly happen?” Jay says. “After all these years of going through my father’s search, going through files ... it just fell in my lap. That’s the hand of God.”

The first time Jay called King Kpodegbe Toyi Djigla, the traditional ruler of the kingdom of Allada in southern Benin, the king hung up. The

second time, the king handed the phone to his English-speaking wife, Queen Djehami Kpodegbe Kwin-Epo. She and Jay started messaging each other online. She told him he was a descendant of King Deka, who had ruled Allada centuries earlier. “We would be delighted to welcome you to your home, dear prince,” she wrote.

And so Jay went. On 6 January 2019, his late father’s birthday, he landed in Benin. Posters written in French, the country’s official language, greeted him: “Welcome to the kingdom of Allada, land of your ancestors.” At least 300 people were waiting for him outside the airport. They danced, sang and played instruments to celebrate the return of their long-lost prince.

Accompanied by a motorcade, the queen picked him up from the airport, introduced him to local dignitaries, and showed him some historical sites. When they arrived at the palace for an audience with the king, at least

1,000 people were waiting for them. Jay was overwhelmed with emotion. “I started looking at faces and features. I’m looking for the physical connection to our DNA. Just taking it in,” he says. “You’re kind of almost dazed because you find yourself in a situation that most African Americans really believe you can never step into, that can never happen, and that’s to find the part of your DNA that comes from Africa.”

Once Jay composed himself and got out of the car, people cheered and chanted his name. He smiled and waved while walking through the crowd. When he and his interpreter reached the palace, he received a quick lesson in royal etiquette—what he should do when the king entered and how he should address Beninese royalty. In the throne room, the king welcomed Jay home, and they spoke about his trip through their interpreters. Later that night, Jay participated in a ritual that was to show whether his ancestors would accept him into the family. (Luckily, they did.)

How Jay’s royal ancestors came to America from Africa remains a mystery. Benin was once home to one of West Africa’s biggest slave ports. African royalty would sell war captives into slavery, and some would allow royal family members to travel with European merchants to the New World, where they would usually end up being enslaved. Jay’s Beninese relatives told him the royal family of Allada would not have sold their own

people into slavery, but they couldn’t tell him how his ancestors had ended up on a slave ship. He is still grappling with being a descendant of slaves and people who led others into slavery, but that knowledge doesn’t keep him from embracing his Beninese heritage.

“I’ve stepped into my identity,” he says. “I can point to a place on the map and say, ‘The Speights family comes from here, right here.’ We’re a royal family. We have a history.”

NEXT TO THE LISTING WERE THE WORDS ‘ROYAL DNA’. BENINESE ROYALTY? JAY WAS STUNNED.

In fact, Jay has continued to deepen his connection to his homeland. When they met, the king gave him ‘princely duties’: Once he got back to Maryland, he was to look for ways to bring clean water to the village surrounding the palace in Allada and to promote the kingdom in the United States. Now Jay is partnering with the Rotary Club of Alexandria West in Alexandria, Virginia, to raise money to build wells in the village.

He also searches for others who have DNA from Allada (primarily through GED Match) and introduces them to their ancestral home. After all, not everyone can be lucky enough to be handed the king’s phone number. **R**



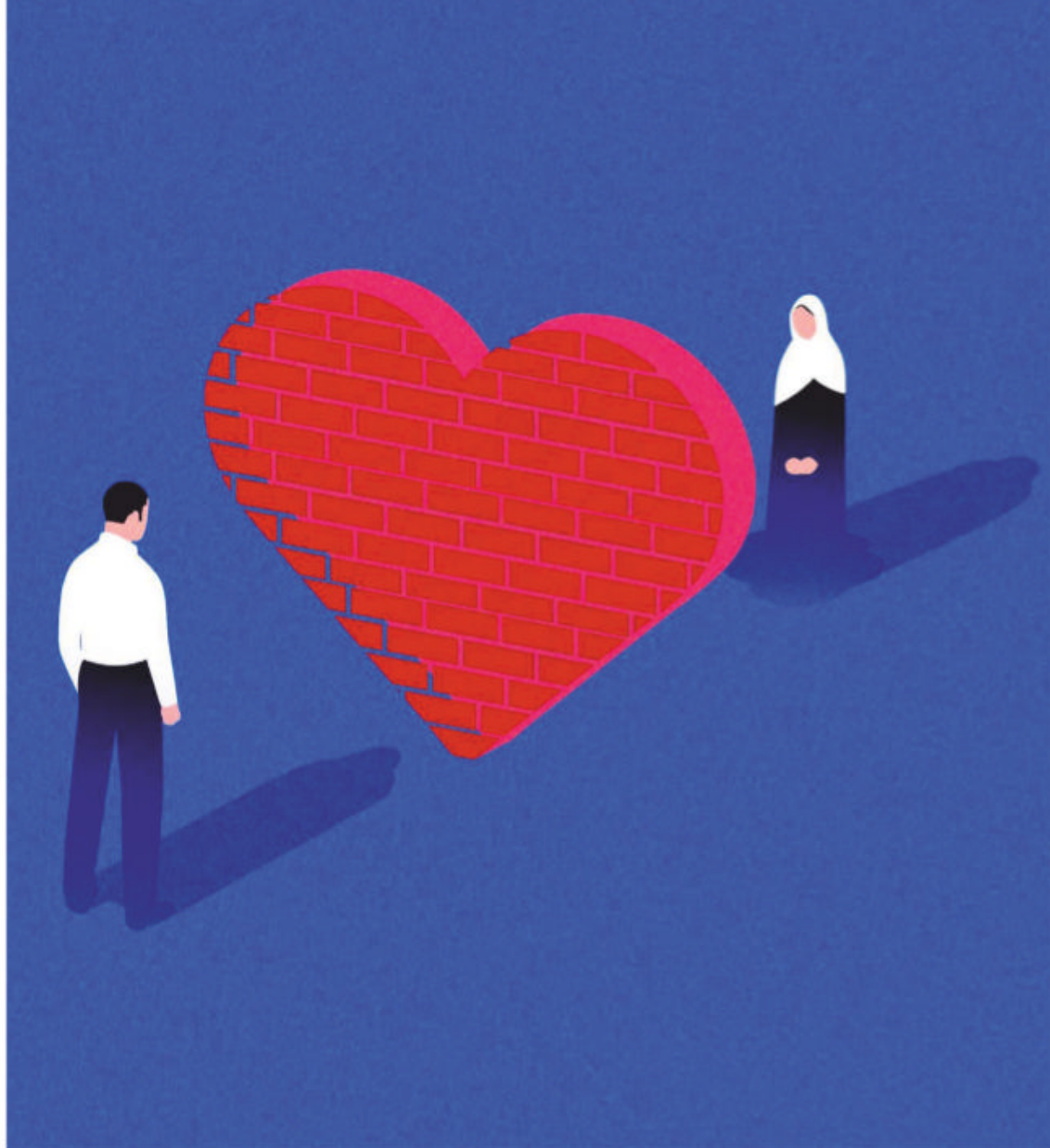


BONUS READ

*Three stories
to remind us that*

LOVE
CONQUERS
ALL

ILLUSTRATIONS BY *Siddhant Jumde*



MY LEAP OF FAITH

By Nida Rahman

I SAT ON THE first bench in class, and Mohan on the second, right behind me. We were both students of zoology at Delhi University and were drawn to each other instantly. We noticed each other in class, fully aware of the other's attention. While

exchanging notes and discussing lectures, a friendship grew and soon we began speaking on the phone. One day, out of the blue, Mohan 'proposed' to me via a text message, asking if I wanted to be in a relationship with him. I thought about it for a whole day, and eventually said yes. The year was 2011. It never mattered to us that we belonged to different religions—Mohan, a Hindu man, and

I, a Muslim woman—or what anybody thought or said. Our emotional bond was so strong, so quickly. Those three years of graduation, we spent every day together, including our long commute back home. We studied together in the library, each preparing a topic and tutoring the other so it was more fun learning that way. Later, we enrolled in the same Master’s programme and continued studying together. Even when we couldn’t see each other every day, I managed to make up reasons to meet at least once every week.

