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ROUGH WATERS



RITU NANDA

Pina Ambani

Harmony

www.harmonyindia.org



COVER FEATURE...22

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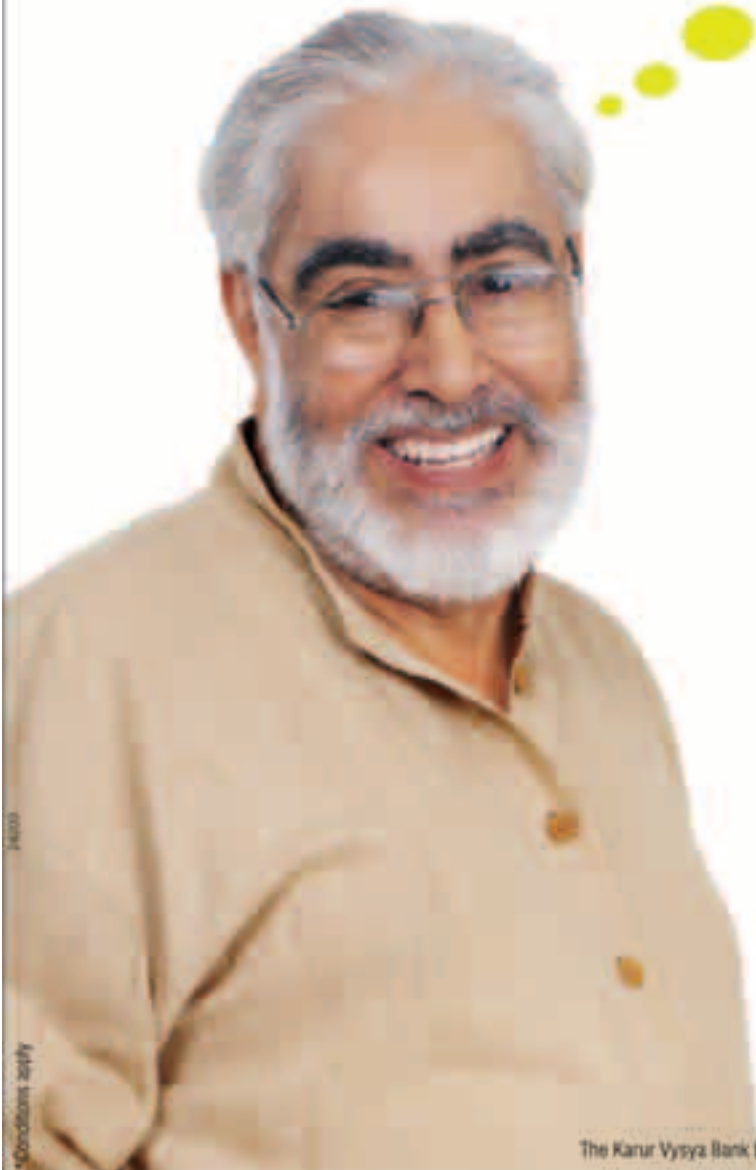


16

LOOK FOR
**ONE
-on-
ONE**
Personal Classifieds
FREE OFFER

Cover photograph by
VILAS KALGUTKER

My wife and I can
now take a vacation.
From worries.



SSS (Spouse Senior Citizen Scheme)

- To be opened in the joint names of husband and wife, where either of them are senior citizens.
- In the event of the unfortunate demise of one of the spouses, the surviving spouse (even if not a senior citizen) will receive **1% additional interest over the card rate applicable to Senior Citizens** from the date of deposit till date of maturity, if death occurs during the pendency of the deposit*.
- Minimum deposit: Rs. 10,000/-

Contact your nearest branch.



The Karur Vysya Bank Ltd., Regd. Office: Erode Road, Karur - 639 002. www.kvb.co.in

14/03

*Conditions apply

response

column one

Recently, a news channel showed Delhi-based Satish Chander Suri, 78, effortlessly climbing on a chair to demonstrate the success of his knee replacement. A senior vigilance officer with ITDC until 1987 when he was incapacitated by arthritis, Suri is now taking another shot at a second career as a tax and finance consultant.

After bypass surgery, the second most significant treatment today to give silvers their life back is joint replacement. While only 1,000 surgeries were conducted in 1998, 21,000 total hip replacement procedures and 39,000 total knee replacement procedures are expected to take place in India by 2009. "Joint Services", our cover story, is an effort to make you bone smart and learn your options for hip or knee joint replacement.

Whatever you read in *Harmony* has immediate relevance. While the cover story highlights solutions to fight arthritis, our tech story ("A Bright Idea") on fluorescent bulbs helps you save power and money.