In late 2018, Mohan decided to talk to his parents about our relationship, as did I. Both families refused to accept our being together and declined to engage in any further discussion. “Focus on your studies now,” my father said, and I did.

My father’s thinking was always different. Even as my family objected to my going to college, my father went against everyone and gave me the education I wanted. He rejected certain stereotypes. “Why should she stitch, cook and wash dishes at home just because she’s a girl? That’s not necessary,” he would say. This influenced how I reasoned and thought about things. It also helped that I got to step out of my home in north-east Delhi, met enlightened, reasonable people and had a partner who supported my decisions. We knew we wanted to be together, so we let the idea simmer at home.

But during lockdown in 2020, things took a darker turn. My family made their position clear: I couldn’t marry outside our faith. They began to actively look for prospective grooms from our community. I tried to reason with them and tensions rose. In different ways—at times through a raging all-night fit, or by being extra nice at others—my mother urged me to change my

It never mattered to us that we belonged to different religions, or what anybody else said. Our emotional bond was so strong, so quickly.

mind. She even admitted to snooping on my text messages. At one point I realized, things would never work for us this way. And I could not imagine marrying a stranger. There was nothing left at home anyway—trust is the basis of every relationship, and between my mother and I, that was gone. So, I left home.

Through the help of Dhanak of Humanity, a Delhi-based non-profit that supports interfaith couples like us, I received temporary protection in a shelter home before moving into

a rented flat with Mohan. We wanted to have a secular marriage under the Special Marriage Act which meant that we would have to meet its harsh requirements—a 30-day notice period after application during which our private lives would be displayed outside the office of the district marriage registrar for public scrutiny, open to critique and objections on specific grounds. During this notice period, we filed a petition at the Delhi High Court challenging this provision as it was “a breach of privacy” that “jeopardizes (the couples’) life and liberty”, we said. My point of view, simply, was that this will help other couples in the future. Most women are either unable to speak for themselves or have been conditioned to accept their fates and circumstances as the norm. I had the rare opportunity to take a stand, so I did. I didn’t want to lose the opportunity. We are still awaiting the hearings.

On the afternoon of 28 October, with five close friends as witnesses, Mohan and I officially married. The previous day, Dhanak organized a small gathering for us, along with a few other couples they have supported, and after the marriage was solemnized, we went to the mall for lunch. No pomp or glamour, but filled with love, friendship and genuine support. It was just the kind of simple, intimate wedding I always wanted.

Mohan is a pharmacist and I continue to study while preparing

for the civil services exam. We enjoy doing everything together now. Mohan comes home every day and asks me what I am studying and we talk, discussing everything under the sun. Around Christmas, my father visited us for the first time since I left, bringing with him the belongings and study material I had to leave behind. We cooked lunch for him together. Mohan was so nervous that he made a bit of a mess. But we had a lovely time, discussing politics and even finding a moment to have a heart-to-heart conversation. My in-laws, on the other hand, have accepted me but not my religion. That’s another battle I will fight in my own time. There’s no rush. We’re as happy as can be living together for now, just the two of us.

—AS TOLD TO SARITA SANTOSHINI

SO FAR, YET SO GOOD

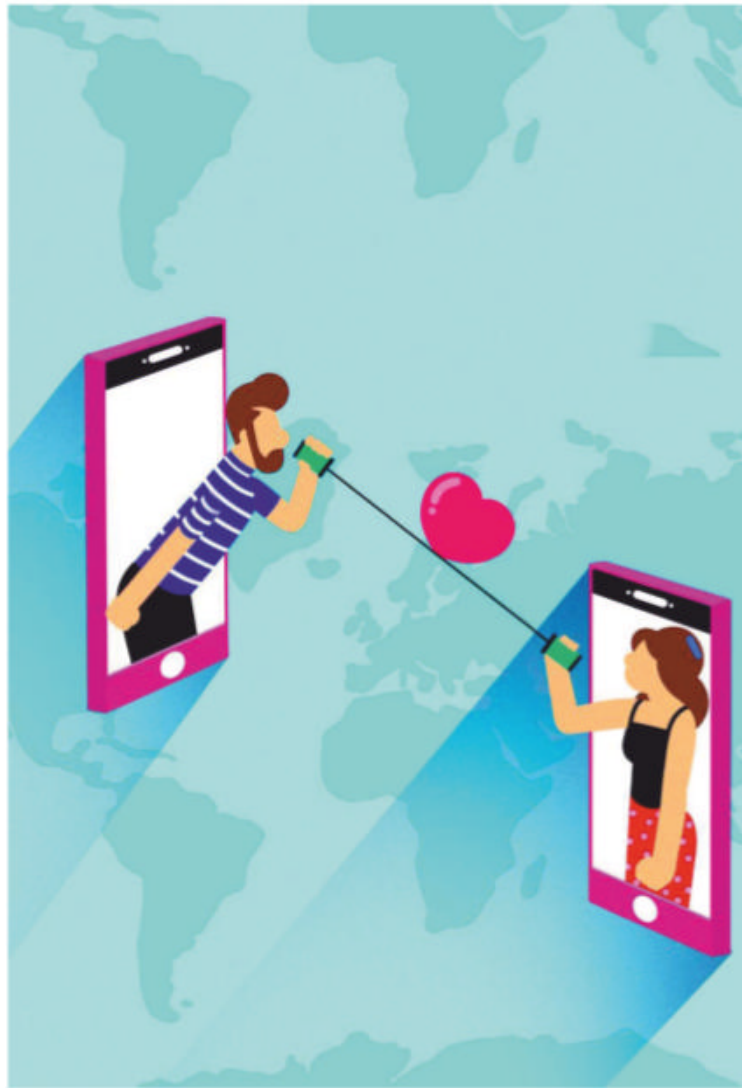
By Diana M.

THINGS WERE HARD after I lost John, my first husband in March 2016. I knew I had to move on, but a part of me thought I would never again find what I had with him. Before he passed on, John made me promise I would find someone and have a family. As a widow in her mid-thirties, with a mixed religious

background, my world offered limited options. But one thing was clear: I wanted love—not just companionship.

By early 2019, dating apps in India had left me exhausted. I decided to try international dating sites as a last resort. Matthew was one of the first profiles the site threw up as a strong match. I remember being drawn to his eyes first. They were patient, kind and full of understanding. I had just sent him a smiley, but he replied with a beautiful message, saying how he had liked the honesty and courage of my profile. Before we knew it, we were on a video call. At first, we would talk for hours, discovering how similar yet how different we were. With time the conversations only got better.

Even though we were only faces on a screen at that point, it took us just a month to realise we were meant to be. While I was mentally prepared for a long-distance relationship when I registered on the site, Matthew was hoping to find someone nearby, someone in the US, when he signed up. He hadn't expected to find someone



Before he passed on, John made me promise I would find someone and have a family, but my world offered limited options. I wanted love—not just companionship.



from halfway across the world. So, for him, this relationship was a huge leap. But I think what makes it work is the affirmation we get from being together. We're happier around each other. We're healthier, smarter and we make good choices. We also have all these inside jokes that make everyday life so much fun! Most importantly though, we just get each other.

We met in London for the first time, and our chemistry, it turned out, was just as strong in the real world as it was in the virtual one. That bond only grew stronger with time, and on 29 December 2019, we tied the knot. We knew my visa to the US would take time to process, so we had planned a quick, small wedding. No one knew anything about COVID-19 at that point, and when the coronavirus did actually send the world into lockdown, we told ourselves we'll just have to wait a little longer.

I didn't know when I was going to see Matthew again. Without telecommunication, the distance would have been a lot harder to deal with, yes, but given the difference in our time zones, it was tough for us to make time for each other and manage our crazy schedules. My cheerfulness would give way to long bouts of being really upset. No matter how much you talk to someone virtually, there are days when you just want to be hugged or held. In our situation, we had to

ensure we were always open with each other and expressing ourselves. But, sometimes all you need is silent togetherness. The emotional toll coupled with the day-to-day struggles of the 'new normal' affected my health. With friends and family all in different places, I had no support system. Prolonged isolation quickly turned into loneliness.

What makes long-distance relationships such a challenge is that most of what we share comes from what we say. If you're having a bad day, you only have words to express yourself and the thing about words is, they can be easily misinterpreted. Ironically, the only way out of this is to keep talking, keep telling each other how you feel. That's what Matthew and I always try to do. We do not let matters escalate. I often joke that we're too old for that sort of thing—but it helps that he's 45 and I am 38.

Over time, we have built a kind of schedule of intimacy. The first thing he does after waking up is give me a call. I call him before I go to bed. We still get dressed up and have date nights. His phone is always on, so even if I need him at some ridiculous hour, he is there to tell me things are going to be okay. The picture of our future is what always gives us hope. In December, when we met in Dubai, we said to each the same thing we do when apart—"We've got this!"

—AS TOLD TO SHREEVATSA NEVATIA

TOGETHER, AGAINST THE ODDS

By Alexandria Barton D'Souza

IDON'T BELIEVE IN 'Valentine's Day!' my husband David said, looking at me from across the room. It was the week before Valentine's Day and every newspaper had advertisements that promised love. "For me," he continued, folding the paper and putting it away, "every day is Valentine's Day." I believed him. David was an affectionate sort and he really didn't need a particular day to let people know that he loved them.

Yet, every 14 February, there would be a gorgeous bunch of long-stemmed roses delivered to me first thing in the morning! And somewhere in the house was a little gift tucked away for me to find!

I had seen David growing up. We lived in the same neighbourhood. Our paths often crossed as he stopped by my brother's place. Sometimes with his guy friends and dare I say, with his girlfriends as well! He must have been around 18, tall and lanky with a wispy moustache. I don't remember ever talking to him. He did try to strike up a conversation a couple of times but I kept him at arm's length. *You're my brother's friend. Stay that way,* I thought.

We met again many years later. This time we spoke a bit. He was

now a mechanical engineer, more responsible, quieter and good-looking with broad shoulders! "He seems interesting," I told my sister. "Dependable, too," I added. She continued staring at the crossword she was working on.

But David had caught my attention. I loved that he could make me laugh. We bonded over sports at a neighbourhood club. He

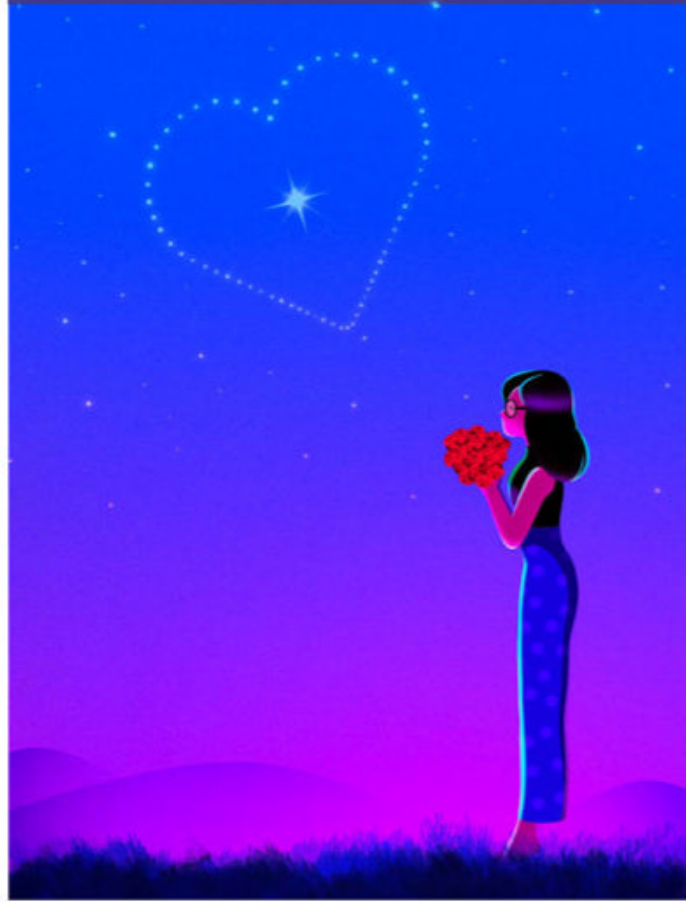
When I lost a dare and David made me pay up (I had to buy him four bottles of beer), I was certain that this was the man for me!

played some amazing carrom while I couldn't hit a coin straight! "How come you play so well?" I asked him. "It's all geometry," he replied. "It's about the angles," he quietly told me, his eyes scanning the board for his next move. One day when he didn't show up at the club. I missed him. I knew it then: I really liked the boy! When I lost a dare and he made me pay up (I had to buy him four bottles of beer), I was certain that this was the man for me! David was soon visiting my office and

before we knew it, we were dating. But David was a couple of years younger than me and I wasn't sure if the relationship would work out. It didn't worry David but it played on my mind.

We dated for seven years and planned to get married in January 1997. Just days before the wedding, David held my hand and asked me to come with him to the terrace of my mum's home. I got a little worried. *Don't tell me something's happened!* I dug my heels in, but he urged me on. I followed him very reluctantly. Then before I knew what was happening, David—ever the romantic—went down on one knee, and slipping a ring on my finger, he asked, “Will you marry me?” I laughed a bit nervously. Was I hearing right? The wedding was three days away. “I can't say no, can I?” I said, holding on to his hands. “Of course, I will marry you!”

It wasn't a happily-ever-after story. David was by now working long hours at a job that took him across the country and overseas as well. I had to learn to live on my own which wasn't easy. I came from a large family and I had never spent a day alone till then. My mum stayed a stone's throw away and David's family was just a floor below, but I stuck it out in our home. I got spooked when music floated through my house in the early hours of the morning! I kept a heavy wooden



artefact near me in the night—just in case! And I shocked myself once when I flung it across the room at an unsuspecting cat who had crept in through an open window! My imagination ran wild. I can still hear David's deep laughter rumble through the phone line as he listened to my stories. “When are you coming home?” I would squawk over the phone. He had a simple answer: “Lock yourself inside the bedroom if you are really scared”.