Don't miss "Flying Feet", our feature on Bihu dance group 'Aitar Bihu' (*aita* is grandmother in Assamese). Headed by 64 year-old Kiran Barua, they refuse to stay on the fringes. Sharing this virtue is Raja Dinkar Kelkar Museum in Pune that is coming of age ("Giving Heritage a Home") with a state-of-the-art facility on the outskirts of the city.

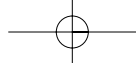
Elsewhere, other nuggets of information will open your mind to the world. Owing to space constraints, we are giving Money & More a miss this issue. It will return next month.

—Meeta Bhatti



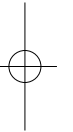
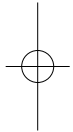
DR B UMA MAHESHWAR RAO





KAMALA KUMAR

RAMESH B PARIKH



M V RUPARELIA

SAROJ JOSHI

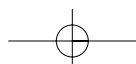
AN INVITATION FROM HARMONY

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

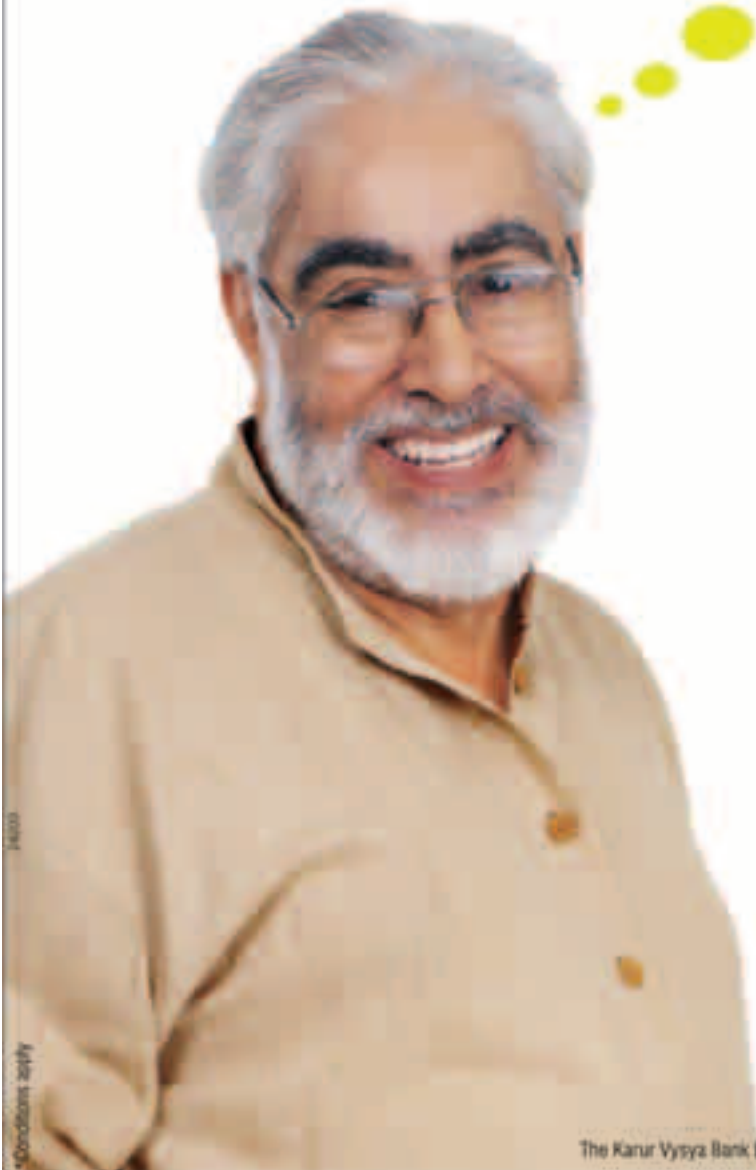
- You had an experience related to money or finance
 - You faced a serious health problem and conquered it
 - You know of someone who has done something exceptional after the age of 55
 - You have a hobby or an interesting travel experience to share
 - You have a funny or insightful anecdote about your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



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



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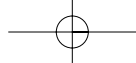
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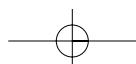
ORBIT