He was away from home for so long, people looked at me sadly. I was even told “He's forgotten about you.” But I shrugged it off. David loved his job. Of course, I was lonely and maybe even sad. This wasn't how I imagined my marriage to be. And it grew deeper

when I lost a pregnancy, months into our marriage. It might have been easier if David was with me, but we were miles apart and spoke fleetingly over the phone.

We were unprepared for love's tests, but as the pain receded, we became closer. Slowly the delightful romance of our early days came back to us and we held on to each other. The love we shared gave us the courage and strength to deal with the unknown. Like the time in 1999, when I was detected with a kidney ailment and the side effects of the medication made me gain weight, lose my hair and made my voice faint. And then, more recently, in 2014, when David fell gravely ill with cancer and was told that he had three months to live.

I watched David lying in bed. Our bedroom resembled a hospital room. He was now frail and fading away. I held his hand and felt his fingers curl around mine for what might have been the last time. His eyes met mine, each mirroring a pool of sadness. I recovered first. "It's okay. All will be well," I told him as I gathered him into my arms and hugged him through the IV lines that were around him.

The days and weeks I spent alone in the initial days of our marriage helped me cope with his passing in 2015. But it has never been easy.

I fall back on the beautiful memories of the love we shared. Like the time he tossed a bag of Hershey's Kisses at me and said with a gleam in his eyes, "The Kisses are for you. Only you!" Or the time when he dropped a beautiful box of liqueur chocolates into my lap. The name emblazoned across the box made me break into a huge smile—*mon chéri* (my darling) it read, as David would call me sometimes!

David showed me what love is all about. That it is patient and kind and filled with laughter. That love is not only expressed in tight hugs and kisses but it is also seen in the everyday things. It was love, indeed, when he bent low and kissed our sleeping child before leaving for a flight. And the first call of the day, every day, was to his daughter before she left for school.

I take pages from David's book of love. And I try to make each day a happy one for my teenage daughter and his mum. There's laughter and music that brighten the day. Family and friends gather round the dining table, sometimes to chat, other times for a meal. And there's a dog who's helped us love again. Things change but some things remain the same. Every day will still be Valentine's day. Yet, on 14 February I will head out to the nearest florist and order a gorgeous bunch of red roses for our lovely daughter and her grandma! **R**

NO PUTTING HER DOWN

Even though her next book is set in an exclusive club, Anuja Chauhan's writing is for everybody

BY *Bhavya Dore*

Best known for quick-witted romantic novels, Anuja Chauhan seems to do the impossible—create wildly popular books that all have great literary appeal, too. This month she returns with *Club You to Death*, a gripping whodunnit set in Delhi. Her work has been adapted for film and television, and before becoming a full-time writer, Chauhan was a successful advertising professional. In a conversation with *Reader's Digest*, the Bangalore-based writer talks about her *paisa-vasool* (value for money) work and charmed life.

We know that your book, *Club You to Death*, is a murder mystery set in Delhi. We also know it involves a gym trainer victim in a posh club. What more can you tell us?

It's a very Delhi book, but it's also a very universal story. So many of us have belonged to a club growing up. You go there to swim, eat French fries with tomato sauce, play Tambola



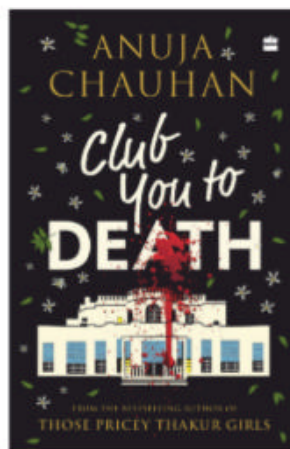


and borrow books. There are Thursday 'Nights at the Bar' and May Queen balls and Diwali galas. Of course, this is Delhi's most exclusive club—the Delhi Turf Club, in the heart of the Lutyens zone, no less. A club whose sticker people flaunt on the windshields of their cars with great pride. It's a book about privilege, I think. About haves and have-nots, class and caste, social hierarchies and people trying to cross over these hierarchies. It has lots of cougar aunties and pompous uncles, wizened old gardeners and beautiful, young, idealistic people, and a genial old ACP on the brink of retirement who believes that if you beat up people, you loosen their tongues, but if you listen to them, you open their hearts.

How and why the shift to a whodunnit? Do you enjoy reading crime fiction, too?

There's always the fear of one's work becoming too formulaic. I'm not a fan of the grisly or graphic, sexually explicit type of thrillers. But I love cosy crime—the kind Agatha Christie, Niago Marsh, Dorothy Sayers and a few others write so well. A lovely, peaceful, but complex world, beauti-

ful and serene on the surface, with evil lurking beneath. These are, of course, all queens of the genre, and Christie is empress-who-shall-reign-forever, but I wanted to take a shot at being a lowly lady-in-waiting in this space. I was excited to find out if I could pull a killer out of a hat successfully. It's not like I've given up on romance completely. *Club* has a couple at the centre of the story, but it was lovely to explore relationships that don't follow the usual girl-meets-boy graph of my previous books.



THERE'S ALWAYS A FEAR OF BECOMING TOO FORMULAIC. I WANTED TO SEE IF I COULD PULL A KILLER OUT OF A HAT SUCCESSFULLY.

How was it working through a pandemic and lockdown? Did isolation help you work?

Well, my husband and I became empty-nesters in late 2019, with two of our kids in college (Delhi and London) and one working in Mumbai. We had just about dried our tears and started enjoying the new-found peace and quiet, when BAM! Everybody landed back in the nest. So it was suddenly a very full house. Then we decided to foster six mongrel puppies. No matter where you went in the house, somebody was playing the piano, or clanking weights while working out or doing

some elaborate beauty regimen in the bathroom or cooking something ambitious and making a mess of it, or flirting with some masked boy/girl on the verandah. So, I holed up in the basement, tuned them all out and wrote at break-neck speed. The good part was that every time I had a good chunk written, I could show it to the family and badger them for feedback. It felt strange to write about a normal, pre-corona world in the book, but it felt very comforting, too. Almost therapeutic.

People are quick to take offence these days and writers might be forced to self-censor or backtrack. Have you ever felt constrained or concerned in your work?

As a reader and viewer, I'm appalled by this trend. I don't want to watch censored content. I'm not a child and it's wrong for government bodies or a jobless, self-appointed moral police to infantilize me. As a writer of ads, columns and movie screenplays, I have to confess that some amount of policing has crept into my work. But not in my novels. In my novels, I write whatever I want to.

How has your advertising background shaped your work?

Advertising is my school, college and M.A.-Phd. Everything I know about writing I learnt from there. How to listen to people—really listen—get an understanding of their deepest needs and desires and then tell them that

you can give them what they want! It taught me that the biggest crime is to be boring, bleh, wallpaper-ish. As the three 'R's of advertising are rapidity, resilience and repertoire, it also taught me to keep rolling with the punches, and to be good about feedback (you get your writer's heart broken regularly in advertising), to grow a nice thick hide that can take criticism on the chin, and even learn and improve because of it.

What are the challenges of being a full-time writer? How much of a burden is commercial success when looking ahead to your next work?

Commercial success is important for the money it brings in, and also for the fact that it indicates that more and more people are reading your work. Growing my audience is vital to me—I write to be read—but even more important is staying fresh and excited about the writing process itself. So, I write what excites me, and so far, I've found that what excites me usually excites my readers too.

What's next?

If this book does well, then definitely another ACP Bhavani Singh book. And I have a movie releasing soon—*Sardar & Grandson*, directed by Kaashvie Nair and produced by Emmay Entertainment. Also, a new Hotstar series based on my novel, *Those Pricey Thakur Girls*. And I've just agreed to write another commissioned screenplay. **R**

RD RECOMMENDS

Films

ENGLISH: It's all going downhill for Greg (Owen Wilson). His marriage and job are both in tatters. One fateful night, however, he meets Isabel (Salma Hayek), a homeless woman who believes that the world is nothing but a computer simulation. Here's the catch, though. Greg comes to see truth in Isabel's twisted-Matrix logic. The somewhat curious **BLISS** will release on Amazon Prime Video on 5 February.

HINDI: One of Bollywood's more anticipated releases, **THE GIRL ON THE TRAIN** will premiere on Netflix on 26 February. For those of us who have seen Emily Blunt's



(Above) Owen Wilson and Salma Hayek in a still from *Bliss*; (Below, left) Parineeti Chopra in *The Girl in the Train*; (right) Richa Chadha in *Lahore Confidential*



Hollywood original, the plot may seem familiar: A woman obsesses about how perfect a couple seems, until, of course, something terrible happens. Starring Parineeti Chopra, this film is going to need a couple of filmy twists to shock us again.

In **LAHORE CONFIDENTIAL** (releasing on ZEE5 on 4 February), Ananya



(Richa Chadha) is caught in a classic spy conundrum: While on secret intelligence duty in Pakistan, she falls in love with someone from the other side of the border. She might, of course, only be posing as a writer, but in the end, it's her love for Urdu literature that does her in. The film also stars Arunoday Singh and Karishma Tanna.

TELUGU: Set to stream from 19 February, **PITTA KATHALU** is Netflix's first Telugu original. The four-part anthology movie features feisty women protagonists who all want to subvert the status quo that patriarchy never wants questioned. The cast includes Eesha Rebba, Lakshmi Manchu, Amala Paul, Shruti Haasan and Saanve Megghana.



Lakshmi Manchu in the *Pitta-Kathalu* segment, *Ramula*

#WATCHLIST: ON OUR RADAR

The Family Man Season 2: When its first season released in 2019, it didn't take long for this deftly made show to be



Manoj Bajpai as Srikant Tiwari in *The Family Man*

declared a runaway hit. Scheduled to stream on Amazon Prime from 12 February, the second season is expected to make life more difficult for its spy protagonist, Srikant Tiwari (Manoj Bajpayee). Telugu

superstar Samantha Akkineni has also joined the cast.

Hache Season 2: Set in 1960s Barcelona, season one of this Spanish show saw Helena (Adriana Ugarte) rise up the ranks of the illegal heroin trade. With the second season premiering on Netflix on 5 February, fans expect more grit from Helena and more stylised violence from the show's makers.

Books

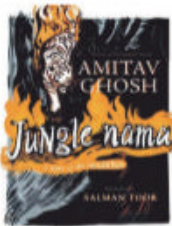
***Unfinished: A Memoir* by Priyanka Chopra Jonas, Penguin Viking**

Few actors have enjoyed the kind of success Priyanka Chopra Jonas has, and even fewer Bollywood stars have been able to find for themselves a place in Hollywood that affords the same celebrity they enjoy back home. Since Jonas seems to have done it all, *Unfinished* is, perhaps, an odd memoir title.

Jonas' life so far has been one of transitions.

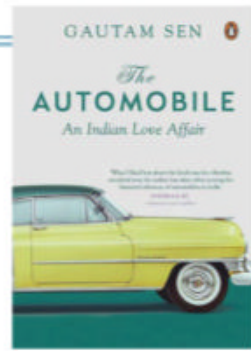


Having spent her childhood in India, she then moved to the US. Only a teenager when she faced racism, she was also barely an adult when she won the Miss India and Miss World pageants. In *Unfinished*, Jonas writes about how she then made her way to the top of India's film industry, eventually crossing over to the West. The book is a treat, but also an inspiration.



YOU MAY ALSO LIKE ... *Jungle Nama:*

***A Story of the Sundarban* by Amitav Ghosh (Fourth Estate):** Written entirely in verse and illustrated by the New York-based artist, Salman Toor, Amitav Ghosh's latest book adapts the legend of Bon Bibi, the mythical guardian of the Sundarbans. Even though the author tells us a straight story, it doesn't take long for readers to decipher its larger meaning—human greed has perpetuated a planetary catastrophe that demands we mitigate our wants.



Scope Out

***The Automobile: An Indian Love Affair* (Penguin Viking):**

Tracing the history of the automobile in India, Gautam Sen explores the way cars and bikes shaped our economy and society.

***Midnight's Borders: A People's History of Modern India* (Context):**

Suchitra Vijayan travels to India's borderlands to return with a story of a country that is fast turning against its people.

***The Time of the Peacock* (Aleph):** Set in the close-knit world of New Delhi's publishing industry, Sid-

dharth Chowdhury's novel deconstructs India's literary scene.

Music

TUNE IN

Song: *Down the Road*

Artists: Nitin Sawhney ft. YVA, Dhruv Sangari, Nicki Wells

Album: 'Immigrants'

Since the mid-1990s, Nitin Sawhney has been making music that captures—and, in some ways, perfectly parallels—the immigrant experience. The lines that separate East and West are often blurred in his songs. As folk blends with soul and Hindi with English, we are left with a musical idiom that truly represents our polyphonic world. Released during the pandemic, 'Down the Road' also does just that.

More hopeful than it is optimistic, the song speaks of a time when disenfranchised people will “stand together” and “take back the day”. Singing of a better tomorrow, the voices of YVA and Nicki Wells are more assured than they are impas-



Nitin Sawhney

sioned. Even when Dhruv Sangari is heard singing couplets from Faiz's 'Hum Dekhenge', one thinks of change as a certainty, a right. At a time when the world hasn't left us with much to cheer about, Sawhney has again given us an anthem that heals our many bruises.



LISTEN

AUDIOBOOK:

**In A SWIM
IN THE POND
IN THE RAIN,**

author George Saunders talks about how four Russian masters—Chekhov,

Turgenev, Tolstoy and Gogol—help us not just write better, but live better, too.

PODCAST: What would your pillow, soap or elevator

say if they could talk?

EVERYTHING IS ALIVE

is a show that interviews inanimate objects. In each episode, we hear stories that are hilarious and warm.



—COMPILED BY SHREEVATSA NEVATIA



Politically Incorrect

Much like the politics it depicts, *Tandav* is messy, clumsy and avoidable

BY Kunal Guha

THE QUEST FOR that elusive *kursi* (throne) rages on in Ali Abbas Zafar's *Tandav* (Amazon Prime Video). The web series covers tropes synonymous with modern-day politics—hashtag battles, slander, backstabbing. But there is something inherently disingenuous about the way this Saif Ali Khan-starrer plays out. In some ways, it seems like a school play where cabinet ministries are being distributed like candy and the prospect of being elected commander-in-chief seems as facile as being appointed class monitor.



A still from the web series *Tandav*

Political scion, Samar Pratap Singh (Khan) can't wait to take over the reins. To assume office he must succeed his three-time PM-father (Tigmanshu Dhulia) and compete with party favorites (Dimple Kapadia, Kumud Mishra). Things take a predictably murky turn when details of a staged heart attack surface, threatening to take down the one who had engineered it. Then, there's a tiring track about student politics where Mohd Zeeshan Ayyub channels his inner Kanhaiya Kumar. The hitch here is that every twist is

evident from miles away and the suspense only bores us to bits. Khan seems smug, playing the politico who'd stop at nothing; his reading of the character barely goes beyond the tailored kurtas and designer shades. Kapadia and Mishra are restrained, but neither steal the show. The sharpest here are Sunil Grover and Gauhar Khan, both playing second fiddle to Khan and Kapadia, respectively.