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

NEWSWORTHY



SILVER WHEELS



A NEW SMILE



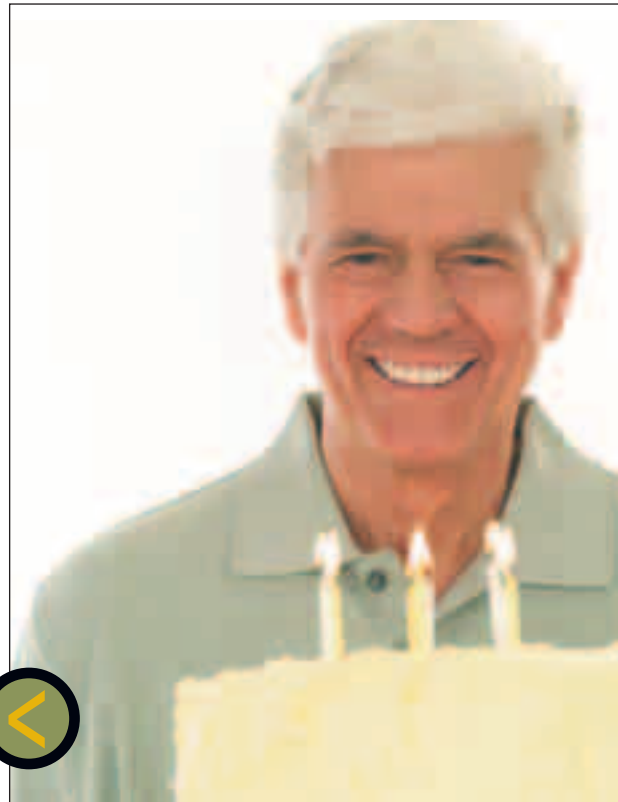
YOUR RIGHT



Work till the end: Nearly **one out of five** Americans plan to **work all their life**, according to a new poll. The percentage is even more dramatic for senior citizens, with almost four of 10 surveyed saying they plan on working **until their death**. The poll was commissioned by *bankrate.com*, a leading Internet consumer banking marketplace.

ORBIT

INVESTING IN AGE

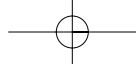


TECH TALK WITH PUROHITS

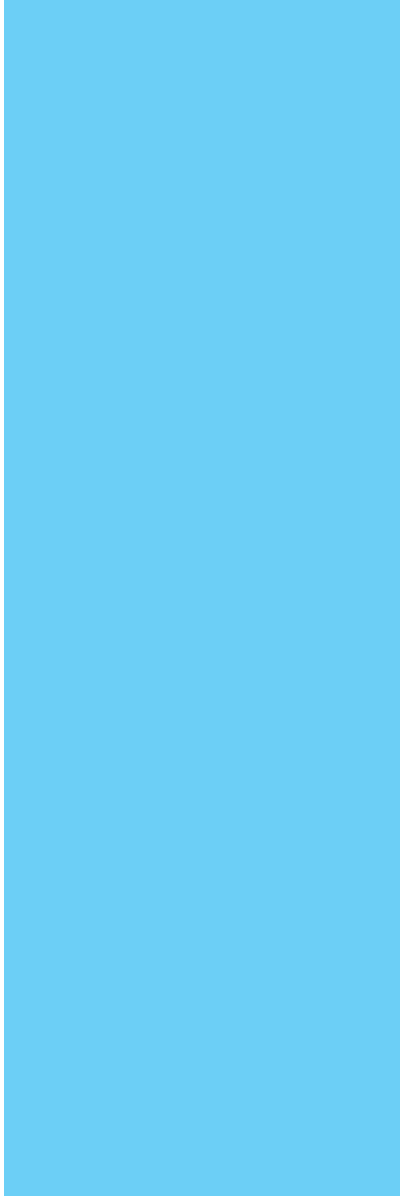


Illustration: FARZANA COOPER

To target the female market, LG's phones now have the focus calibrated to arm's length as women are fond of taking pictures of themselves with a friend. And Nikon and Olympus have recently introduced lighter, more compact preset cameras for women.



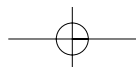
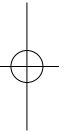
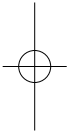
ANALYSE THIS
MOM AND ME

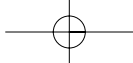


TRENDS
ORIENT EXPRESSION



BRINGING SILVER BACK

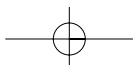
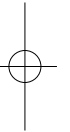
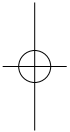


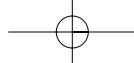


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MEDIA WATCH

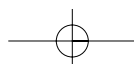
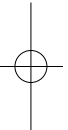
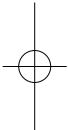
ROCK AROUND THE CLOCK





ORBIT

THE BUZZ
HELP IN PUNE



ORBIT

INNOVATION

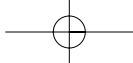
MINDWARE



WILD SILVER

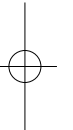
A DOG'S LIFE





ORBIT

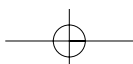
MyBrainTrainer.com



H RECOMMENDS

ACTION PLAN FOR AUGUST

see photo



| your space

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

LIFE IS BEAUTIFUL



Singh: resilience to survive

**“Life means courage,
faith, and living each
day constructively”**

HUMBLED BY NATURE



(Left) Bhatia (centre) with his wife and son in the US;
the magnificent Grand Canyon

*“The visual impact of
the Canyon’s landscape
humbles the soul”*

For more Your Space letters, log on to