Tandav ends on an ominous cliff-hanger, leaving us horrified at the prospect of a sequel. As a wise man said, the worst is yet to come. **R**



STUDIO

The Gateway of India from the Taj Mahal Hotel, Bombay 1977 by Sooni Taraporevala

Silver Gelatin,
35 mm format

LOOKING AT the Gateway of India in Sooni Taraporevala's exceptional photograph, one is reminded that monuments have a habit of eluding time. Even though Bombay has

become Mumbai, the city's character transforming more than its name, the Gateway has remained immutable.

It's finally the picture's composition—its division of the inside and outside, its use of black and white—that makes us aware of time's passage. The cane furniture and the ashtray all belong in that simpler era of the 1970s.

Taraporevala tells *RD* she was a sophomore at Harvard when she clicked this picture

in 1977. "I had just borrowed money from my roommate and bought myself a Nikkormat camera. I took a leave of absence for a semester, ostensibly to photograph Bombay, but in reality, because I was desperately homesick," she says.

Looking at the photo now, it's hard to imagine Taraporevala's age or her constraints. The picture seems to have been taken by one who is assured, at home in a city of wonder. **R**

—BY SHREEVATSA NEVATIA

ME & MY SHELF

Karuna Ezara Parikh has hosted travel shows, modelled, worked with NGOs and as a journalist for 15 years before she moved to Kolkata to write her first novel, *The Heart Asks Pleasure First*, which released late last year to rave reviews.



The History of Love

BY NICOLE KRAUSS,
Penguin, ₹600

“Once upon a time, there was a boy who lived in a house across the field, from a girl who no longer exists. They collected the world in small handfuls, and when the sky grew dark, they parted with leaves in their hair. Once upon a time there was a boy who loved a girl, and her laughter was a question he wanted to spend his whole life answering.” Every page of this novel is a story unto itself. Sometimes a single paragraph or line holds the weight of an entire book. It is also my favourite story about the Holocaust.

Wilderness

BY JIM MORRISON, *Vintage, ₹599*

This was the collection of poetry that *unfroze* the form in the mind. I understood I did not have to write in rhyme,

or within any kind of confines. I could simply bring together two words so that they *clanged*, so that they *bled*, and that too could be poetry.



Jitterbug Perfume

BY TOM ROBBINS,

No Exit Press, ₹1,179

Published the year I was born, I think maybe we are soul siblings, this book and I. Robbins is always a ride, but this novel is wilder than most of his, and yet, rounded. From New Orleans to Paris to ancient Arcadia, from the great god Pan to shamans, perfumers and a particular vegetable—it’s impossible to say more without saying everything.

The Stories of Eva Luna

BY ISABEL ALLENDE, *Scribner, ₹399*

It was Allende, and not one of the big men of magic realism, who gave the

genre a space wedged deep in my heart. These short stories are masterful, both robust and delicate, but always delicious—like iron latticework across a red-lit window.

Anna Karenina

BY LEO TOLSTOY, *Penguin Classics*, ₹350

My favourite of the classics by far. I think what surprised me most was how gloriously current it felt.

Maps for Lost Lovers

BY NADEEM ASLAM,

Random House India, ₹599

There are few writers on earth with more grace, and his second, celebrated novel—though not my favourite of his works—was most important in propelling my writing, and the way I viewed the world.

Voices from Chernobyl

BY SVETLANA ALEXIEVICH,

Dalkey Archive Press, ₹2,346

I presumed this would be a list of fiction because my non-fiction would run dramatically long, but this book crept its way here. The Nobel Prize winner's

work is inexplicably evocative and I found myself weeping over these stories, told as quiet secrets, from a time the world chose to forget.



The God of Small Things

BY ARUNDHATI ROY,

Penguin India, ₹450

Yes, this book is beautiful, but I place it here for what it taught me about struc-

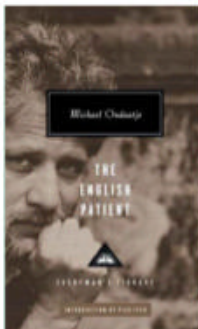
ture and the art of storytelling. About what to reveal, when and how, and of course about “who should be loved and how and how much.”

Just Kids

BY PATTI SMITH, *Bloomsbury*, ₹1,133

I'm reading this right now and while I haven't finished yet, I'm going to put it on the list because it has brought back to my heart everything that made me want to write—Kerouac and Dylan and rock 'n' roll and Tom Wolfe's *Electric Kool Aid Acid Test* and Ken Kesey and Rimbaud.

—COMPILED BY SHREEVATSA NEVATIA



The English Patient

BY MICHAEL ONDAATJE, *Everyman*, ₹599

A measured masterpiece, I suspect I will read this over years and years, again and again, to try unravel its remarkable beauty, its slow revealing plot, its mis-en-scène and faithfulness to history, to love, but most of all, to art.



**THE
GENIUS
SECTION**

*10 Pages TO SHARPEN
Your Mind*

GO AHEAD, DO NOTHING

*We push ourselves to work harder, but taking a break
can often fuel a burst in productivity and creativity*

BY *Jeffrey Davis*

FROM *PsychologyToday.com*

IN 1910, the *Los Angeles Times* ran a story about a boy who was charged with opening a valve every so often on a water pump powered by a steam engine to release the built-up pressure. His whole job consisted of staring at these whirring pieces of metal all day. Needless to say, the kid got incredibly bored. One day, the supervisor walked in and the boy was nowhere to be found. Yet the pump ran just as it should. The 'lazy' boy had contrived a mechanized release for the pump and won his freedom from monotony. The first iteration of the automatic steam engine was born.

Now, this story may be apocryphal, but the boy's behaviour reflects a deeper truth. When we are feeling lazy and disinclined to do something, we often search for an easier way to do the undesirable task at hand. We try to streamline the process and save time and effort. In other words, laziness can drive innovation.

In recent years, some psychologists and business leaders have wised up to this insight, shifting our perspective of what laziness really means. Strategic idleness may actually be a powerful tool. Both Bill Gates and Walter Chrysler have been credited (probably erroneously) with an apt quote: "I always choose a lazy person to do a hard job because a lazy person will find an easy way to do it."

Research shows that our brains are wired for laziness. For our ancestors,

energy was a precious resource. People had to conserve energy to compete for food, flee from predators and fight. Learning to calculate the caloric costs and benefits of our actions was critical to survival, and expending energy on anything other than short-term gains was risky. So we learned to play it safe.

Now that day-to-day survival is less of an issue, it seems natural that we would opt for indolence, or inactivity, but the opposite has occurred. According to the U.S. Bureau of Labor Statistics, Americans sleep less and work more than they used to; productivity per worker has gone up 400 per cent since 1950. Our culture teaches by example that our worth depends on how industrious we are, so we work even harder to produce even more. Until 10 years ago, many psychological studies emphasized high executive functioning—skills such as focus, memory and problem-solving—and achieving goals as essential traits for success and happiness. Meanwhile, daydreaming and mind-wandering were associated with unhappiness. This judgment has an almost ancient history. Long ago, many Christian theologians derided sloth as a sin—one of the seven deadly ones, in fact. Idleness was declared a moral failing, and its cure lay in hard work.

But there's one big paradox: The harder we work, the less productive we are. "When demand in our lives

intensifies, we tend to hunker down and push harder," says Tony Schwartz, head of the Energy Project, a productivity consulting firm. "The trouble is that, without any downtime to refresh and recharge, we are less efficient, make more mistakes, and get less engaged with what we're doing." This forced sustained focus leads to selective attention, which can hinder your ability to generate fresh solutions and ideas. Even worse: Too caught up in the end result, we overlook the quality of our experience while working and living and thus deprive our lives of meaning.

WE COULD DO WITH A HEALTHY DOSE OF DELIBERATE DAYDREAMING.



Amid this epidemic of overwork, how can we make our labour more meaningful and our lives more fulfilling? Perhaps we could do with a healthy dose of deliberate daydreaming. Current research in psychology and neuroscience points to a new understanding of the value of the wandering mind. Studies show that taking

breaks and allowing your thoughts to drift can help your brain retain information, refocus, gain fresh perspective and make new connections between ideas. Just think of the 'eureka moments' that occur when we're engaged in the most mundane tasks, such as showering or doing the dishes. One study out of the University of British Columbia shows that mind wandering increases activity in the brain's default mode network, or DMN, a system of connected brain areas that deals with problem solving and shows increased activity when a person is not focused on the outside world.

Here's the core problem: When the time finally comes to put our feet up, we often don't know how. We have little training in how to be idle. Take away a kid's toys or a teen's smart-phone and then tell them to entertain themselves. They'll likely be at a loss. But would you fare much better? So maybe this week, notice when you have some downtime in your day, some white space in your calendar. Instead of filling the space with more work or more digital distractions, step back, recline and be, in the words of poet Mary Oliver, "idle and blessed." **R**

Psychologytoday.com (28 NOVEMBER 2019),
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Going on a Fun Run

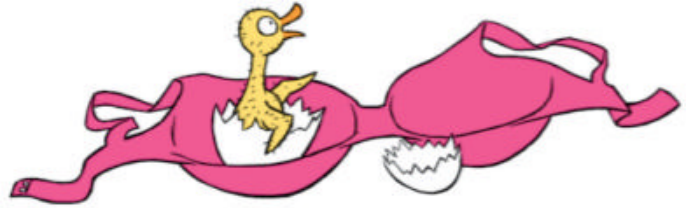
Jogging is very beneficial. It's good for your legs and your feet.

It's also very good for the ground. It makes it feel needed.

CHARLES M. SCHULZ

WORLD WIDE WEIRD

BY *Suzannah Showler*



The Snuggly Duckling


In 2019, 33-year-old Betsy Ross was at the park in Visalia, California, with her family when they found a Muscovy duck's nest. All the eggs were smashed except one, which Ross's children begged her to save. On instinct, she popped it into her sports bra to keep it safe. After some research, Ross decided her best option was to leave the egg pressed against her body. She nestled it for more than 30 days, placing baggies of warm water on her chest to raise the incubation temperature. Eventually the duck began to peep, and after a difficult hatching, it survived. The bird bonded with Ross, so she fashioned a carrier for it out of a headband. But she's since moved the duck to a

farm. "He needed a place where he would be happy," she says.

All for One

A lone chair placed at a lone table in the middle of a Swedish field may just be the hottest reservation in the COVID-19 era of dining. Bord För En (Swedish for 'table for one'), Linda Karlsson and Rasmus Persson's restaurant in the Swedish village of Ransäter (population just over 100), serves just one diner per day, and the restaurant is already booked up through the summer, with a growing wait list. Patrons don't even meet their server: a three-course vegetarian meal is sent to the table in a picnic basket via a 50-metre rope pulley—taking at least some of the social awkwardness out of eating alone.

Midnight Snack

The dream was like something out of a spy thriller: 29-year-old Jenna Howell of San Diego, California, was running from some shady characters on a high-speed train, and her fiancé told her to hide her engagement ring—fast. Howell popped off the ring and swallowed it. She woke suddenly and, relieved that it was just a dream, quickly dozed off again. But the next morning she noticed her left hand was bare. After a trip to the ER and an X-ray to confirm that Howell really had downed the diamond in her sleep, doctors fished it out via endoscopy. Howell praised the ring's designer for crafting "jewels so lovely you could eat them. But don't—trust me." 

Fickle Friends

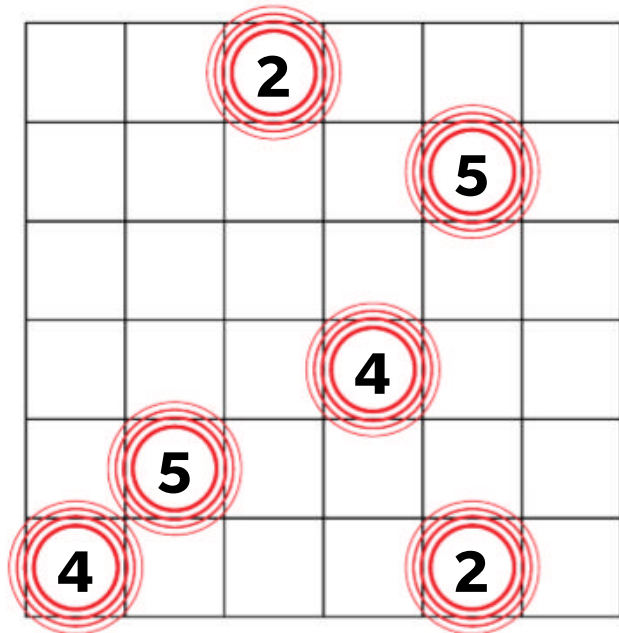
Easy Nisha's friends want to buy her a gift. Originally, 10 friends were going to chip in equally, but then two of them dropped out. Each of the remaining eight friends had to chip in another ₹10 to bring the total back up to the original amount. How much money did they plan to collect?



Doubles or Nothing

Moderately difficult

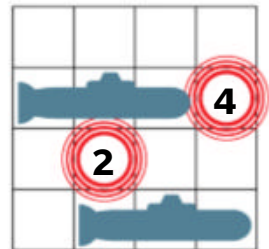
A gambler proposes a game: Pay ₹10 and roll two evenly weighted eight-sided dice with the sides labelled 1 through 8. If you get doubles (two numbers the same), you win ₹60. The gambler will allow you to set aside one die with any number showing and just roll the other one to get doubles—if you pay ₹5 more. If you play, should you set aside the die? Should you play at all?



Sub Hunt

Difficult Four submarines must be located. The grid above is a sonar display. The numbers represent sonar sensors telling the total number of sea squares at any distance directly north, south, east and/or west from the sensor that are occupied by submarines. The subs are each three sea squares long. Can you find all four sneaky submarines?

EXAMPLE



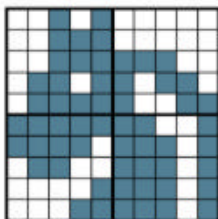
(FICKLE FRIENDS) EMILY GOODMAN; (DOUBLES OR NOTHING) DARREN RIGBY; (SUB HUNT) RODERICK KIMBALL, ENIGAMI.FUN

For answers, turn to PAGE 128

BRAINTEASERS ANSWERS

FROM PAGES 126 & 127

Pic-a-Pix: Knight



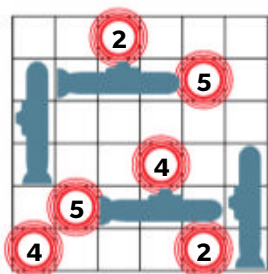
Matching Is So Last Year
90.

Fickle Friends
₹400.

Doubles or Nothing

Your odds of winning are $1/8$ whether you set aside a die or not, so you should not waste the extra ₹5. If you win, you get back only six times your bet. With $1/8$ odds, the prize should be at least eight times your bet for this game to be worth playing.

Sub Hunt



BY *Jeff Widderich*

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

To Solve This Puzzle

Put a number from 1 to 9 in each empty square so that:

◆ every horizontal row and vertical column contains all nine numbers (1-9) without repeating any of them;

◆ each of the outlined 3×3 boxes has all nine numbers, none repeated.

SOLUTION

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


WORD POWER

We're throwing you a curveball this month with a vocabulary roundup of a circular nature. Can you roll with the roundhouses, or are you out of the loop? Give this quiz a whirl, and then take a spin to page 130 for answers.

BY *Emily Cox* AND *Henry Rathvon*

1. rouleau *n.*

(roo-'lo)

- A** roll of coins.
- B** mushroom cap.
- C** crystal ball.

2. ellipse *n.*

(ih-'lips)

- A** crater.
- B** oval.
- C** revolution.

3. gyre *n.*

('jy-er)

- A** spiral motion.
- B** ring of fire.
- C** pirouette.

4. rotund *adj.*

(roh-'tund)

- A** curled.
- B** plump.
- C** rotating.

5. circuitous *adj.*

(ser-'kew-uh-tuss)

- A** winding.
- B** surrounded.
- C** eclipsed.

6. bobbin *n.*

('bah-bin)

- A** life preserver.
- B** spare tire.
- C** spindle for thread.

7. aureole *n.*

('or-ee-ohl)

- A** pearl.
- B** seed.
- C** halo.

8. cupola *n.*

('kyew-puh-luh)

- A** bald spot.
- B** espresso mug.
- C** roof dome.

9. roundelay *n.*

('rown-duh-lay)

- A** traffic circle.
- B** song with a refrain.
- C** barber pole.

10. chapati *n.*

(chuh-'pah-tee)

- A** flatbread.
- B** eye patch.
- C** tasseled belt.

11. hora *n.*

('hor-uh)

- A** clockface.
- B** circular folk dance.
- C** burial mound.

12. maelstrom *n.*

('mayl-strum)

- A** eye of a hurricane.
- B** water cycle.
- C** whirlpool.

13. aperture *n.*

('ap-er-chur)

- A** orbit.
- B** hole.
- C** wine cork.

14. ovate *adj.*

('oh-vayt)

- A** coiled.
- B** wearing a crown.
- C** egg-shaped.

15. oculus *n.*

('ah-kyuh-luss)

- A** gun barrel.
- B** spinal disk.
- C** round window.

A Very Round Number

As a symbol, it can be a circle or an oval, but the word *zero* comes from the Latin *zephirum* and the Arabic *sifr* (empty). For a term that means, well, nothing, it has a lot of synonyms: *cipher* (also from *sifr*), *zilch*, *naught* and *nil*, to name a few. Some sports have their own terms: 1860s baseball gave us the *goose egg*, and in tennis it's *love*, probably from the idea of playing for nothing but 'the love of the game'.



Word Power ANSWERS

1. rouleau (A) *roll of coins.*
Anand organizes his spare change into rouleaus, but he always forgets to takes them to the bank.

2. ellipse (B) *oval.*
I'm drawing your face as a greenish ellipse—no offense.

3. gyre (A) *spiral motion.*
In a widening gyre, the drone rose over the field.

4. rotund (B) *plump.*
"Rover is getting a bit rotund—how many treats do you feed him?" the veterinarian asked.

5. circuitous (A) *winding.*
The hikers followed the circuitous trail through the forest.

6. bobbin (C) *spindle for thread.* My great-grandmother's vintage sewing machine is in perfect condition, but it's missing the bobbin.

7. aureole (C) *halo.*
The sun shone behind Diana, making her blond hair a glowing aureole.

8. cupola (C) *roof dome.*
A white marble cupola tops the mosque's towering minaret.

9. roundelay (B) *song with a refrain.* The singer-songwriter's new album is full of soothing, folk-inspired roundelays.

10. chapati (A) *flatbread.*
Dad whipped up vegetable curry and fresh-baked chapati for dinner.

11. hora (B) *circular folk dance.* If you're attending a wedding in Israel, be ready to do the hora!

12. maelstrom (C) *whirlpool.* The small fishing boat was nearly pulled into the powerful maelstrom.

13. aperture (B) *hole.*
The wily fox slipped into the henhouse through an aperture in the wall.

14. ovate (C) *egg-shaped.* Before his fall, Humpty Dumpty had maintained an ovate physique.

15. oculus (C) *round window.* The stained glass in the chapel's oculus dates to the 1920s.

Vocabulary Ratings

9 & BELOW: good

10–12: gold

13–15: gold

QUIZ

BY *Paul Paquet*

1. To raise money for charities, who handwrote an 800-word prequel to her bestselling book series?
2. According to its former minister of tourism, which country is known abroad for its three Rs: reggae, romance and running?
3. Main-sequence stars fuse hydrogen into helium in their cores. What's the closest one to Earth?
4. Razzie awards are meant to go to bad movies, but who got nominated for directing the now widely respected film *Scarface*?
5. Mauritius is the only African country where this religion is most commonly practised. Name it.
6. Which country became the first country to be led by two

female elected heads of state?

7. What movie star uses his middle initial 'B' for 'Bakari', to avoid confusion with a retired basketball star?
8. Which country's late monarch, King Bhumibol Adulyadej, got a patent for a rainmaking technology?
9. What was the first American prime-time network TV drama since the 1970s to star a black woman as the lead character?
10. Kersti Kaljulaid was 46 years old when she became the youngest president ever elected to lead which country?
11. Queen Mary Tudor of England is better

known to history by what name?

12. The 'Eddie Murphy Rule' banned certain kinds of insider trading in commodities markets. It was inspired by Murphy's role in what film?
13. What two Renaissance artists were commissioned to paint rivalling frescoes at the Palazzo Vecchio in Florence?
14. Who was the oldest Indian Prime Minister to hold office?



15. The Eiffel Tower has lookalikes in which three world cities, other than Paris, France?

Answers: 1. J. K. Rowling. 2. Jamaica. 3. The sun. 4. Brian De Palma. 5. Hinduism. 6. Estonia 7. Michael B. Jordan. 8. Thailand. 9. *Scandal*, starting in 2012. 10. Estonia. 11. Bloody Mary. 12. *Trading Places*. 13. Leonardo da Vinci and Michelangelo. 14. Moraji Ranchhodji Desai 15. Tokyo, Las Vegas, Shenzhen, Texas.

QUOTABLE QUOTES

The best smell is bread, the best taste is salt
and the best love is that of children.

Graham Greene, *author*

**The poor dream all their lives of getting enough to eat
and looking like the rich. And what do the rich dream of?
Losing weight and looking like the poor.**

Aravind Adiga, *writer, from The White Tiger*

Try to keep your mind open to possibilities and your
mouth closed on matters that you don't know about.
Limit your 'always' and your 'nevers'.

Amy Poehler, *actor*



FROM LEFT: ALAMY, LIVING MEDIA INDIA LIMITED, ALAMY



**Is your brand an aloo in
every bhaji? Use segmentation
– Don't be everything to
everyone.** JAGDEEP KAPOOR, *brand guru*


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